

Charles County Affordable Housing Report





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COMMUNITY PLANNING ASSISTANCE TEAMS

Charles County Housing Initiative Project: Inclusion, Affordability, and Diversity

Charles County, Maryland
Final Report | May 2018



The American Planning Association's
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For more information on the Community Planning Assistance Teams program: planning.org/cpat
This report and other information on the Charles County CPAT is available at: planning.org/communityassistance/teams/charlescounty

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The Purpose of the CPAT Program

The purpose of the Community Planning Assistance Teams program is to serve communities facing limited resources by helping them address planning issues such as social equity and affordability, economic development, sustainability, consensus building, and urban design, among others. By pairing expert urban planning professionals from around the country with residents and other stakeholders from local communities, the program seeks to foster education, engagement, and empowerment. As part of each team's goals, a community develops a vision that promotes a safe, ecologically sustainable, economically vibrant, and healthy environment.

APA staff works with the community, key stakeholders, and the host organization(s) to assemble a team of planners with the specific expertise needed for the project. The team meets on-site for three to five days, during which time a series of site visits, focused discussions, and analyses are performed. On the final day, the team reports their results back to the community. A more detailed report is issued to the community at a later date.

Guiding Values

APA's professional institute, the American Institute of Certified Planners (AICP), is responsible for the CPAT program. Addressing issues of social equity in planning and development is a priority of APA and AICP. The CPAT program is part of a broader APA Community Assistance Program, which was created to express the value of social equity through service to communities in need across the United States.

Community assistance is built into the professional role of a planner. One principle of the AICP Code of Ethics and Professional Conduct states that certified planners shall aspire to "seek social justice by working to expand choice and opportunity for all persons, recognizing a special responsibility to plan for the needs of the disadvantaged and to promote racial and economic integration." Another principle is that certified planners should aspire to "contribute time and effort to groups lacking in adequate planning resources and to voluntary professional activities."

Program Background

In recognition of the key role urban and regional planners play in shaping vibrant, sustainable, and equitable communities, the APA Board of Directors established the Community Planning Team initiative in 1995. This initiative resulted in a pro bono effort to assist an economically struggling African-American community in the East Market District of Greensboro, North Carolina. APA has continued to develop a pro bono planning program that provides assistance to communities in need.

In 2005, program efforts were increased after Hurricane Katrina in the Gulf Coast region to include a number of initiatives, including planning assistance team projects in the affected cities of Henderson Point, Mississippi, and Mandeville, Slidell, and New Orleans in Louisiana. Another Gulf Coast recovery project included the Dutch Dialogues, which brought American planners together with Dutch experts to transform the way that Louisiana relates to and manages its water resources.

AICP broadened the scope of the CPAT program with its 2009 project in Buzzard Point, a neighborhood in Southwest Washington, D.C. Completed projects since the program's official relaunch in 2011, including Matthews, North Carolina; Story County, Iowa; Unalaska, Alaska; La Feria, Texas; Lyons, Colorado; Brooklyn/Baybrook, Baltimore; Germantown, Philadelphia; and others are all important landmarks in the development of the CPAT program as a continued effort. That list now includes the Yarborough neighborhood of Belize City, Belize, which marks the first international project for the CPAT program. CPAT is an integrated part of APA's service, outreach, and professional practice activities.

More information about the CPAT program, including community proposal forms, an online volunteer form, and full downloadable reports from past projects, is available at: planning.org/cpat.

EXECUTIVE SUMMARY

PROJECT OVERVIEW

The American Planning Association Community Planning Assistance Team (CPAT) program sent a team of five pro bono volunteer planners to Charles County, Maryland, to assist the community in the implementation of identified affordable housing initiatives. Charles County was selected because of a unique set of circumstances. The county recently adopted a comprehensive plan that contained several affordable housing initiatives associated with four main elements:

- Maintain a Balanced Housing Stock
- Create Greater Housing Diversity
- Implement a Mandatory Inclusionary Housing Program
- Create an Affordable Housing Board

Based on public input, Charles County identified the dominant issue in housing as “affordability”—it received many comments regarding the high cost of housing and the inability of many working individuals and families to obtain decent housing at an affordable cost.

The CPAT program was designed to review county-identified initiatives and the results of several recent housing studies, and to recommend strategies for the effective implementation of the identified affordable housing initiatives. During the weeklong site visit, the team provided needed expertise in evaluating impediments to affordable housing, both regulatory and economic; shared knowledge of diverse housing products that can further the county’s affordable housing objectives; and offered an honest evaluation of the county’s affordable housing policies and the obstacles or opportunities associated with each.

The program met the county’s need for an objective assessment of the feasibility of the comprehensive plan’s housing objectives, policies, and action plan. The program also began the process of consensus building among stakeholders. In the opinion of stakeholders, the strength of the CPAT’s expertise added credibility to the concept of affordable housing need and value to affordable housing production strategies. Although it may not have been anticipated, the program identified changes in policies required to meet forecasted housing needs.

The program and this report are expected to inform Charles County’s future actions regarding implementation of inclusionary housing programs, an understanding of the public cost for implementation, and the impact on the county’s economic development objectives.



Charles County CPAT Community Meeting. Credit: Charles County CPAT

Community Meetings and Workshop

In June 2017 CPAT organizers met with Charles County staff to refine the scope and prepare for the four-day CPAT site visit in October. During the June visit with stakeholders, the scope was redefined around two key objectives: to refine the county's housing initiatives to address housing affordability, including ways for residents to age in the community, and to explore affordability barriers to for-sale and rental housing.

In October, the team met with numerous county stakeholders through interviews, site visits, roundtable discussions, and at a community meeting. The community meeting was an opportunity for the team to engage in a discussion with meeting participants about the importance of creating and preserving a range of housing in Charles County, the impediments to creating it, and guidance on county and state resources available to address housing needs. The meeting included large group presentations by CPAT members. The first presentation explained the existing housing inventory and demographics of county households. Team members also shared information about gaps in the county's existing housing inventory based upon the type of housing needed to meet projected population demand. The final presentation explored existing housing densities and possible density scenarios for Charles County communities based upon development examples from communities across Maryland. This presentation also included recommendations about the types of housing policies that could address the previously explored housing needs and demand.

Meeting participants also considered and shared their own experiences living in different types of housing and where they might live in the future. The exercise "Lifecycle of Housing" provided participants with an understanding about their own housing preferences and opportunities at different stages of their lives; as a student, as a single-person household with one income, or as an older adult with an aging parent. The exercise was designed for participants to both consider their own experiences and learn about other, perhaps more diverse, or similar life experiences, and to establish a meeting space for people to engage with others and to begin to problem solve the larger questions of the evening.

Following team member presentations and the exercise, five small groups discussed what was impeding Charles County from developing the housing it needs and resources that could be leveraged to develop it. The primary issues raised by participants were: policy and regulatory impediments, including restrictions on and preferences for developing specific types of housing; administrative impediments, including the length of the development permitting and review process; and funding and resource constraints, such as access to state and federal housing funds. Secondary issues included the need to educate and provide the general public with information about the county's housing needs, the leadership needed to advance new policies and processes, and the infrastructure issues that need to be addressed to develop new housing, including countywide school allocation policies.

Leading up to and following the community meeting, CPAT members met with county and state staff and county appointed officials. These meetings were structured as interviews to allow team members to explore and test potential recommendations, understand staff capacity, and gather data and information. The team debriefed the county staff on all aspects of the four-day visit, including all meetings and research. The team and staff collaborated on the draft report outline, refined the focus of this report, and identified additional research that would need to be conducted.

Housing Affordability

Housing affordability is defined as the ratio of a household's income to its housing costs. Generally, the target amount of gross household income—based upon most financing, lending, and subsidy programs—that a household should spend on housing is 30 percent. When households pay more than 30 percent of their income for housing, they may experience income shortages for other necessities, such as food, medical care, and clothing. Those households paying more than 30 percent of their income for housing are considered "cost-burdened"; those paying more than 50 percent of their income for housing are considered "severely cost-burdened."

The 2015 American Community Survey (ACS) provides the most recent data regarding housing cost burden, but does not provide data regarding the income level of those experiencing cost burden. The 2010–2014 U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data provides the most recent analysis and has been regularly used to evaluate cost burden by income in Charles County.

According to HUD, the 2017 median family income (MFI) for a family of four in Charles County is \$110,300.¹ Households are categorized into income categories based on their earnings as a percentage of MFI. The income categories and income ranges used in this analysis are based on the following HUD categories:

- Extremely Low Income (ELI): Households earning less than 30 percent of MFI, with a maximum income of \$33,100 for a four-person household
- Very Low Income (VLI): Households earning between 30 percent and 50 percent of MFI, with an income range of \$33,101 to \$55,150 for a four-person household

¹ HUD FY 2017 Income Limits Documentation System, retrieved from the HUD User Portal on October 7, 2017.

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- Low Income (LI): Households earning between 50 percent and 80 percent of MFI, with an income range of \$55,151 to \$88,250 for a four-person household
 - Low/Moderate Workforce Income (LMI): Households earning between 80 percent and 100 percent of MFI, with an income range of \$88,251 to \$110,300 for a four-person household
 - Workforce Income: Households earning between 100 percent and 120 percent of MFI, with an income range of \$110,301 to \$132,400 for a four-person household
 - Above Workforce Income: Households earning more than 120 percent of MFI, with an income above \$132,401 for a four-person household

Many households in Charles County are struggling with housing costs. While a majority of households (53 percent) are not cost-burdened by housing, those that are most vulnerable are both cost-burdened and severely cost-burdened. Forty-seven percent of all households were either cost-burdened or severely cost-burdened. Seventeen percent of LMI renters and 66 percent of LMI owners are cost-burdened. Sixteen percent of LMI owners are severely cost-burdened. No LMI renters are severely cost-burdened, which suggests that these households move to lower-cost housing when the burden becomes too great.

From 2000 to 2010, Charles County experienced population shifts. The population is aging. Households are getting smaller and nonfamily households are increasing. The county is becoming increasingly racially and ethnically diverse. Household incomes are decreasing slightly.

This data is described in more detail in the following section.

EXISTING CONDITIONS

CPAT members reviewed many plans and studies which revealed the need to design achievable housing policies to meet affordable housing goals.

Comprehensive Plan Policies

According to the 2005 *Charles County Community Development Housing Plan*, the county has been struggling to address housing issues since the early 1990s. The *Charles County Comprehensive Plan* was most recently updated in 2016; as part of this update, the Charles County commissioners committed to addressing gaps in affordable housing units identified in previous housing studies. Chapter 10: Community Development includes a number of policies and actions related to affordable housing, which provide the basis for this report and its recommendations.

Policies

Three key policies were adopted and provide direction for updates to policy and regulatory documents.

- **10.3:** *Provide a balanced housing stock with housing opportunities for all residents. Charles County will achieve a future county housing mix of approximately 80% single-family, 15% townhomes and condominiums, and 5% apartments.*
- **10.6:** *Create an effective Moderately-Priced Dwelling Units (MPDU) program.*
- **10.7:** *Seek greater housing diversity in the development district and villages.*

Policy 10.3 is an update of an earlier policy that increased the target percentage of the number of single-family homes to be developed from 70 percent to 80 percent. The policy decreased the target percentage of town homes/condominiums from 20 percent to 15 percent and apartments from 10 percent to five percent. Policy 10.6 represents a shift from a voluntary to a mandatory MPDU program, and Policy 10.7 is an update to existing comprehensive plan policies.

Actions

Several actions were identified to implement the adopted policies. These actions provide direction to county staff and commissioners for updates to the zoning ordinance and permitting procedures.

- **Action 10:** *Examine options for increasing housing diversity within the development district and villages to include accessory apartments and live-work units.*
- **Action 11:** *Conduct an Affordable Housing Technical Assistance Program report working with community and county leaders, developers and stakeholders such as the Housing Association of Nonprofit Developers and the Southern Maryland Association of Realtors, and a team of professionals from an organization such as the Urban Land Institute or the American Planning Association, in order to develop specific action items that result in a greater supply of low to moderate income housing for the residents of Charles County.*
- **Action 13:** *Amend the Zoning Ordinance to require moderately-priced dwelling units for any subdivision of 20 units or greater. Include the formation of an Affordable Housing Board to implement monitoring and enforcement of such.*
- **Action 14:** *Ensure that the Planning Growth & Management permitting process is aligned with the balanced housing stock policy 10.3*

The CPAT team worked with the county staff to address and refine these policies and actions.

Housing Studies

Charles County conducted five housing studies and analyses since 1994. A brief overview of each study and its findings is outlined below.

The 2005 Charles County Community Development Housing Plan (Housing Plan) was an update to the 1994 Community Development Housing Plan, and reflected concerns among Charles County leadership about the effects of its policy on housing affordability. The plan recommended several policy and regulatory approaches to increase affordable housing, including:

- Zone more land for attached and multifamily housing.
- Support and promote the development of different types of housing products.
- Increase the number of rental housing units in the county.
- Conduct a survey of rental housing.

The 2006 *Charles County Rental Housing Survey* (Housing Survey) found that the rental occupancy rate was close to 100 percent, and that there were very few affordable housing options for households earning between 30 percent and 50 percent

MFI. The Housing Survey recommended regulatory actions to address the lack of rental housing in the county, including:

- Continue land-use strategies that support housing needs, such as enhancing the county's current provisions for accessory dwelling units and MPDUs
- Increase housing access for cost-burdened renter households through home sharing and home ownership programs, and increase the supply of deeply affordable housing units whenever possible.
- The Housing Survey was the only recommendation of the 2005 Housing Plan to be implemented.

In 2010, county staff prepared the *Housing Supply, Demand, and Zoning Options Analysis* (Housing Analysis). The Housing Analysis found that the greatest area of housing need in Charles County was for households within the extremely low and very low-income range (0–50 percent MFI). The analysis showed that there was an adequate supply of affordable housing to meet the demand of households within the “workforce housing” range (60–120 percent MFI).

Further, the analysis recommended the county design zoning to encourage the provision of affordable housing, including a mandatory or incentive-based MPDU program.

The *Charles County Housing Stock Study* (Housing Stock Study) was prepared by BAE Urban Economics in 2015 to inform the 2016 comprehensive plan update. This study further identified specific affordable housing issues. Twenty-two percent of housing units were renter-occupied. Twelve thousand new housing units had been added since 2000, which alleviated some of the issues identified in the 2006 Housing Survey. Renter-occupied and multifamily units had increased more than owner-occupied and single-family units. Finally, the Housing Stock Study found that the composition of households was changing; the county's population was aging.

The Housing Stock Study recommended the continuation of the county's policies allowing accessory dwelling units and encouraging MPDUs. As the following sections of in this report will demonstrate, the existing MPDU program requires stricter language to ensure that affordable housing is built.

Demographic and Market Information

The previously completed housing reports provide the baseline for this analysis. Additional data sources include the 2011–2015 ACS five-year estimates and 2010–2014 CHAS data.

The most recent data regarding cost-burdened households is from the 2010–2014 ACS/CHAS. While data is available from the 2015 ACS, it does not provide a breakdown of cost burden by income level. This analysis uses the 2010–2014 data, which is revised to clarify that extremely cost-burdened households are a subset of all cost-burdened households.

As shown in Table 1 below, approximately 66 percent and 61 percent of VLI and LI households respectively, or those earning between 30 percent and 80 percent MFI are cost-burdened or extremely cost-burdened. Eighty-one percent of ELI households are cost burdened or extremely cost-burdened and fourteen percent of County households with incomes greater than 100 percent of MFI are cost-burdened or extremely cost-burdened.

Income Category	Cost-Burden > 30% and <50%		Cost-Burden > 50%		Total Households by Income Distribution	
	Number	Percent	Number	Percent	Number	Percent
Household Income <= 30% MFI (ELI)	1,045	17%	3,990	64%	6,190	12%
Household Income >30% to <=50% MFI (VLI)	1,515	31%	1,665	35%	4,820	9%
Household Income >50% to <=80% MFI (LI)	2,195	47%	650	14%	4,690	9%
Household Income >80% to <=100% MFI (LMI)	1,830	38%	450	9%	4,820	9%
Household Income >100% MFI (Workforce)	3,990	13%	210	1%	31,750	61%
<i>Total</i>	<i>10,575</i>	<i>20%</i>	<i>6,965</i>	<i>13%</i>	<i>52,270</i>	<i>100%</i>

Source: 2010–2014 American Community Survey/HUD Comprehensive Housing Affordability Strategy

Tables 2 and 3 (on page 12) identify the number and percentage of cost-burdened and severely cost-burdened renters and owners as compared to all households earning between 30 and 80 percent MFI. One third of renters and one third of home owners within the 30 to 50 percent MFI income range are either cost-burdened or severely cost-burdened. Based on the HUD analysis of ASC data, 34 percent of all households in the very low income housing range are severely cost-burdened. Twenty-six percent of renters and 35 percent of homeowners within the 50 to 80 percent MFI range are either cost-burdened or severely cost-burdened. When all household earning between 30 and 80 percent are considered, it is evident that almost two thirds of the "affordable" income level targeted are considered cost-burdened or severely cost-burdened.

Table 2. Cost-Burdened VLI Households by Tenure

Household Cost Burden by Tenure—30 to 50% MFI	Renter		Owner		Total Households in the 30 to 50 percent MFI Range
	Number	Percentage	Number	Percentage	
Cost-Burdened	965	20%	550	11%	
Severely Cost-Burdened	645	13%	1,020	21%	
Total	1,610	33%	1,570	33%	4,820

Source: 2010–2014 American Community Survey/HUD Comprehensive Housing Affordability Strategy

Table 3. Cost-Burdened LI Households by Tenure

Household Cost Burden by Tenure—50 to 80% MFI	Renter		Owner		Total Households in the 50 to 80 percent MFI Range
	Number	Percentage	Number	Percentage	
Cost-Burdened (30 to 50%)	1,050	22%	1,145	24%	
Severely Cost-Burdened (>50%)	155	3%	495	11%	
Total Cost-Burdened	1,205	26%	1,640	35%	4,690

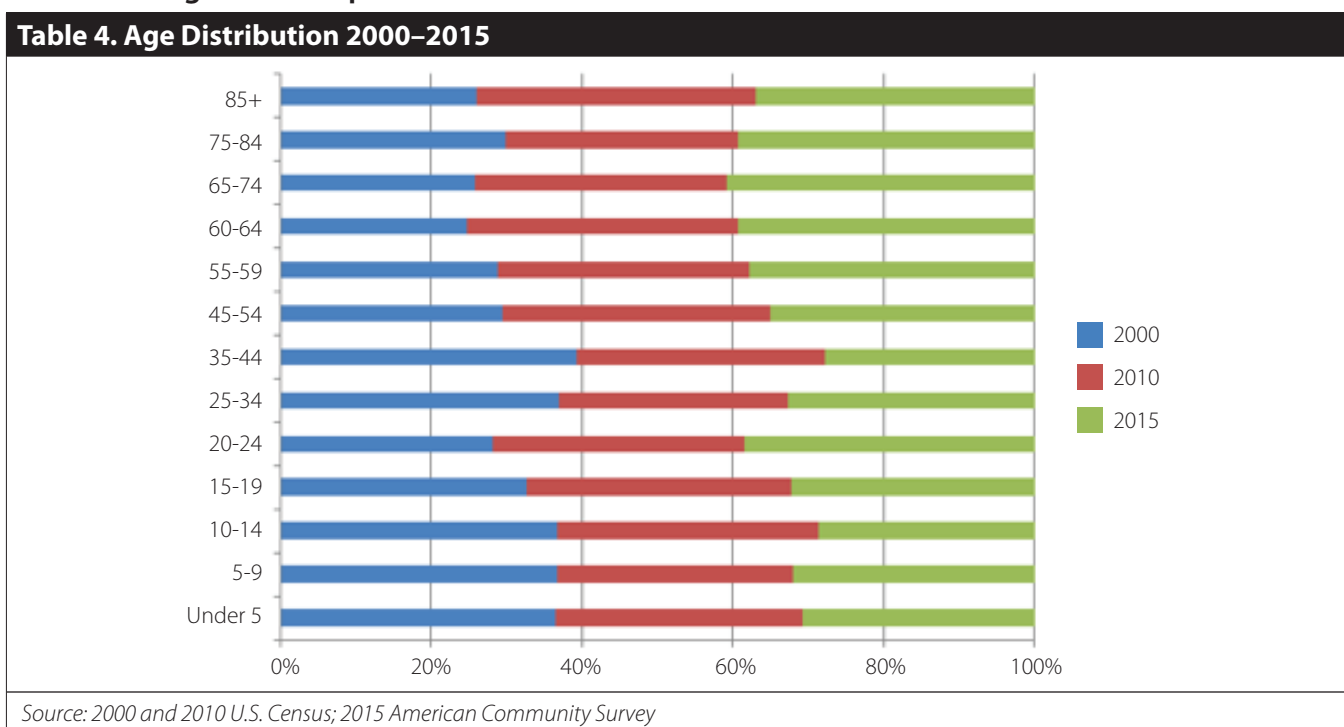
Source: 2010–2014 American Community Survey/HUD Comprehensive Housing Affordability Strategy

EXISTING AND FUTURE HOUSING NEEDS

Demographic Trends

A review of the 2015 Charles County Housing Stock Study, 2000 and 2010 U.S. Census data, and 2015 ACS data shows that Charles County’s population and number of households is growing. The population is following national and regional trends: it is aging; households are getting smaller; more households are nonfamily households without children; and household income has fallen slightly. More detail is provided below.

Household Age and Composition



The median age in Charles County has increased by 3.3 years (9.5 percent) since 2000, from 34.6 to 37.9. The population of children (0 to 19 years old) decreased by 4.1 percent and the population of 35- to 44-year-olds decreased by 7.2 percent during that time period.

Conversely, the age groups with the most growth since 2000 are middle-aged and seniors; the 45–59 age group increased by 4.2 percent between 2000 and 2015, and the 60-plus age group increased by 5.7 percent. See Table 4 on the previous page.

Many older adults live alone, which drives demand for in-home supportive services and independent and assisted living facilities. A trend in “active adult” 55-plus communities has also strengthened as retirees live longer and anticipate many years of activity post-retirement.

As the population changes, Charles County’s households are getting smaller and their composition is changing. The average household size has decreased slightly since 2000, from 2.86 to 2.79 people. Households with children decreased by 9.1 percent between 2000 and 2015, while households without children increased by 4.7 percent. Nonfamily households increased by 4.5 percent, to 27 percent of households, while family households decreased by 4.5 percent, to 73 percent of households. See Table 5.

Household Type	2000	2010	2015	Change
Family	77.5%	75.4%	73%	-4.5%
Nonfamily	22.5%	24.6%	27%	4.5%
With Children	41.1%	36.3%	32%	-9.1%
Without Children	36.4%	39.1%	41%	4.7%

Source: 2000 and 2010 U.S. Census; 2015 American Community Survey

Income

Charles County family households are experiencing a reduction in income. Although family households saw an increase of about \$35,000 in median income between 2000 and 2010, they experienced a decrease of about \$1,500 between 2010 and 2015. The 2000 Census did not provide data on nonfamily household income, but nonfamily households saw an increase of about \$1,300 in median income between 2010 and 2015. See Table 6.

Household Type	2000	2010	2015	Change
Household				
Mean Income	\$67,177	\$103,502	\$101,064	-\$2,438
Median Income	\$62,199	\$90,607	\$88,700	-\$1,907
Family Household				
Mean Income	No Data	\$115,128	\$113,127	-\$2,001 ¹
Median Income	\$67,602	\$102,498	\$100,966	-\$1,532
Nonfamily Household				
Mean Income	No Data	\$65,772	\$61,020	-\$4,752
Median Income	No Data	\$55,927	\$57,251	\$1,324

Source: 2000 and 2010 U.S. Census; 2015 American Community Survey

Overall, family households continue to earn higher incomes than nonfamily households. This may be due to the presence of more than one wage-earning adult in family households, and older adults in their peak earning years.

Existing Housing Inventory

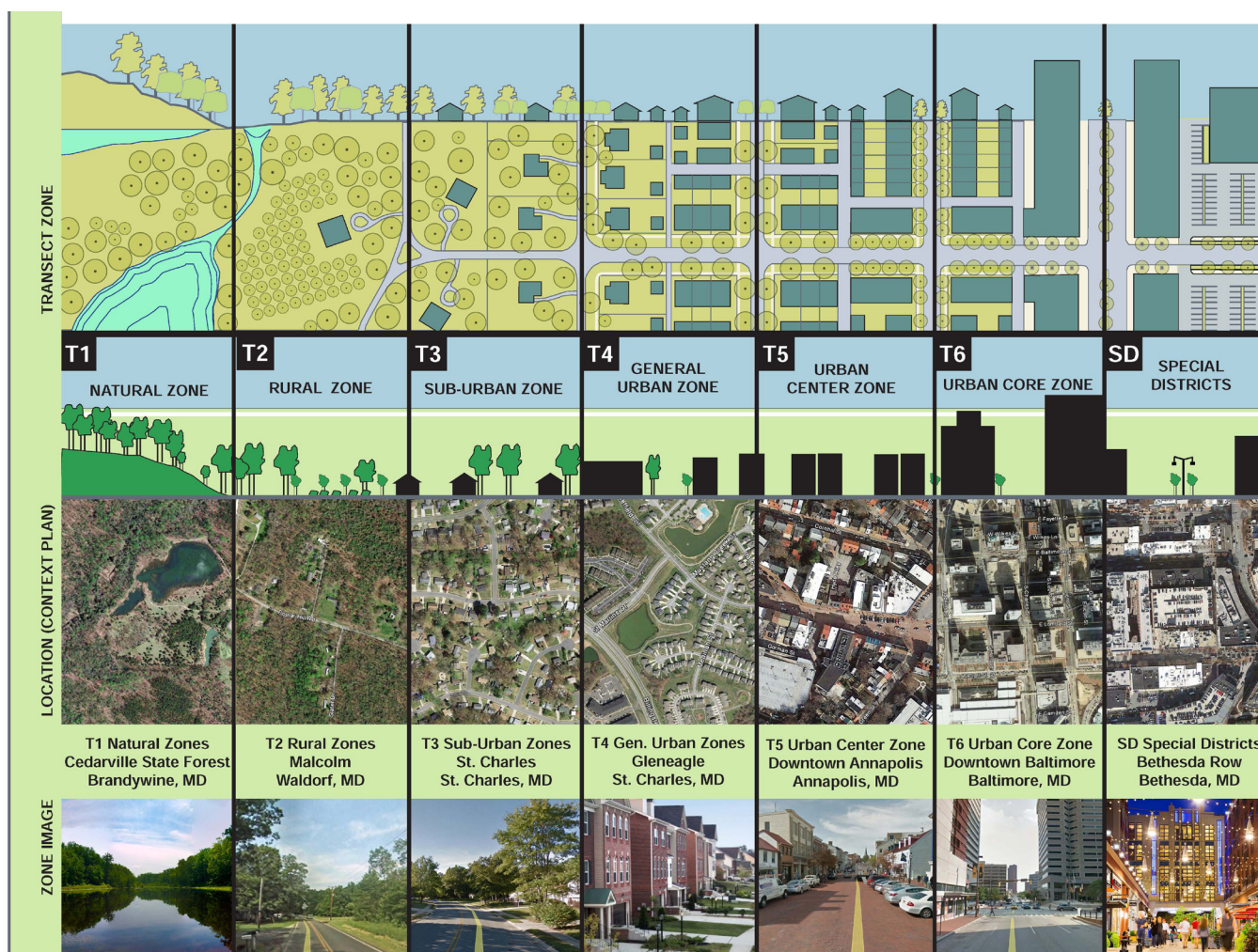
As discussed earlier, HUD defines housing as affordable to a household when it costs up to 30 percent of the household’s gross income. Table 7 illustrates the rental and mortgage costs that would be affordable to households earning between 30 percent and 80 percent MFI. This value is based on the average size of a household per the U.S. Census, which is 2.79 people, and 30 percent of the annual income divided by monthly payments.

Table 7. Affordable Monthly Rental Rates

Income Category	% of MFI	3-Person Household Income	Affordable Monthly Rental
Extremely Low Income	30%	\$29,800	\$745.00
Very Low Income	50%	\$49,650	\$1,241.25
Low Income	80%	\$79,450	\$1,986.25
Low/ Moderate Workforce Income	100%	\$99,300	\$2,482.50
Workforce Income	120%	\$119,200	\$2,980.00

Prior to the CPAT community engagement meeting, county planning staff took the team on a tour to review a mix of new and older apartments, town houses, and single-family detached housing with monthly rental rates that were affordable for households in the 30 to 80 percent MFI range. The tour included visits to the following developments throughout the county:

- Caroline Drive Apartments, older apartment homes with rents starting at approximately \$900 per month
- Gleneagles Link Apartments, market-rate apartments with rents ranging from \$1,400 to \$3,300 per month
- Adams Crossing Apartments, newer apartments supported by financing from the Low-Income Housing Tax Credit (LIHTC) program, with rents ranging from approximately \$1,350 to \$1,565 for households earning at or below 60 percent AMI
- Holly Station, older rental town homes with rents ranging from at \$1,400 to \$1,875 per month



Charles County CPAT Community Meeting (Credit: Luis Gonzalez, AICP)

- Scotland Heights, new for-sale, market-rate town homes and single-family detached homes selling for approximately \$310,000 to \$500,000
- Acton Village, older MPDUs requiring some upkeep, selling for approximately \$144,000³
- Coachman Landing Apartments, single-story housing with rents averaging \$2,200 per month
- Westchester Apartments, mixed-income and luxury apartments with rents ranging from \$1,400 to \$2,500 per month
- White Plains Trailer Park, a mobile home park that has been on this site for many years, is currently a grandfathered use.

The tour illustrated that there is currently a variety of existing housing options at different price points throughout the county. Although there were plenty of examples of older affordable housing options, new affordable housing options appeared to be limited which may indicate that the county is not keeping up with housing demand and need. (See Appendix A for study area toured.)

Prior to the team's site visit, an extensive search via phone calls, emails, and online research revealed at least 1,989 units as of 2015 (BAE Urban Economics 2015) that were deemed affordable irrespective of whether they were financed or subsidized housing units (Line 11 in Table 8a/8b). "Financed" units include housing construction and renovations funded by LIHTC and related programs. "Subsidized" housing units include units under Section 8 and similar programs.

Table 8a: Affordable Rental Unit Demand by Segmentation Method— Mid-Range Forecast for 2015-2020							
Line	Item	2015	2016	2017	2018	2019	2020
Market Demand Forecast							
1	Population/forecast	155,600	157,705	160,041	162,377	164,713	167,050
2	Average increase per year		2,105	2,336	2,336	2,336	2,337
3	Persons per household	2.79	2.79	2.79	2.78	2.78	2.77
4	Occupied housing unit demand (total household)	55,771	56,525	57,362	58,409	59,249	60,307
4a	Actual and/or projected housing units	55,186	56,106	57,026	57,946	58,866	59,786
5	Percentage of rental units	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
6	Potential demand for rental units	12,141	12,343	12,546	12,748	12,951	13,153
7	Percentage able to afford units in subject economic segment	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
8	Total potential demand for occupied units in subject economic segment	3,642	3,703	3,764	3,824	3,885	3,946
9	Plus frictional vacancy @ 5%	192	195	198	201	204	208
10	Total potential demand for units in subject economic segment	3,834	3,898	3,962	4,026	4,090	4,154
Market Residual Demand							
11	Year starting competitive supply	2,387	2,387	2,651	2,651	2,651	2,651
12	New construction based on construction in this specific segment	0	264	0	0	0	0
13	Total competitive supply	2,387	2,651	2,651	2,651	2,651	2,651
14	Residual demand	1,447	1,247	1,311	1,375	1,439	1,503
15	Estimated market occupancy rate	152.6%	139.7%	142.0%	144.3%	146.6%	148.8%
<i>Adapted from Fanning, Stephen F. 2014. Market Analysis for Real Estate, 2nd ed. Chicago: The Appraisal Institute</i>							

**Table 8b: Affordable Rental Unit Demand by Segmentation Method—
Mid-Range Forecast for 2021-2025**

Line	Item	2021	2022	2023	2024	2025
Market Demand Forecast						
1	Population/forecast	168,917	171,717	174,517	177,317	178,250
2	Average increase per year	1,867	1,867	1,867	1,867	
3	Persons per household	2.76	2.76	2.75	2.75	2.74
4	Occupied housing unit demand (total household)	61,202	62,216	63,461	64,479	65,055
4a	Actual and/or projected housing units	60,709	61,632	62,555	63,478	64,401
5	Percentage of rental units	22.0%	22.0%	22.0%	22.0%	22.0%
6	Potential demand for rental units	13,356	13,559	13,762	13,965	14,168
7	Percentage able to afford units in subject economic segment	30.0%	30.0%	30.0%	30.0%	30.0%
8	Total potential demand for occupied units in subject economic segment	4,007	4,068	4,129	4,190	4,250
9	Plus frictional vacancy @ 5%	211	214	217	221	224
10	Total potential demand for units in subject economic segment	4,218	4,282	4,346	4,410	4,474
Market Residual Demand						
11	Year starting competitive supply	2,651	2,651	2,651	2,651	2,651
12	New construction based on construction in this specific segment	0	0	0	0	0
13	Total competitive supply	2,651	2,651	2,651	2,651	2,651
14	Residual demand	1,567	1,631	1,695	1,759	1,823
15	Estimated market occupancy rate	151.1%	153.4%	155.7%	158.0%	160.3%
<i>Adapted from Fanning, Stephen F. 2014. Market Analysis for Real Estate, 2nd ed. Chicago: The Appraisal Institute</i>						

Through discussions with the Charles County staff, the tour of county housing developments, and review of the HUD Active Multifamily Portfolio data for October 2017, the CPAT team identified an additional 1,386 units, a combination of subsidized or income-restricted units and those renting at a rate affordable to households earning 30 percent to 80 percent MFI. See Appendix B.

During the community engagement meeting, the team presented a series of slides that illustrated existing housing typology and density, including single-family attached dwellings, town homes, multifamily residential developments, live/work units, stacked townhouses (two over two), manufactured homes, and accessory apartments. It also presented a transect diagram that was representative of Charles County and Maryland. Images of housing typology that could be used to provide new affordable housing options were also presented. The purpose of these slides was to help facilitate a dialogue during the audience breakout sessions of what affordable housing could look like and where it could be placed, and illustrate how it could be integrated into the existing Charles County development pattern. (See page 14 and appendix C for more Transect Diagram and Density Visualization slides.)

Existing and Future Needs

As discussed above and in the 2015 Housing Stock Study, there is a need for additional affordable housing options for households earning between 30 percent and 80 percent MFI (the VLI and LI categories). As shown Table 8a/8b, 30 percent of these households were cost-burdened or extremely cost-burdened.

The construction of 264 units in 2016 increased the county's supply of affordable housing units, but did not fill all the identified need. As shown in Line 15 of Table 8a/8b, there is currently an unmet demand for 1,375 affordable units for households earning between 30 percent and 80 percent MFI, or a residual demand of 144.3 percent.

In order to provide a basis for recommendations, the need for future housing units affordable to households earning between 30 percent and 80 percent MFI was calculated using the market segmentation method, as adapted for Charles County from Fanning (2005 and 2014). Key findings from the market analysis include:

There will be a residual housing demand of 160 percent for units affordable to households earning between 30 percent and 80 percent MFI by the year 2025; this means that 89 percent of the demand for affordable housing units will be unfulfilled in that year.

In order to meet the residual demand, Charles County will need 1,823 additional affordable housing units by the years 2025, or 228 units per year for each of the next eight years.

The market segmentation method was used to determine the amount of units needed in the 30 percent to 80 percent median income range. See Appendix B for full details on the market demand.

PLANNING PRIORITIES

The next section of this report discusses multiple strategies that could result in new construction or conversion of existing housing units into affordable units.

Attendees of the Affordable Housing Stakeholder Meeting were asked to identify impediments to developing the types of housing Charles County needs, and what resources were available and how they should be leveraged to get the housing Charles County needs. Attendees identified several barriers:

- Lack of good examples of mixed use development
- Negative perception of renters and apartment buildings
- Limitations on manufactured/mobile home parks
- Development standards including minimum lot sizes, minimum square footage, materials requirements, and low-density zoning, which make it cost prohibitive to incorporate affordable housing options into new developments
- Time-consuming and uncertain land-use review and approval process, which introduces risk to multifamily development projects
- Limitations on the number of rental units that can be constructed each year
- Constraints/restrictions related to housing typology

Policy/Regulation

Comprehensive Plan Policies

As described earlier, the *Charles County Comprehensive Plan* contains policies that identify the mix of housing types to be developed annually (80 percent single family, 15 percent attached single family, and five percent apartments), and direct staff to develop a mandatory MPDU program for subdivisions of more than 20 lots.

Code Audit

During breakout sessions with small groups, the attendees provided feedback about barriers to the development of housing needed to serve households earning 30 percent to 80 percent MFI. The feedback identified several barriers, which mirrored those identified in the first exercise.

To investigate this assertion, the CPAT team conducted a preliminary code audit, which included recommendations for housing typology. Housing typology that could encourage affordable housing options include:

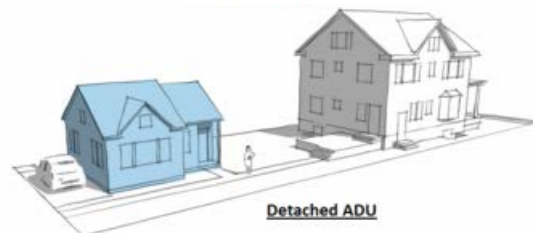
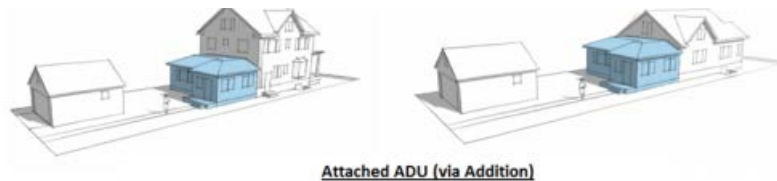


Image Credit: City of Minneapolis CPE

In general, this building typology is already allowed in zones that have the greatest compatibility with these housing options. In the instances where the zone does not allow for this building typology, the following 6 tables offer some recommendations.

ALLOWED USES/DEVELOPMENT STANDARDS				
Affordability Objective	"Code Section"	"Applicable Zone"	Existing Code	Recommended Changes
Allow for a stacked town house (2-over-2) option.	"County Zoning Regulation Word usage; definitions"	all	§297-49: RESIDENCE, DUPLEX. A two-family residential use in which the dwelling units share a common wall, including the wall of an attached garage or porch.	Consider changing the definition to "A duplex is a building containing 2 principal dwelling units that may contain ancillary nonresidential uses" to allow for 2-over-2 housing product.
Increase flexibility in housing options by reducing the required housing width. Promote an affordable housing option and/or sustainable housing typology.	"County Zoning Regulation Word usage; definitions"	all	"§297-49: RESIDENCE, SINGLE-FAMILY DETACHED. A residential use consisting of a single detached building containing one dwelling unit, including modular homes and manufactured homes meeting the following criteria: (1) Not less than 24 feet in width and 40 feet in length; (2) Installed in compliance with the regulations of the County; (3) Constructed with brick, wood, aluminum, vinyl or cosmetically equivalent exterior siding; (4) Constructed with a minimum pitch of three feet for every 12 feet of shingle roof covering or a cosmetically equivalent roof system; (5) Constructed with a minimum four-inch roof overhang; and (6) Permanently affixed to a foundation supporting the load-bearing framework of the manufactured home and a foundation wall enclosing its entire perimeter."	Consider reducing width requirement to 18 feet and length requirement to 25 feet to allow an 18-foot by 40-foot or 25-foot by 25-foot building footprint. A 625-square-foot minimum footprint requirement can be included to prevent an 18-foot by 2-foot building footprint or any dimensional requirements can be eliminated from the description and limited to the development standards section of the zoning ordinance.
Increase flexibility in housing options by increasing development envelope.	"County Zoning Regulation Article VII Planned Development Zone Regulation"	PMH	"§297-108.F(1): Setbacks. All structures shall be set back at least 75 feet from the boundary of the PMH or 100 feet from the center line of any street or road right-of-way adjoining such boundary, whichever is greater."	Consider reducing setback requirement from 75 feet to 25 feet and replacing 100 feet from center line setback requirement with a 20-foot front yard setback requirement to increase development envelope.
Increase flexibility in housing options by allowing smaller units.	"County Zoning Regulation Article VII Planned Development Zone Regulation"	PMH	§297-108.F(2): Manufactured home sites. A minimum manufactured home unit site shall contain at least 4,500 square feet.	Consider reducing site requirement to 2,500 square feet to allow for greater flexibility in unit type.
Increase flexibility in housing options by increasing development envelope.	"County Zoning Regulation Article VII Planned Development Zone Regulation"	PMH	§297-108.G(8): Setback from internal streets. No part of any manufactured home or other structure shall be located within 20 feet of any interior street.	Consider allowing front yard setback to be reduced to 10 feet.
Accommodate new building materials that have been developed and can reduce construction costs and/or provide greater options for building aesthetics.	Charles County Architectural and Site Design Guidelines and Standards	TOD, PMH, MX, PRD, WC, AUC, CER, CRR, CMR, PUD, RV, CV, RM, RH	Section 4.5.7.1: Building materials shall be those that are representative of houses historically built in the southern Maryland and Chesapeake Bay Region.	Consider striking from guidelines or making a case-by-case basis.
Increase flexibility in housing types by streamlining development process; increase certainty in the land-use approval process	Planned Manufactured Home Park Zone	PMH	Requires application of PMH zone to a site	Consider allowing manufactured homes by right rather than requiring a zone change

ALLOWED USES/DEVELOPMENT STANDARDS

Increase flexibility in housing options by increasing development envelope.	Planned Manufactured Home Park Zone	PMH	§297-108.C(1)(a): Minimum tract dimensions. Manufactured home park or manufactured home subdivision (not in combination). Minimum area: 10 acres.	Consider reducing minimum site area to allow for more opportunity for manufactured home subdivisions.
Increase flexibility in site design by reducing parking requirements.	County Zoning Regulation Attachment 9	All	Minimum parking required for single-family homes and town homes are substantial (2+ spaces per dwelling unit) and reduce the site area available for the dwelling.	Consider reducing minimum off-street parking requirements to allow more flexibility for site development.

"Zoning Regulation Figure VII-2 Schedule of Regulations Planned Residential Development (PRD) Zone"

Uses	Minimum Lot Criteria Existing					Minimum Lot Criteria Recommended Change					Affordability Objective	Precedent Product	Precedent Location
	Area	"Square Feet per DU"	"Width (feet)"	"Depth (feet)"	"Frontage (feet)"	"Proposed Area (SF)"	"Proposed Square Feet per DU"	"Proposed Width (feet)"	"Proposed Depth (feet)"	"Proposed Frontage (feet)"			
Single-family detached	6,000	1,250 to 1,650	55	75	30	2,400	1,250	40	60	30	Allow a smaller footprint option.	Cottage	The Lakelands, Gaithersburg, MD
Duplex (side)	8,000	2,000	50	100	30	2,700	1,900	40	90	30	Allow a duplex home option with a smaller footprint to lower the price point.	Danbury duplex	The Upland, Baltimore, MD
Duplex (over)	NIC	NIC	NIC	NIC	NIC	1,000	2,000	25		25	Allow a stacked town house (2-over-2) option for development.	NVR 2-over-2	Greenbelt Station, Greenbelt, MD
Town house	1,500	1,250	18	N/A	18	1,100	1,250	16	N/A	16	Allow a smaller footprint option.	16-foot-wide town house	Westmoore, Ashburn, VA

**"Zoning Regulation
Figure VII-3
Schedule of Regulations Mixed Use (MX) Zone"**

Uses	Minimum Lot Criteria Existing					Minimum Lot Criteria Recommended Change					Affordability Objective	Precedent Product	Precedent Location
	Area	"Square Feet per DU"	"Width (feet)"	"Depth (feet)"	"Frontage (feet)"	"Proposed Area (SF)"	"Proposed Square Feet per DU"	"Proposed Width (feet)"	"Proposed Depth (feet)"	"Proposed Frontage (feet)"			
Single-family detached	5,000	1,250 to 1,650	55	75	30	2,400	1,250	40	60	30	Allow a smaller footprint option.	Cottage	The Lakelands, Gaithersburg, MD
Duplex (side)	6,000	2,000	50	100	30	2,700	1,900	40	90	30	Allow a duplex home option with a smaller footprint to lower the price point.	Danbury duplex	The Upland, Baltimore, MD
Duplex (over)	NIC	NIC	NIC	NIC	NIC	1,000	2,000	25		25	Allow a stacked town house (2-over-2) option for development.	NVR 2-over-2	Greenbelt Station, Greenbelt, MD
Town house	N/A	1,250	18	N/A	18	N/A	1,250	16	N/A	16	Allow a smaller footprint option.	16-foot-wide town house	Westmoore, Ashburn, VA

**"Zoning Regulation
Figure VII-5A
Schedule of Regulations Transit-Oriented Development (TOD) Zone"**

Uses	Minimum Lot Criteria Existing					Minimum Lot Criteria Recommended Change					Affordability Objective	Precedent Product	Precedent Location
	Area	"Square Feet per DU"	"Width (feet)"	"Depth (feet)"	"Frontage (feet)"	"Proposed Area (SF)"	"Proposed Square Feet per DU"	"Proposed Width (feet)"	"Proposed Depth (feet)"	"Proposed Frontage (feet)"			
Single-family detached	5,000	1,250 to 1,650	55	75	30	2,400	1,250	40	60	30	Allow a smaller footprint option.	Cottage	The Lakelands, Gaithersburg, MD
Duplex (side)	4,000	2,000	50	100	30	2,700	1,900	40	90	30	Allow a duplex home option with a smaller footprint to lower the price point.	Danbury duplex	The Upland, Baltimore
Duplex (over)	NIC	NIC	NIC	NIC	NIC	1,000	2,000	25		25	Allow a stacked town house (2-over-2) option for development.	NVR 2-over-2	Greenbelt Station, Greenbelt, MD
Town house	1,500	1,250	18	N/A	18	1,100	1,250	16	N/A	16	Allow a smaller footprint option.	16-foot-wide town house	Westmoore, Ashburn, VA

"Zoning Regulation Figure VII-5 Schedule of Regulations Planned Manufactured Home Park (PMH) Zone"													
Uses	Minimum Lot Criteria Existing				Minimum Lot Criteria Recommended Change					Affordability Objective	Precedent Product	Precedent Location	
	Area	"Square Feet per DU"	"Width (feet)"	"Depth (feet)"	"Frontage (feet)"	"Proposed Area (SF)"	"Proposed Square Feet per DU"	"Proposed Width (feet)"	"Proposed Depth (feet)"				"Proposed Frontage (feet)"
Residential	6,000		55	75	30	2,400	1,250	38	75	30	Allow a narrower footprint option.	Katrina Cottage	The Cottages at Oak Park, Ocean Springs, MS

This audit was preliminary and will require further analysis.

Key elements of a mandatory MPDU program

As noted above, the comprehensive plan directs county staff to adopt a mandatory MPDU program. Programs that require the inclusion of affordable dwelling units in a project are typically referred to as inclusionary zoning programs, or IZ. Numerous studies have been conducted about IZ programs in communities of various sizes; a 2016 report prepared by the Center for Housing Policy identifies the following factors associated with successful IZ programs:

- Inclusionary housing/zoning programs work best in strong housing markets
- Mandatory programs tend to work better than voluntary programs
- Effective inclusionary housing programs include incentives that offset the cost to developers
- Predictable programs with clear requirements are most effective
- Successful inclusionary housing programs have flexible compliance options, such as off-site development or fee-in-lieu of construction

A 2012 report published by HUD focused on the mandatory MPDU programs of Montgomery County, Maryland, and Fairfax County, Virginia, may have more relevance for Charles County and came to the same conclusions regarding the reason for the success of those programs.

As demonstrated above, Charles County has experienced significant housing growth. The voluntary MPDU program currently in place has not been well used, and has had limited effectiveness. Additional density is offered as an incentive, but does not appear to provide adequate incentive to adopt the MPDU requirements. The failure of the existing MPDU to create affordable housing development means that either additional incentives must be used to subsidize this type of development or stricter policies such as inclusionary zoning may be required.

The decision about whether to allow flexible compliance options will be informed by the county's goal in requiring the provision of MPDU—the development of affordable housing as a means to an end, or as a component of a mixed-income neighborhood. This report recommends requiring construction of units on-site to encourage mixed-income neighborhoods and to address issues of displacement.

The cost and fiscal impacts of MPDUs programs vary by jurisdiction; as such, there is limited data that can be widely applied. Typically, the benefit of an IZ program is that the jurisdiction bears administrative costs only, while the developer bears the development costs. However, the details of the program—the number of units required, the incentives provided, the administrative costs of the program—are very local and must be evaluated at the local level.

ACTION PLAN

This report provides background on housing needs and demand through 2025 and beyond. Charles County will need 1,823 additional affordable housing units serving households earning at or below 30 percent to 80 percent of the area median income by the years 2025, or 228 units per year for each of the next eight years. In order to meet this demand, the following actions are recommended.

Amend the balanced housing stock policy

The current policy encourages the county to designate and permit a mix of approximately 80 percent single-family, 15 percent town homes and condominiums, and five percent apartments. This report indicates that the policy should be amended to better reflect unmet affordable housing demand for households earning at or between 30 to 80 percent of the median income. This is most likely to be met by affordable rental housing units based on prohibitive construction costs to build affordable housing via single-family homes. This policy does not prescribe or include any measures that require affordable housing. The balance breakdown should be revisited and revised to strike a better balance with regard to housing need and unmet demand while encouraging housing growth and affordability. Until this policy is amended to reflect an appropriate housing balance, it will be difficult for the county to measure progress meeting goals and will also continue to create pressure to resolve the need for more affordable housing units.

Modify the Moderately-Priced Dwelling Units program

The comprehensive plan recommended a MPDU program, which the county has been implementing. The current policy encourages a voluntary approach to affordable housing that has fallen short in meeting affordable housing demand. Given the low production and outcomes from this program, we recommend the following MPDU program amendments:

- Change the program from voluntary to mandatory;
- Increase the percentage of units that must be affordable;
- Apply the requirements to both rental and ownership housing; Set the number of units that triggers the provision to 20;
- Provide incentives that encourage on-site housing instead of off-site housing; and
- Assess the fiscal impact of any new affordable housing units.

Identify and prioritize county-owned parcels that can be sold or leased to nonprofits for the development of mixed-income housing

Over the course of the CPAT meetings in October, we learned about a number of potential land development opportunities. County staff should assemble a working group to further vet these and other potentially developable properties, establishing criteria for development, including: adjacency to existing roads and infrastructure, current use, and environmental considerations. The county should work with the development community to leverage state, county, and local resources and grants to preserve and create properties for affordable housing.

Incorporate affordability into subarea and village plans

The comprehensive plan recommends that county officials examine options for increasing housing diversity within the development district and villages to include accessory apartments and live-work units. Based upon CPAT discussions with county staff and site visits, we recommend that the county include all types of housing options into district and village plans. The plans should specifically address housing affordability by mandating a percentage of all new growth includes a set-aside of housing that is affordable to households earning at or below 30 percent to 80 percent of the area median income.

Remove barriers to affordable housing production

In order to successfully produce new affordable housing, there are a number of barriers that the county should address, including streamlined permitting and flexible design standards. Streamlined permitting would create a more predictable review and approval process. As described by county staff, planning and development review can be protracted, which may create delays in the creation of housing. With greater agreement about the need to address the affordability problems Charles County residents face, the Planning Commission and Department of Planning and Growth Management should consider updating the permitting process to expedite permits when there is a direct nexus between housing needs and demand and the proposed development. County staff and commissioners could devise minimum criteria for development proponents that would make them eligible for an expedited process. The county could also institute this process when overseeing the disposition of surplus property for affordable housing, leasing county property for affordable housing, or on specific parcels or designated zones within area and village plans. Flexible design standards should be developed in an effort to lift unit size

requirements for single-family and multifamily homes. Restrictive design standards are a barrier to new production of smaller, more affordable homes and may also be a barrier to increased density in the appropriate locations.

Devote funding and resources to affordable housing preservation and production

Charles County has many existing resources that can help advance the creation and preservation of affordable housing, including the Charles County Planning Division in the Department of Planning and Growth Management, Charles County Department of Community Services, Charles County Department of Economic Development, Charles County Planning Commission, Charles County Housing Authority, private developers such as Standard Property and New Harbor Redevelopment, Southern Maryland Association of Realtors, Maryland Building Industry Association, Metropolitan Washington Council of Governments, Charles County National Association for the Advancement of Colored People, Charles County Justice and Advocacy Council, and the Masters Child Church.

Partnerships with state, regional, and local entities involved in housing development will help Charles County achieve housing goals. Working with real estate professionals and developers who can bring expertise to discussions relative to housing production will also help achieve goals. Nonprofit housing development organizations have also begun showing interest in development of low-income housing in the county. Officials should maintain and continue the dialogue and seek opportunities for nonprofits to develop housing for lower-income individuals and families. Additionally, the county should initiate dialogue with the faith-based community regarding housing issues, needs, and potential partnerships.

The need for affordable rental housing in the county is currently and is projected to be strong through 2040. Concerns about affordability (cost-burden) and housing quality should remain the focus of efforts. The state has many funding resources to assist for-profit and nonprofit developers in preserving and creating affordable housing. The primary resources are the LIHTC, HOME Investment Partnership Program (known as HOME), and the U.S. Department of Agriculture (USDA) Rural Housing Programs. There is also a range of state affordable housing programs.

LIHTC was created in 1986 and is the largest federal resource available to for-profit and nonprofit developers of affordable housing. It is the principal tool to overcome finding barriers and to leverage other federal housing programs, including HOME funds and the USDA Section 515 Rural Rental Housing Loan Program (Section 515). From 1986 to 2010, 4,909 units were created in Maryland. LIHTC finds are competitively awarded through the state's housing finance application process, except when a development is also being financed by tax-exempt bonds, in which case funds are noncompetitive.

While funds for any affordable housing developments are often competitive, the Maryland Department of Housing and Community Development (DHCD) Qualified Allocation Plan criteria show that developments in Charles County are eligible and qualified to access funding. DHCD gives priority to funding developments that advance smart growth, including villages designated in county comprehensive plans and areas designated as priority funding areas by county governments. Many of the locations for affordable housing previously discussed in this report would qualify for DHCD funds.

Ensure housing remains affordable

All affordable housing will carry restrictions in perpetuity to prevent built affordable units from expiring. The county should adopt language recommending "in perpetuity" to preserve and protect the affordability of all future affordable housing units created. As soon as 2020 decennial Census data is available, the county should revise this table based upon a new denominator.

Establish the Charles County Affordable Housing Board

The comprehensive plan mentions that the county should establish the Affordable Housing Board to monitor the creation and preservation of affordable housing. The board should be formed to promote the preservation and creation of housing and to study and provide guidance to county staff and boards regarding the county's housing needs, policies, programs, and the effectiveness of zoning tools. The board should be authorized to make recommendations to the Department of Planning and Growth Management and the Planning Commission on the application of the MPDU program to specific projects; make recommendations to the Board of Commissioners regarding the distribution of any housing-related funding, including federal or state funds; and participate in countywide planning efforts such as updates to the comprehensive plan, as well as site-specific planning.

Explore the feasibility of creating the Housing Advisory Board of Charles County with a board of commissioners

Charles County currently has capacity within the Department of Community Services to work in coordination with a Housing Advisory Board to assist in implementing housing policy. Many programs related to housing affordability are administered within this Department. As affordable housing issues currently exist, it is just one issue that the Department of Community Services must address. Despite this current structure for administering federal, state, and county affordable housing, there is

not a body that can serve to promote the preservation and creation of housing. An advisory board can be designed to assist with research and provide guidance to county staff and boards regarding the county's housing needs, policies, programs, and zoning.

The board could make recommendations to the Planning Commission during the review of development proposals and applications, specifically to follow-up on implementation of the MPDU program and other actions recommended in this report. The board could also make recommendations to DCS and the Board of Commissioners regarding the distribution funding to affordable housing. Lastly, the board could engage in countywide planning discussions, such as the comprehensive plan, as well as site-specific planning initiatives and opportunities. Moreover, establishing an advisory board provides the county with an entity solely focused on advocating for and working to implement the creation and preservation of affordable housing. Board membership can include county staff and representation from relevant county commissions, the real estate and construction industries, as well as nonprofit social service and affordable housing development organizations, tenant associations, and faith-based organizations.

Engage the public in continued dialogue about housing

The CPAT process and site visits demonstrated that county officials, the nonprofit development and social service community, and other stakeholders have an appetite for continued dialogue about the issues raised in this report. The county should continue to raise public awareness of the need and demand for affordable housing, including through the production of one-page fact sheets and other materials that highlight data points, key trends, and key recommendations to address the issue. The Housing Advisory Board should maintain ongoing community dialogue. The Planning Commission and other boards should engage in an annual forum about housing to measure progress meeting goals and recommend amendments to plans and strategies as needed.

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Appendices

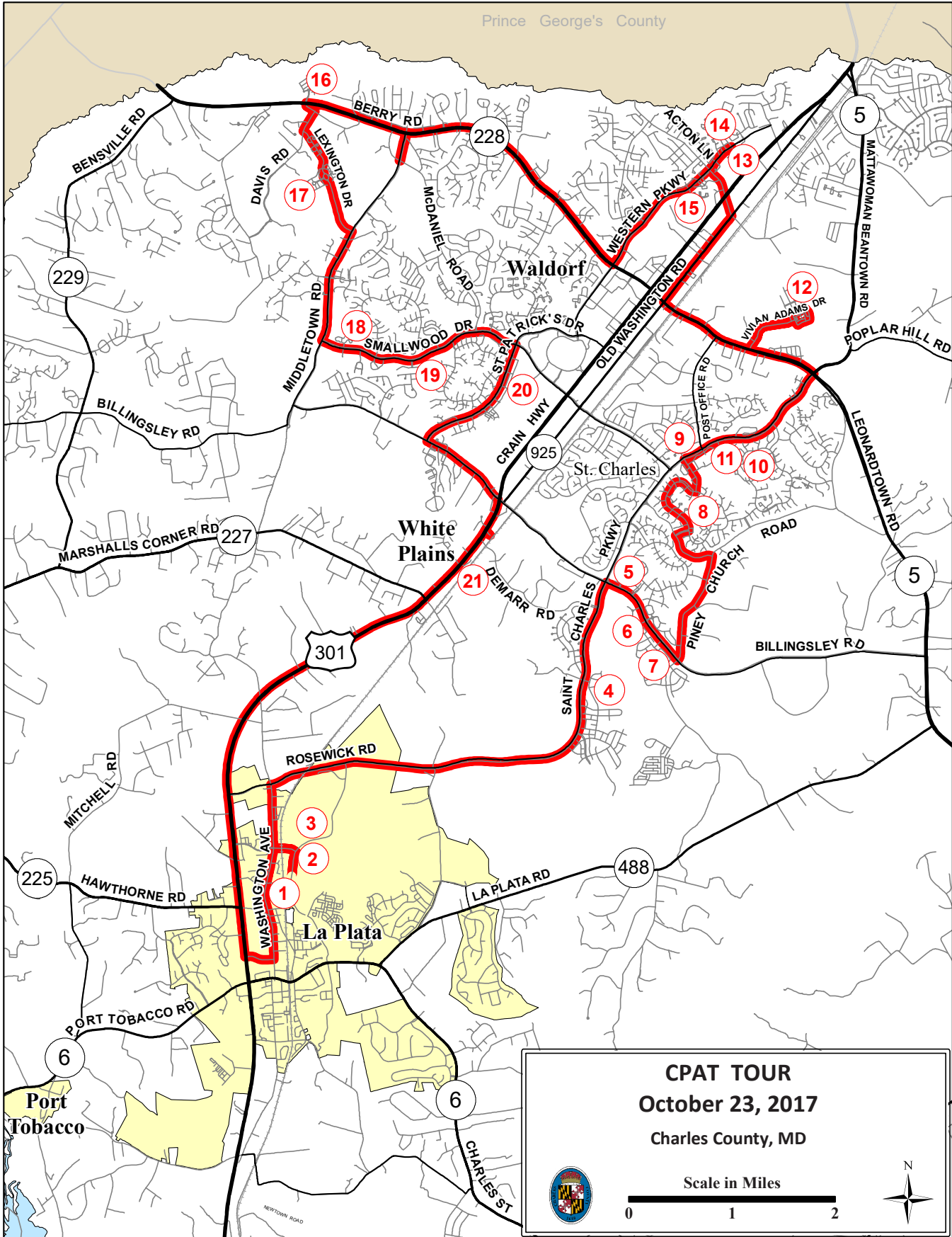
Appendix A: CPAT Tour Route and Map

Tour of County Housing Stock

October 23, 2017

Objective: To gain familiarity with the county's housing stock in terms of condition and cost.
(Numbered sites key to map. Not all sites will be a stop, they may be just a drive by.)

1. Caroline Drive Apartments (\$900 per month for 2 bedroom)
2. Heritage Place II—Kent Ave. and Potomac –301 Dorchester—Newer Apartments (\$1,175 per month for 2 bedrooms)
3. Olde Colony (2 bedrooms/1 bath = \$1,050) La Plata Grande II (2 bedrooms/1 bath = \$1,075)
4. New home construction in St. Charles (TH = Avg \$300K; SF = Avg \$400K)
5. Sheffield Greens (1–3 bedrooms = \$1,323–\$2,407)
6. Gleneagles Links Apts. (3 bedrooms/2 bath = \$3,300)
7. Gleneagles Nines Apts. (2 bedrooms/2 bath = \$2,500)
8. Bannister Neighborhood (Older homes with a potential for rehabilitation)
9. Palmer Apts (older) (2 bedrooms/2 bath = \$1,800)
10. Brookmont (2 bedrooms/2 bath = \$1,900) Wakefield Terrace (older) (3 bedrooms/2 bath = \$2,100)
11. Lakeside (1 bedroom/1 bath = \$1,200)
12. Adams Crossing—Tax exempt project. Low interest. 60% median income max.
 - o Minimum Income 2 bedroom = \$39,000 3 bedroom = \$45,000
 - o Max Income 2 person \$52,440
 - o 2–3 beds (\$1350 - \$1565)
13. Holly Station—Older Rental Town houses (2–3 bedrooms \$1,400 to \$1,875 per month)
14. Abberly Square Apts. (1–3 bedrooms = \$1,534–\$2,600)
15. Acton Village—Only MPDU project—(Fixer-upper town house approx. \$144K)
16. Scotland Heights—New town house and single family (3 bedroom town house= \$315K; 4 Bedroom single family= \$500K)
17. Berry Valley—Newer single family and town house mix
18. Coachmans Landing (2 bedrooms/2 bath = \$2,200)
19. Crossland Apts (2 bedrooms/1 bath = \$1900)
20. Westchester Apartments (Town Center South)—new market rate
 - o 1 bedroom/1bath \$14,00 avg.
 - o 2 bedroom/2bath \$2,100 avg.
 - o 3 bedroom/2 bath \$2,500 avg.
21. White Plains trailer park – This is representative of one of the several grandfathered mobile home parks throughout the county.



Appendix B: Market Demand Forecast

The report discusses inferred and fundamental methods related to current and future housing trends in Charles County, as well as what constitutes affordable housing. Data used for inferred methods include information on general growth throughout the county, residential construction trends by type, the rate at which these new residential units are sold or rented, and the current rental rates. Fundamental methods rely largely on demand based on the likelihood of the population being able to afford units that fall within that 30 percent and 80 percent income range. With the goal of determining the number of affordable units needed, the market segmentation approach requires focusing on this segment of the market in Charles County. The methodology that follows is adapted for Charles County from Fanning (2005 and 2014).

Market Demand Forecast

Please see the tables for the Affordable Rental Unit Demand by Segmentation Method, 8a (years 2015-2020) and 8b (years 2021-2025) on pages fifteen and sixteen for the data referenced in the Market Demand Forecast section.

This model of housing need begins with current and forecasted population, with 2015 as the base year and forecasts out to 2025 (Line 1 in Table 8a/8b). Recent population figures come from the 2015 ACS estimates as well as the Maryland Department of Planning, Projections, and State Data Center using its five-year projections for 2015–2020 and 2020–2025 from their August 2017 report. Based on these projections, the five-year growth rates were annualized to determine the average increase per year for 2016–2025 (Line 2 in Table 8a/8b). On average, the population in Charles County is expected to grow by more than 2,000 people per year until 2020, with slightly less growth expected from 2021–2025.

This future lower growth rate reflects a relatively steady growth rate, but with fewer people per household. The number of people per household is expected to decline from 2.79 in 2015 to 2.74 in 2025 (Line 3 in Table 8a/8b). Additionally, the number of renters per household is even lower, at 2.64 people per household based on the 2015 ACS estimates. This 2.64 figure is on the lower end of renters per household from 2010 to 2014. The number of renters per household ranged from 2.73 people per household in 2014 to 2.62 people per household in 2010 and 2012 (U.S. Census Bureau 2017). While there will be more households created in the future, household growth will not necessarily reflect population growth.

There are two ways to calculate current and future household demand. The first takes the population forecast and divides it by the number of people per household to determine the number of projected housing units needed to house this population (Line 4 in Table 8a/8b). Calculating housing unit demand in this way leads to a hypothetical number that is based on population and people per household. The second, that is used by the Maryland Department of Planning, Projections and State Data Center (MDPPSDC), applies a slightly more conservative number for housing unit demand in the future (Line 4A in Table 8a/8b). In keeping the assumptions conservative and aligned with Maryland county projections used by Charles County for planning purposes, the MDPPSDC figure is used for determining the potential demand for dwelling units.

The percentage of rental units may be slightly difficult to determine. Traditional rental units, meaning units in an apartment building, are somewhat easier to determine than the number of single-family homes or accessory apartments within homes that may be for rent at any given time. The percentage of rental units (22 percent) is based on the number of people that rent based on the 2015 ACS (Line 5 in Table 8a/8b). To focus solely on traditional multi-unit apartment buildings would largely underestimate the number of rental units in Charles County. For example, the number of apartment buildings with 10 or more units is 6.78 percent based on the 2015 ACS, but using this figure would leave out single-family homes and smaller multi-unit buildings. Additionally, with older homes located throughout the county, existing homes may be excellent opportunities for conversion into rental units in the future to accommodate the increased demand for affordable housing.

The potential demand for rental units (Line 6 in Table 8a/8b) results from calculating the number of actual or projected units in Line 4A by the percentage of rental units in Line 5. This potential demand figure is the overall possible demand for rental units across all income segments of the population.

The percentage of households able to afford units in the subject economic segment (Line 7 in Table 8a/8b) takes the potential demand for rental units and focuses on the specific segment of the market to be targeted. The focus on affordable housing at the 30 percent and 80 percent median family income level means that the percentage specifically able to afford these units must be carefully calculated. As an example, if the segment simply used the number of households with income below \$100,000 from the 2015 ACS, the percentage able to afford units in this economic segment would be 57 percent. Within that number of households below \$100,000, though, it could mean a one-person household that makes \$100,000 or a six-person household that makes a combined \$100,000. If we included the percentage of the population that makes at least 30 percent of the median family income, the number of people able to afford these units would be 88 percent of the population. By strictly including the segments of the population that make 30 percent and 80 percent of the median family income, the figure of 30 percent is used based on HUD's CHAS database to determine that 30 percent of the population based on income could afford units in the 30 percent and 80 percent range. This assumption means that only people in this income range will be interested in these units, but does not signify that these units will be part of any HUD or related subsidy program where

income certification is a requirement of renting the unit.

The total potential demand for occupied units in the subject economic segment (Line 8 in Table 8a/8b) is based on multiplying the potential overall demand for rental units by the percentage of the population able to afford these units. In other words, the total potential demand is the segment of the targeted population ideally suited for these units based on income. This demand of 3,642 in 2015 to 4,250 in 2025 is the total projected demand and does not account for existing units in this range.

Frictional vacancy (Line 9 in Table 8a/8b) is a demand-based concept related to vacancy. In the case of rental housing, frictional vacancy accounts for empty units due to people moving in, people moving out, short-term changes in the market, and possibly rehabilitating or renovating units for future tenants. It is viewed as a natural vacancy rate occurring in markets and accounting for the dynamic nature of real estate and change. The five percent figure is an acceptable current and past market average to carry forward into the future.

The total potential demand for units in the 30 percent to 80 percent median family income segment (Line 10 in Table 8a/8b) is based on simple addition of the total potential demand for occupied units in the subject economic segment (Line 8 in Table 8a/8b) and the fictional vacancy figure (Line 9 in Table 8a/8b). Based on these assumptions, the current potential demand for units in the 30 percent to 80 percent segment is 3,834 units in 2015 and 4,474 units in 2025. The market demand forecast thus far, though, does not include the existing affordable units in Charles County.

Market Residual Demand

The focus in this section is on the number of units that the future could absorb upon completion or conversion of affordable units. Residual demand (Line 14 in Table 8a/8b) results from simply subtracting the total competitive supply (Line 13 in Table 8a/8b)

for this market segment from the total potential demand for units in this segment (Line 10 in Table 8a/8b). In the case of Charles County, the residual demand was 1,447 units in 2015 and dropped to 951 in 2016 due to the completion of Adams Crossing Apartments and the Woods at Deer Creek. In 2017, this figure increased to 1,015 and will continue increasing to 1,527 by 2025. To meet this residual demand, at a minimum, would require approximately 190 affordable units to be built in Charles County each year starting in 2018 to meet projected demand in 2025. This increase reflects the incremental population growth and assumes that there will continue to be a segment of the population that requires affordable housing in the future. If the residual demand number was zero or negative, it would mean that there is enough affordable housing already in Charles County and that the affordable housing market would not be able to absorb any additional affordable housing.

To incorporate the existing affordable units in Charles County within the market demand forecast, market residual demand calculations were included in this analysis. These calculations are included in the section on Market Residential Demand in Table 8a/8b and include Lines 11–15. The concept of market residual demand essentially determines whether, once existing units are accounted for, there is any additional demand for more units within the specific market segment. In the case of Charles County, the goal of market residual demand seeks to determine whether there is any demand outstanding for affordable units and, if so, how many units may be needed currently and in the future.

The first step in determining market residual demand is to estimate the number of affordable rental housing units that currently exists in Charles County (Line 11 in Table 8a/8b) as well as any new construction that may consist of affordable units (Line 12 in Table 8a/8b) to determine the overall competitive supply (Line 13 in Table 8a/8b) in terms of the number of affordable units for this population segment. An extensive search via phone calls, emails, and online research revealed at least 1,989 units as of 2015

(BAE Urban Economics 2015) that were deemed affordable irrespective of whether they were financed or subsidized housing units (Line 11 in Table 8a/8b). “Financed” units would include housing construction and renovations funded by LIHTC and related programs. “Subsidized” housing units include units under Section 8 and similar programs. Through discussions with the Charles County staff and review of the HUD Active Multifamily Portfolio data for October 2017, the CPAT team identified an additional 1,386 units, a combination of subsidized or income-restricted units and those renting at a rate affordable to households earning 30 percent to 80 percent MFI.

Given that there are likely additional units, such as single-family homes and duplexes, that may be affordable but not necessarily publicly known or listed anywhere, the 1,989 units was increased by 20 percent. This captures the units that may exist, but may not be listed for rent at the time of this study. This 20 percent figure accounts for housing dynamics such as the fact that one-third of all renters move in any given year, a single-family home that may be converted from owner-occupied to renter-occupied, and filtering due to older units being deemed as more affordable as people move into newer units or buy homes (Bier 2001). Additionally, the rise of informal housing, created subdividing a single-family home into multiple units without permits, garages and other structures converted into apartments, or other buildings built for housing without a permit, is also included in this 20 percent figure (Wegmann and Mawhorter 2017). Finally, this figure also accounts for multigenerational housing that houses more than one adult generation. Examples of this type of household include adult children moving back home with their parents or older parents moving back in with their children. While some of this multigenerational housing

may be cultural, part of it is economic due to the lack of affordable housing. Multigenerational housing currently makes up 19 percent of all housing in the U.S. (Romero 2017). These factors are often overlooked in existing data sources, which results in an undercounting of possible nontraditional affordable housing options. With this increase of 20 percent, the estimated baseline of affordable units is 2,387 (Line 11 in Table 8a/8b).

In addition to the 2,387 units existing in 2015, conversations with Steven Ball, AICP, and Zakary Krebeck, AICP, from the Charles County's Planning Division revealed another 560 units that came online in 2016. These 560 units are included as new construction in 2016 and include Adams Crossing Phase I (192 units) and the Woods at Deer Creek (368 units) (Line 12 in Table 8a). As of 2017, the number of existing affordable units for households earning 30 percent to 80 percent MFI is approximately 2,947. Based on conversations with Charles County staff, site visits throughout the county, and an analysis of residential construction currently in the pipeline, this competitive supply figure of 2,947 is held constant from 2017 until 2025 (Line 13 in Table 8a/8b) based on past trends. There was little to no new construction between 2011 and 2015, then 560 units are built in 2016. The feast-or-famine approach to affordable housing in Charles County requires a strategy to construct affordable housing on a regular basis.

The estimated market occupancy rate (Line 15 in Table 8a/8b) is calculated from the total potential demand for occupied units in the subject economic segment (Line 8 in Table 8a/8b) divided by the total competitive supply (Line 13 in Table 8a/8b). This figure serves as a benchmark for excess demand. If the estimated market occupancy rate was 100 percent, it would signify that there were exactly enough units in this segment to serve the segment. If this percentage was below 100 percent, it would signify a surplus of affordable units serving this segment, indicating that any additional affordable housing may not get fully leased and absorbed by the market due to excess demand. The estimated market occupancy rate of 153 percent in 2015 reflects the excess demand for affordable housing included in the residual demand. This figure means that the existing units serve only 100 percent of the market, with the other additional 53 percent serving as excess demand for affordable units. In 2016, with the addition of 560 units, this figure drops to 126 percent before slowly increasing to 144 percent by 2025 to reflect the growing population and continued need for no fewer than 1,527 affordable housing units by 2025.

Note about Line 7 in Tables 8a and 8b: Using Table 1 on page 11, the total based on income categories below 80% and cost burdened to severely cost burdened – the totals for the three categories below 80% (12%, 9%, and 9%) add up to 30%.

Charles County Affordable Housing Initiative



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Meeting Objectives

To evaluate the housing strategies in the Charles County Comprehensive Plan by:

- sharing information about housing needs, demand, and gaps;
- learning about impediments to developing affordable housing; and,
- beginning to leverage resources to develop affordable housing in Charles County

Affordable Housing Initiative CPAT Project

This project will advance a number of planning goals and objectives for the County:

- implementing the Comprehensive Plan and various housing studies;
- advancing housing diversity;
- ensuring an adequate, balanced housing inventory;
- creating housing that people can afford;
- planning for future housing needs; and
- designing the right tools and building the capacity to make it happen.

Housing Supply and Demand

Household Income	Positive or Negative Supply to Meet Demand (# of Housing Units)
Low Income Range < \$30,000	-5,976
Affordable Income Range² (\$30,000. - \$60,000)	746
Middle "Overlap" Range (\$60,000. - \$80,000)	9,240
Workforce Housing Range (\$80,000. - \$120,000)	7,755

¹ Includes both for sale and rental housing available to meet demand.
² Data indicates that a shortage of supply exists in this range only for those whose income is less than \$40,000./year (See table 2 for details).

Source: 2010 Housing Supply Demand and Zoning Options Analysis by Charles County staff

What Is A CPAT?

The Community Planning Assistance Team (CPAT) program is an initiative of the *American Planning Association*. CPAT Teams provide pro-bono skills and experience of professional, certified planners from around the United States.



The American Planning Association's
Professional Institute

**American Institute
of Certified Planners**

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CPAT Members

Nancy Letendre, Esq., AICP

Jenny Raitt

Li Alligood, AICP

Luis Gonzalez, AICP, ASLA

Jesse Saginor, PhD, AICP

Eric Roach – APA Staff

Charles County Staff

Steven Ball, AICP, LEED AP

Zak Krebeck, AICP

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Agenda

What	How	Time
Welcome and Introductions	Steven Ball, AICP, LEED AP, Planning Director will provide opening remarks and introduce the planning team and project timeline	6:00-6:20
Charles County Housing: Where We Are and Where We're Going	Li Alligood, AICP and Jesse Saginor, AICP will present data on housing needs and projected demand for the County	6:20-6:40
Lifecycle of Housing	Jennifer Raitt will lead the group in an interactive exercise	6:40-7:00
Charles County Housing	Luis Gonzalez, AICP, ASLA will present information about existing housing inventory/ pipeline and gaps. Time will be provided for Q&A. Additional information will be shared about options for planning for new and preserving existing inventory	7:00-7:50
Small Group Discussions	Participants will answer the two questions at their table and ask a question of the CPAT panel. Time will be provided for report outs	7:50-8:50
Summary and Next Steps	Nancy Letendre, Esq., AICP will provide a meeting summary and Steven Ball will outline next steps	8:50-9:00

Charles County Housing

Li Alligood, AICP and Jesse Saginor, PhD, AICP



Charles County Today

- The County is growing
- Households are getting smaller and non-family households are increasing
- Household incomes are decreasing slightly after a long period of increases

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Charles County Today

Shifts since 2000:

- Population: 156,118 – 30% increase
- Households: 54,855 – 32% increase
- Household size: 2.8 people - decreasing slowly but steadily
- Household type: 1 in 4 households have no children - increasing

Source: 2015 American Community Survey

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Charles County Today

What this means:

- More housing needed for growing population
- Different type of housing needed for different types of households
 - Smaller households
 - Households without children

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Charles County Today

What is affordable housing?

Definitions adopted by Charles County Commission:

- Affordable Housing: 30-80% of median household income
- Workforce Housing: 60-120% of median household income

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Charles County Today

Income Category	Income Categories by Household Size (People)						
	% of MFI	1	2	3	4	5	6
Extremely Low Income	30%	\$23,200	\$26,500	\$29,800	\$33,100	\$35,750	\$38,400
Very Low Income	50%	\$38,650	\$44,150	\$49,650	\$55,150	\$59,600	\$64,000
Low Income	80%	\$61,800	\$70,600	\$79,450	\$88,250	\$95,350	\$102,400
Moderate/Low Workforce Income	100%	\$77,250	\$88,250	\$99,300	\$110,300	\$119,150	\$127,950
Workforce Income	120%	\$92,700	\$105,950	\$119,200	\$132,400	\$143,000	\$153,600

Source: 2015 American Community Survey;
Department of Housing and Community Housing
(HUD)

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Charles County Today

Housing affordability:

- Approximately 1 in 5 (18%) of Charles County households are low income (0-80% MFI)
- Approximately 1 in 10 (10.3%) of Charles County households are extremely low income (0-30% MFI)

Source: 2015 American Community Survey

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Charles County Today

Housing affordability:

- Assumes that 30 percent of gross income spent on housing is affordable – those that spend more are cost-burdened
- Almost 1 in 2 Charles County households (47%) are housing cost burdened
- Almost 1 in 3 Charles County households (33%) of low-income households are housing cost burdened

Source: 2015 American Community Survey

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Charles County Today

- Charles County – 22% renters
- Maryland – 33%
- U.S. – 36%
- Washington/Baltimore/Arlington – 35%
- Alexandria – 57%

Source: 2015 American Community Survey

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Charles County Today

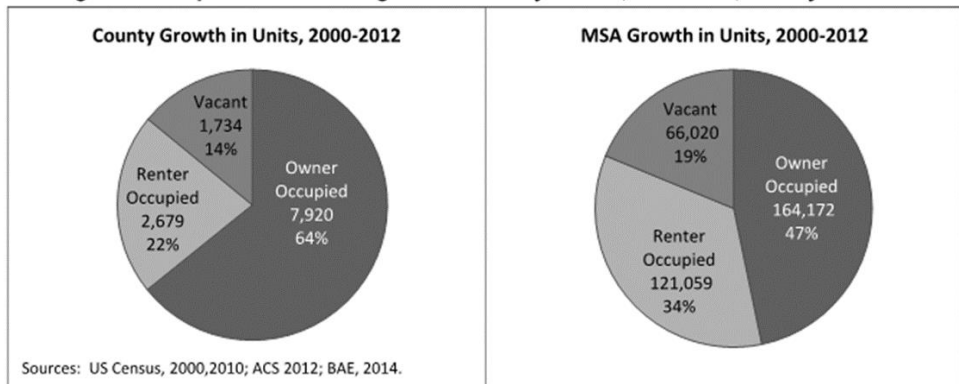
- Charles County - \$1,487
- Only two areas in the region are more expensive
 - Calvert County - \$1,557
 - Alexandria - \$1,555
- Maryland - \$1,230
- U.S. - \$928

Source: 2015 American Community Survey

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Charles County Today

Figure 1. Comparison of Housing Unit Growth by Tenure, 2000-2012, County and MSA



Sources: US Census, 2000,2010; ACS 2012; BAE, 2014.

Source: 2015 Charles County Housing Stock Study, BAE Economics

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Charles County Housing Needs Income Distribution – 2010-2014

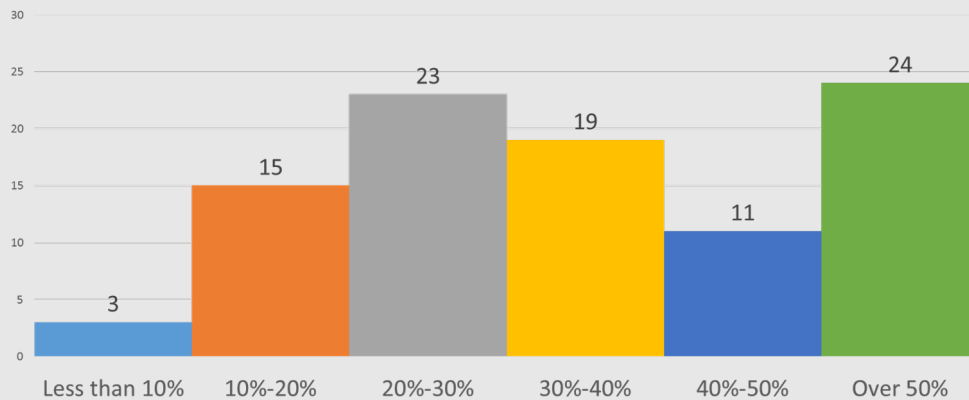
	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
<= 30%	2,955	7.30%	3,235	28.10%	6,190	11.80%
>30% to <=50%	2,790	6.80%	2,030	17.60%	4,820	9.20%
>50% to <=80%	2,980	7.30%	1,710	14.80%	4,690	9.00%
Total <=80%	8,725	21.40%	6,975	60.50%	15,700	30.00%

Source: 2010-2014 American Community Survey

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Charles County Housing Costs

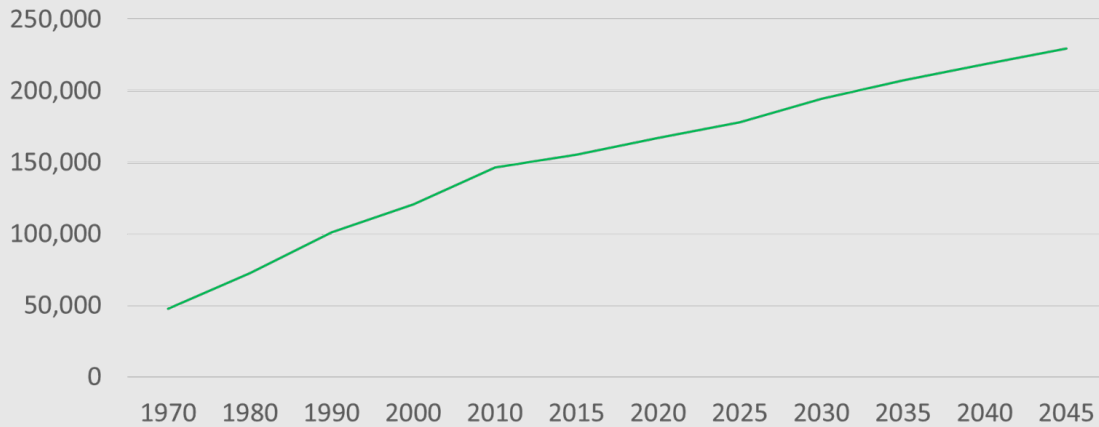
Rent as a Percentage of Household Income



Source: 2016 American Community Survey

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Charles County Population 1970-2045



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Source: Maryland State Data Center

Charles County Population 2015-2045

For 2015-2025:

- 35.9% of all projected growth – 60-69
- 12.3% of all projected growth - 30-34

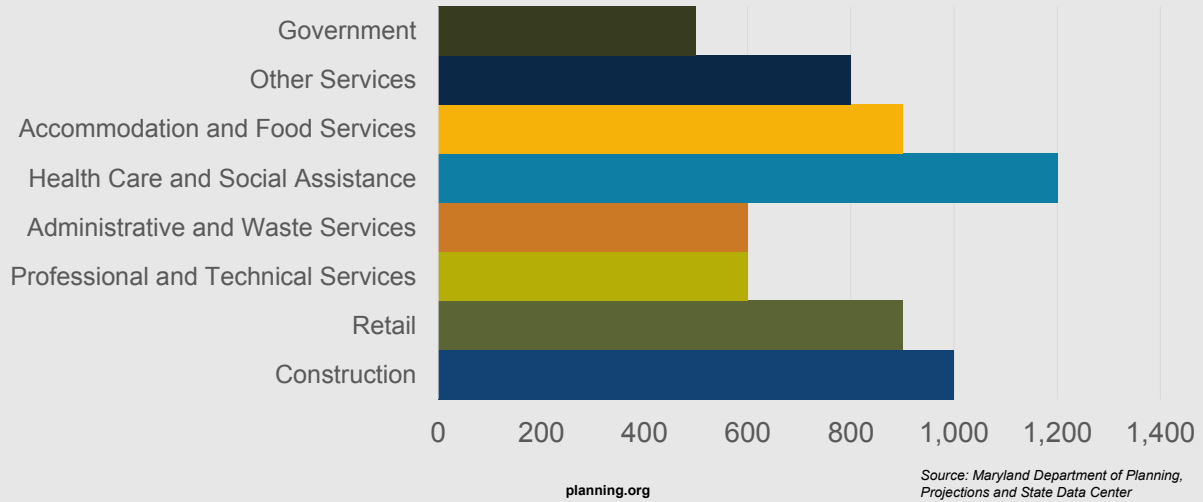
For 2015-2045

- 19.7% of all projected growth – over 65
- 14.4% of all projected growth - 19 and under

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Source: Maryland Department of Planning,
Projections and State Data Center

CHARLES COUNTY JOB PROJECTIONS 2015-2025 (+8,100)



Charles County Housing

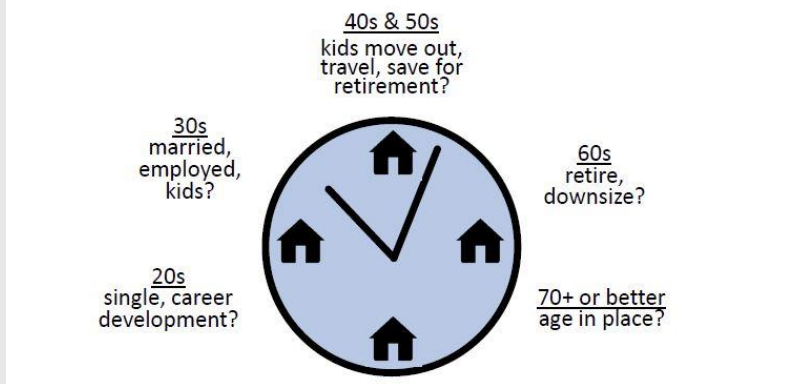
Jennifer Raitt



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Lifecycle of Housing

- When did you move here and into what kind of home?
- Where do you live now?
- If you stay, what kind of living situation will you want?

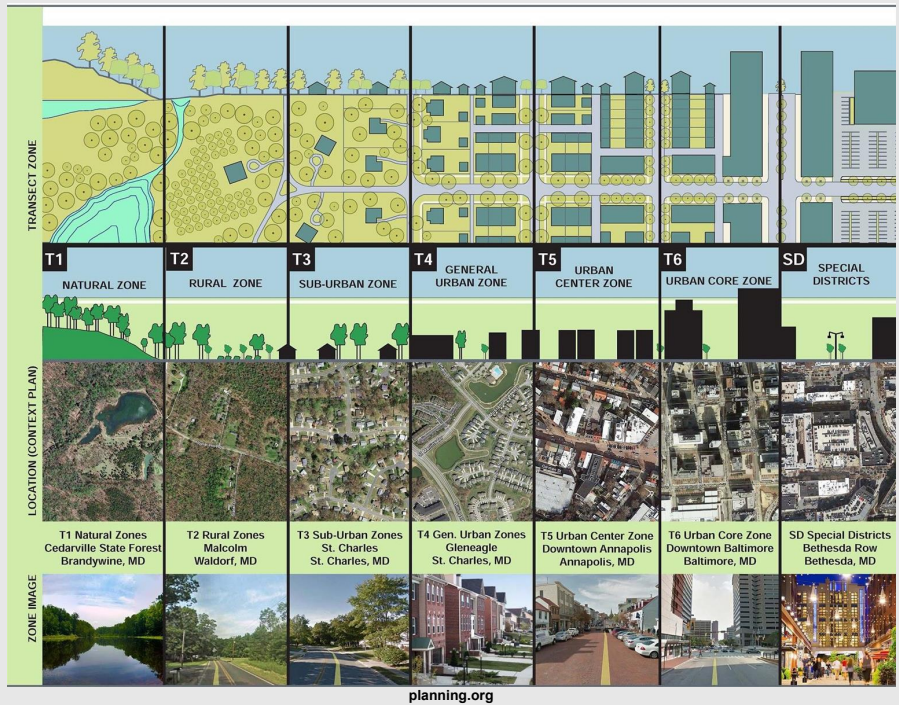


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Charles County Housing

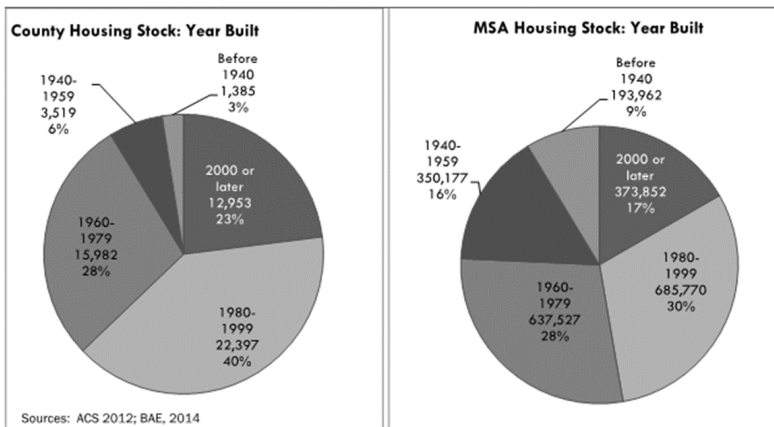
Luis Gonzalez, AICP, ASLA





Charles County Housing

Figure 3. Age of Housing Stock, Charles County and MSA, 2012



Source: 2015 Charles County Housing Stock Study, BAE Economics

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Charles County Housing - Existing

VICTORIA PARK | WALDORF, MD 12 units/acre

BLOCK DENSITY: 12 DU/ACRE
 NUMBER OF HOUSING UNITS: 163
 UNIT MIX:
 • 55 TOWNHOMES
 • 108 MULTIFAMILY
 BLOCK AREA: 13.8 AC

LOCATION: WESTERN PKWY & WEYMOUTH CT

VIEW OF VICTORIA PARK APARTMENTS

VIEW FROM WEYMOUTH CT

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Charles County Housing - Existing

WESTLAKE VILLAGE TOWNS | WALDORF, MD 8 units/acre

BLOCK DENSITY: 8 DU/ACRE
 NUMBER OF HOUSING UNITS: 196
 UNIT MIX: 196 TOWNHOMES
 SITE AREA: 24.5 AC

LOCATION: GAME BIRD CT & LANCASTER CIR

VIEW FROM GROSSBEAK PLACE

VIEW FROM GADWELL PLACE

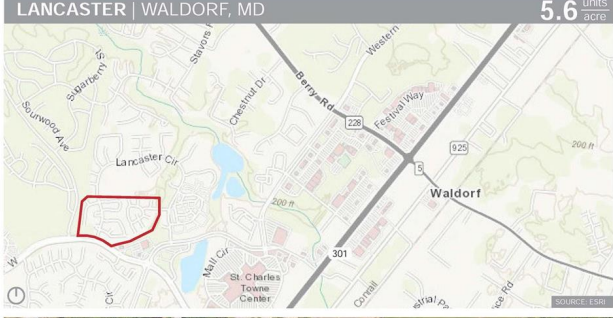

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Charles County Housing - Existing

LANCASTER | WALDORF, MD **5.6** units/acre

BLOCK DENSITY: 5.6 DU/ACRE
 NUMBER OF HOUSING UNITS: 270
 UNIT MIX: 158 SINGLE FAMILY DETACHED, 112 DUPLEX
 SITE AREA: 48 AC

LOCATION: SMALLWOOD DRIVE WEST & LANCASTER CIR



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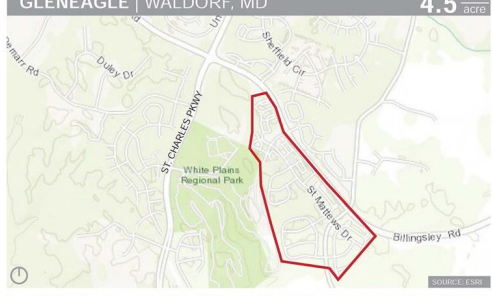






Charles County Housing - Existing

GLENEAGLE | WALDORF, MD **4.5** units/acre

BLOCK DENSITY: 4.5 DU/ACRE
 NUMBER OF HOUSING UNITS: 845
 UNIT MIX: 201 SINGLE FAMILY DETACHED, 127 TOWNHOUSE, 845 MULTIFAMILY
 SITE AREA: 187 AC

LOCATION: BILLINGSLEY RD & ST. FRANCIS/ST. MARIE/PINEY CHURCH

- 1 ST. FRANCIS DR
- 2 MARSTON MOOR LN
- 3 ST. MATTHEWS DRIVE
- 4 ROYAL BIRKDALE AVE
- 5 PORT ROYAL AVE
- 6 WINGED FOOT CT

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Charles County Housing

Compatible Affordable Housing Options:

- Multifamily Rental
- Live/Work - Townhouse Style
- Live/Work - Apartment Style
- Stacked Townhouse (2-over-2)
- Townhomes
- Cottages
- Duplexes
- Manufactured Homes
- Accessory Apartments

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Multifamily: Adams Crossing, Waldorf, MD



Source: Apartment Advisor

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Live/Work: Kentlands, Gaithersburg, MD



Source: Missing Middle Housing

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Live/Work: King Farm, Rockville, MD



Source: Residences at King Farm

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Accessory Apartments: Tampa, FL



Source: TBO

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2-Over-2: Greenbelt Station, Greenbelt, MD



Source: Greater Greater Washington

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Narrow Townhomes: Westmoore, Ashburn, VA



Source: Ryan Homes

planning.org

Manufactured Homes



Source: KAF Mobile Homes

planning.org

Duplex: Uplands, Baltimore, MD



Source: Zillow

planning.org

Cottage: Lakelands, Gaithersburg, MD



Source: Flickr

planning.org

Affordable Housing Tools

Regulatory Tools

- Rezoning for Multifamily
- Accessory Apartments
- Mixed-Use Redevelopment

Non-Regulatory Tools

- Housing Acquisition and Preservation
- Rehabilitation
- Payment-in-lieu of Taxes
- Right of First Refusal
- Rental Agreements
- MPDU

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Q & A

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Charles County Housing

Jennifer Raitt



American Planning Association
Making Great Communities Happen

Small Group Discussion

Please use the sticky notes to answer the following questions at your table:

1. What are the impediments to developing the type of housing Charles County needs?
2. What resources are available and how should they be leveraged to get the type of housing Charles County needs?

Each table will ask one question of the CPAT panel.

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Charles County Housing

Nancy Letendre, Esq., AICP



American Planning Association
Making Great Communities Happen

Summary/Next Steps

What we learned tonight - recap

CPAT team will prepare a final report for the County that includes:

- A review of existing tools and
- Recommend other programmatic and regulatory tools for creation of affordable housing

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THANK YOU!

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Appendix D: Community Meeting Agenda

MEETING AGENDA

Charles County Community Planning Assistance Team Affordable Housing Initiative Community Meeting

October 24, 2017
6:00 p.m. to 9:00 p.m.

Moderator: Nancy Letendre, Esq., AICP

Objectives: To amend the housing strategies in the Charles County Comprehensive Plan by: sharing information about housing needs, demand, and gaps; learning about impediments to developing affordable housing; and beginning to leverage resources to develop affordable housing in Charles County

What	How	Time	Notes
Welcome and Introductions	Steven Ball, AICP, LEED AP, Planning Director will provide opening remarks and introduce the planning team and project timeline	6:00-6:20	
Charles County Housing: Where We Are and Where We're Going	Li Alligood, AICP and Jesse Saginor, AICP will present data on housing needs and projected demand for the County	6:20-6:40	
Lifecycle of Housing	Jennifer Raitt will lead the group in an interactive exercise	6:40-7:00	
Charles County Housing	Luis Gonzalez, AICP, ASLA will present information about existing housing inventory/ pipeline and gaps. Time will be provided for Q&A. Additional information will be shared about options for planning for new and preserving existing inventory	7:00-7:50	
Small Group Discussions	Participants will answer the two questions at their table and ask a question of the CPAT panel. Time will be provided for report outs.	7:50-8:50	
Summary and Next Steps	Nancy Letendre will provide a meeting summary and Steven Ball will outline next steps.	8:50-9:00	
Adjourn		9:00	

Charles County Affordable Housing Needs Assessment

APA Community
Planning Assistance
Team (CPAT)
Assessment

Li Alligood, AICP
October 11, 2017

OVERVIEW

Charles County, Maryland has requested assistance from the American Planning Association (APA) Community Planning Assistance Team (CPAT) to identify strategies for addressing housing needs and affordability in the County. The 2016 Comprehensive Plan includes policies directing staff to explore approaches to increasing the supply of housing that is affordable for lower- and moderate-income (LMI) residents in the County. The results from this preliminary affordable housing needs assessment will be used by County staff to inform the County's affordable housing strategies.

This initial assessment provides an overview of household income, number of cost-burdened households, and demographic trends that are likely to affect future housing needs and will provide a baseline understanding of the existing conditions in Charles County. Following the CPAT team's site visit, an expanded assessment will address existing and future housing needs and policy, regulatory, and financial strategies to achieve them.

Several studies and analyses have been conducted for Charles County since the County first identified affordable housing as an issue: the 2005 *Charles County Community Development Housing Plan* prepared by County staff, Environmental Resources Management, and Randall Gross; 2006 *Charles County Rental Housing Survey* prepared by County staff and Environmental Resources Management; 2010 *Housing Supply, Demand, and Zoning Options Analysis* prepared by County staff; 2011 *Land Use Market Supply and Demand Analysis* prepared by Environmental Resources Management and the Center for Regional Analysis, George Mason University (with minor updates in 2016); 2015 *Charles County Housing Stock Study* prepared by BAE Urban Economics; 2015 Planning Commission Annual Report prepared by County staff; and the 2016 Charles County Comprehensive Plan. These reports provide the basis for this analysis. Additional data sources include the 2011-2015 American Community Survey (ACS) 5-Year Estimates; 2010-2014 Comprehensive Affordable Housing Strategy (CHAS) data; and the Metropolitan Washington Council of Governments (MWCOC) Round 9.0 Cooperative Forecast.

SUMMARY

Many households in Charles County are struggling with housing costs:

- While the majority of the households in Charles County (53%) are not cost-burdened by housing, those that are most vulnerable are both cost-burdened and severely cost-burdened
- 47% of all Charles County households were either cost-burdened or severely cost-burdened
- 47% of LMI households are cost-burdened; 9% of LMI households are severely cost-burdened
- 17% of LMI renters and 66% of LMI owners are cost-burdened; 16% of LMI owners are severely-cost-burdened. No LMI renters are severely cost-burdened, which suggests that these households move to lower-cost housing when the burden becomes too great.

Charles County is experiencing population shifts:

- The population is aging
- Households are getting smaller and non-family households are increasing
- The County is becoming increasingly racially and ethnically diverse
- Household incomes are decreasing slightly

These statistics are described in more detail below.

HOUSING AFFORDABILITY

Housing affordability is a ratio of a household's income and its housing costs. Generally, the target amount of income to be spent on housing is 30%. When households pay more than 30% of their income for housing, they may experience income shortages for other necessities, such as food, medical care, and clothing. Those households paying more than 30% of their income for housing are considered "cost-burdened"; those that pay more than 50% of their income for housing are considered "severely cost-burdened."

The 2015 American Community Survey (ACS) provides the most recent data regarding housing cost burden, but does not provide data regarding the income level of those experiencing cost burden. The 2010-2014 HUD Comprehensive Housing Affordability Strategy (CHAS) data provide the most recent analysis and were used to evaluate cost burden by income.

Per the Department of Housing and Urban Development (HUD), the 2017 median family income (MFI) for a family of four in Charles County is \$110,300.¹ Households are categorized into income categories based on their earnings as a percentage of MFI. The income categories and income ranges used in this analysis are based on the HUD categories:

- **Extremely Low Income (ELI):** Households earning less than 30% of MFI, with a maximum income of \$33,100 for a four-person household
- **Very Low Income (VLI):** Households earning between 30% and 50% of MFI, with an income range of \$33,101 to \$55,150 for a four-person household
- **Low Income:** Households earning between 50% and 80% of MFI, with an income range of \$55,151 to \$88,250 for a four-person household
- **Moderate/Low Workforce Income (LMI):** Households earning between 80% and 100% of MFI, with an income range of \$88,251 to \$110,300 for a four-person household
- **Workforce Income:** Households earning between 100% and 120% of MFI, with an income range of \$110,301 to \$132,400 for a four-person household
- **Above Workforce Income:** Households earning more than 120% of MFI, with an income above \$132,401 for a four-person household

COST-BURDENED HOUSEHOLDS

Household incomes in Charles County increased by about 27% between 2005 and 2015; during the same period, median rent prices have increased by 52% (from \$959 to \$1,456) and the median home value has increased by only 2% (from \$282,700 to \$287,900). This minimal increase in median home value is due in large part to the decline in home values during the recession; home values in Charles County have not yet returned to their pre-recession levels.

The most recent data regarding cost-burdened households is from the 2010-2014 ACS/CHAS. While data is available from the 2015 ACS, it does not provide a breakdown of cost burden by income level. This analysis uses the 2010-2014 data.

As shown in Table 1, the largest percentage of cost-burdened and severely cost-burdened households was the Extremely Low Income (ELI), or those earning below 30% of median family income (MFI).

¹ HUD FY 2017 Income Limits Documentation System, retrieved from the HUD User Portal on October 7, 2017.

Table 1. All Cost-Burdened Charles County Households

Income Category	Cost Burdened (30% of Income to Housing)		Severely Cost Burdened (50% of Income to Housing)		Total	
	Number	Percent	Number	Percent	Number	Percent
Extremely Low Income	5,035	10%	3,990	8%	9,025	17%
Very Low Income	3,180	6%	1,665	3%	4,845	9%
Low Income	2,845	5%	650	1%	3,495	7%
Moderate/Low Income	2,280	4%	450	1%	2,730	5%
Workforce Income	4,200	8%	210	0%	4,410	8%
Non-cost burdened households					27,765	53%
Total	17,540	34%	6,965	13%	52,270	100%

Source: 2010-2014 American Community Survey/HUD Comprehensive Housing Affordability Strategy

As shown in Table 2, almost half (47%) of LMI households are cost-burdened and more than half (56%) are either cost-burdened or severely cost-burdened.

Table 2. Cost-Burdened and Severely Cost-Burdened LMI Households

Cost Burden	Cost-Burdened LMI	Percentage
Cost-Burdened	2,280	47%
Severely Cost-Burdened	450	9%
Non-Cost Burdened LMI Households	2,090	43%
Total LMI Households	4,820	100%

Source: 2010-2014 American Community Survey/HUD Comprehensive Housing Affordability Strategy

Table 3 identifies the number and percentage of cost-burdened and severely cost-burdened renters and owners as compared to all cost-burdened LMI households.

Table 3. Cost-Burdened LMI Households by Tenure

LMI Household Cost Burden by Tenure	Renter		Owner		Total Cost- Burdened LMI Households
	Number	Percentage	Number	Percentage	
Cost-Burdened	465	17%	1,815	66%	2,280
Severely Cost-Burdened	0	0%	450	16%	450
Total	465	17%	2,265	83%	2,730

Source: 2010-2014 American Community Survey/HUD Comprehensive Housing Affordability Strategy

DEMOGRAPHIC TRENDS

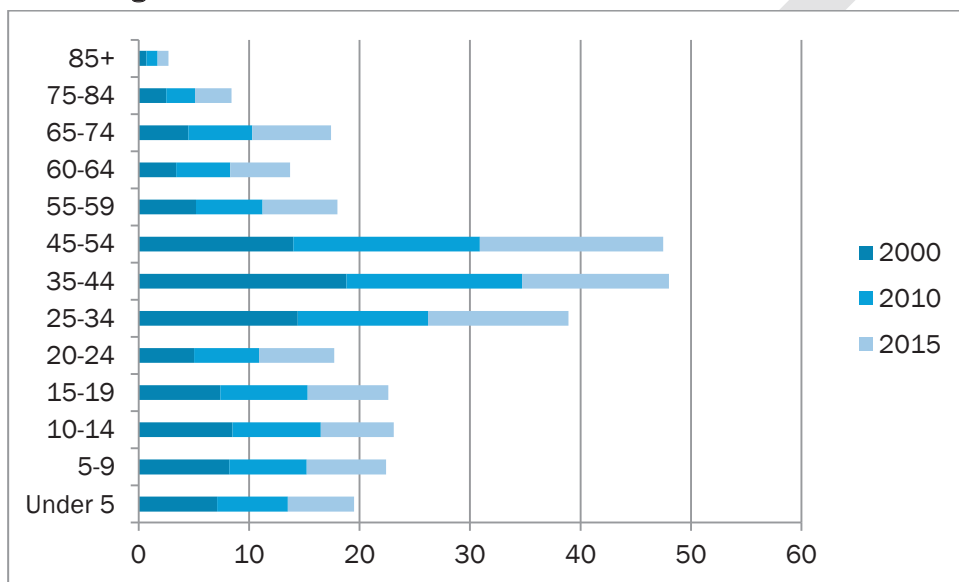
A review of the 2015 *Charles County Housing Stock Study*, 2000 and 2010 U.S Census Data, and 2015 American Community Survey data shows that Charles County's population and number of households is growing. The population is following national and regional trends: it is aging; households are getting smaller; more households are non-family households without children; and household income has fallen slightly. More detail is provided below.

Household Age and Composition

Like the rest of the United States, Charles County is aging. The median age in Charles County has increased by 3.3 years (9.5%) since 2000, from 34.6 to 37.9. The population of children (0 to 19 years old) decreased by 4.1% and the population of 35-44 year-olds decreased by 7.2% during that time period.

Conversely, the age groups with the most growth since 2000 are middle-age and seniors; the 45-59 age group increased by 4.2% between 2000 and 2015, and the 60+ age group increased by 5.7%. See Table 4.

Table 4. Age Distribution 2000-2015



Source: 2000 and 2010 U.S. Census; 2015 American Community Survey

As adults grow older, many form single-person households. This in turn will drive a demand for in-home supportive services and independent and assisted living facilities. A trend in “active adult” 55+ communities has also strengthened as retirees live longer and anticipate many years of activity post-retirement.

As the population changes, Charles County’s households are getting smaller and their composition is changing. The average household size has decreased slightly since 2000, from 2.86 to 2.8 people. Households with children decreased by 9.1% between 2000 and 2015, while households without children increased by 4.7%. Nonfamily households increased by 4.5%, to 27% of households, while family households decreased by 4.5%, to 73% of households. See Table 5.

Table 5. Household Composition 2000-2015

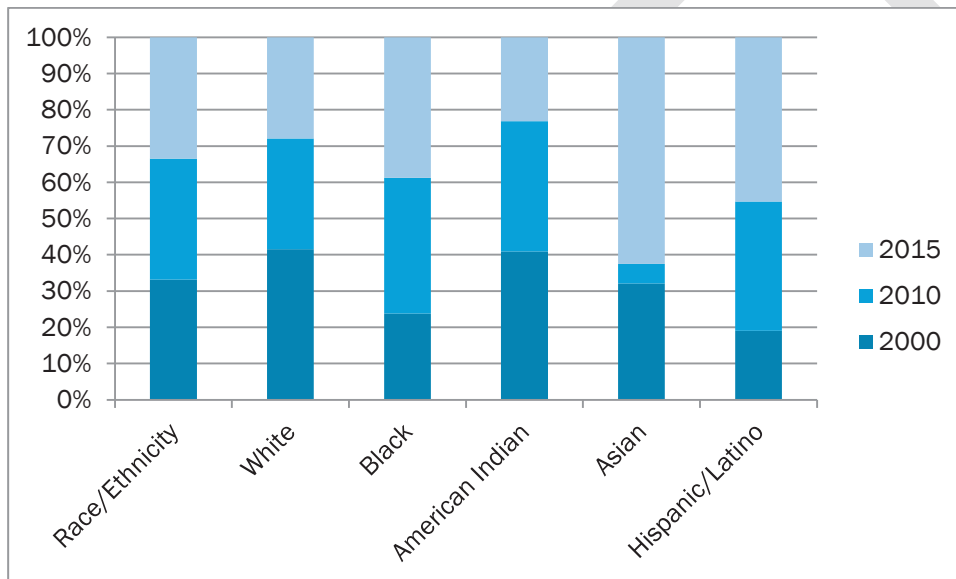
Household Type	2000	2010	2015	Change
Family	77.5%	75.4%	73%	-4.5%
Nonfamily	22.5%	24.6%	27%	4.5%
With Children	41.1%	36.3%	32%	-9.1%
Without Children	36.4%	39.1%	41%	4.7%

Source: 2000 and 2010 U.S. Census; 2015 American Community Survey

Ethnicity

Charles County is becoming increasingly diverse. Between 2000 and 2015, the non-White population of the county increased by more than 21%, with the largest shifts in the Black and Hispanic/Latino census categories. The White population decreased by 22.5%. See Table 6.

Table 6. Racial/Ethnic Shifts 2000-2015



Source: 2000 and 2010 U.S. Census; 2015 American Community Survey

Income

Charles County family households are experiencing a reduction in income. Although family households saw an increase of about \$35,000 in median income between 2000 and 2010, they experienced a decrease of about \$1,500 between 2010 and 2015. The 2000 Census did not provide data on non-family household income, but non-family households saw an increase of about \$1,300 in median income between 2010 and 2015. See Table 7.

Table 7. Household Income by Type 2000-2015

Household Type	2000	2010	2015	Change
Household				
Mean Income	\$67,177	\$103,502	\$101,064	-\$2,438
Median Income	\$62,199	\$90,607	\$88,700	-\$1,907
Family Household				
Mean Income	No Data	\$115,128	\$113,127	\$2,001 ²
Median Income	\$67,602	\$102,498	\$100,966	-\$1,532
Nonfamily Household				
Mean Income	No Data	\$65,772	\$61,020	-\$4,752
Median Income	No Data	\$55,927	\$57,251	\$1,324

Source: 2000 and 2010 U.S. Census; 2015 American Community Survey

Overall, family households continue to earn higher incomes than non-family households. This may be due to the presence of more than one wage-earning adult in family households, and older adults in their peak earning years.

² Between 2010 and 2015.

Appendix F: Meet the Team



Nancy E. Letendre, JD, AICP | Team Leader

Nancy E. Letendre is an attorney with the Cranston, Rhode Island, firm McGunagle Hentz, PC, and a consultant with Mason & Associates, Inc., an environmental and planning firm based in North Scituate, Rhode Island. Letendre has 18 years of experience in municipal land-use law in Rhode Island. In addition to representing planning and zoning boards as a municipal land-use attorney, Letendre has presented both oral and written testimony on land-use issues before the Rhode Island courts, state agencies, and the Rhode Island General Assembly. An AICP-certified planner since 2007, Letendre has also served Rhode Island municipalities as a planning consultant. She is known for her expertise in the writing and administration of comprehensive plans, ordinances, and regulations and with effective code enforcement.



Li Alligood, AICP, LEED GA

Li Alligood is a land-use planner with the multidisciplinary firm Otak, Inc. She is a certified planner with more than 10 years of experience in current and long-range land-use planning, public engagement, affordable housing development, and historic preservation for public, private, and nonprofit organizations. Her experience includes policies and regulations guiding commercial and mixed use development and housing variety. The multidisciplinary nature of her public and private work has provided her with perspective on how the various components of policy, regulation, and environmental requirements impact and guide development. Alligood received a Master of Community Planning degree from the University of Cincinnati, a Bachelor of Community Development degree from Portland State University, and a Bachelor of Sociology degree from the University of Minnesota.



Luis Gonzalez, AICP, ASLA

Luis F. Gonzalez is a senior planner and landscape architect with Rodgers Consulting, a Washington, D.C., metropolitan area consulting firm specializing in all areas of community planning, urban design, and civil engineering. Gonzalez has collaborated on multidisciplinary design teams for over 15 years, bringing excellence in urban planning and urban design and approvals to challenging entitlement cases. As a registered landscape architect and an AICP-certified planner, Gonzalez has provided written and oral testimony on planning and landscape architecture related issues before state and municipal agencies and boards, as well as community organizations throughout the Mid-Atlantic and Northeast. He has presented at local and national AIA and ASLA conferences, taught as an adjunct professor at the University of Maryland and in Costa Rica, and participated on design juries.



Jennifer Raitt

Jennifer Raitt serves as director of planning and community development for the Town of Arlington, Massachusetts, with more than 20 years of experience serving local, regional, state, and national housing, community development, and planning organizations. Her work has been recognized by the American Planning Association, Massachusetts Municipal Association, Commonwealth of Massachusetts, and local and regional jurisdictions. Raitt is an adjunct faculty member at Boston University's City Planning and Urban Affairs program and a trainer for the Mel King Institute through the Massachusetts Association of Community Development Corporations. Her leadership appointments include Citizens' Housing and Planning Association board member and APA Legislative and Policy Committee member. She holds a Master of Science in Nonprofit Management from The New School and a Bachelor of Arts in Urban Planning and Documentary Studies from the University of Massachusetts Amherst.



Jesse Saginor, PhD, AICP

Jesse Saginor is an associate professor in the School of Urban & Regional Planning at Florida Atlantic University. He teaches courses in capital facilities planning, economic development, planning methods, and urban revitalization. Saginor's research interests revolve around economic development, planning, and real estate. His service projects over the past 15 years involve economic development, housing, market analysis, public policy, and real estate valuation. Saginor also serves as the vice chair of the Delray Beach Housing Authority as well as the executive boards of the American Real Estate Society and the School Board of Palm Beach County's Independent Sales Surtax Oversight Committee.



Eric Roach | APA Project Manager

Eric Roach is a Program Associate with APA's Professional Practice team focusing on the AICP Exam application process, exam prep study resources, AICP Candidate program, and the Community Planning Assistance Team program. His webinars and presentations help further APA's mission to provide members with the tools and support necessary to meet the challenges of growth and change. He has a Masters in Public Administration with a concentration in Metropolitan Planning from DePaul University. His previous experience includes managing energy efficiency programs with the Midwest Energy Efficiency Alliance.



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Housing Assistance Programs Administered or Facilitated by Charles County

Name: Housing Assistance Rental Program (HARP)

Agency: Fiscal and Administrative Services (Charles County Gov.)

Website: [https://www.charlescountymd.gov/our-county/american-rescue-plan-act-arpa-of-2021-charles-county-funds/housing#:~:text=Housing%20Assistance%20Rental%20Program%20\(HARP,HARP%20Application%20details%20coming%20soon](https://www.charlescountymd.gov/our-county/american-rescue-plan-act-arpa-of-2021-charles-county-funds/housing#:~:text=Housing%20Assistance%20Rental%20Program%20(HARP,HARP%20Application%20details%20coming%20soon)

Description: The Housing Assistance Rental Program (HARP) will provide eligible households \$1,000 per month in rental assistance for one year. Units will be inspected for habitability prior to occupancy and rental payments under the program will be made directly to landlords. Additional funds up to \$2,000 will be provided per household for security deposit assistance. Eligible households must earn no more than 30% AMI and be Charles County residents for at least one year prior to assistance. It is estimated that approximately 30 households will be provided assistance under the program. Other eligibility requirements will apply such as screening for criminal activity and previous Housing Authority program participation history. This is a temporary benefit program that will conclude when ARPA funds are no longer available.

Name: Settlement Expense Loan Program Plus (SELP+)

Agency: Fiscal and Administrative Services (Charles County Gov.)

Website: [https://www.charlescountymd.gov/our-county/american-rescue-plan-act-arpa-of-2021-charles-county-funds/housing#:~:text=Housing%20Assistance%20Rental%20Program%20\(HARP,HARP%20Application%20details%20coming%20soon](https://www.charlescountymd.gov/our-county/american-rescue-plan-act-arpa-of-2021-charles-county-funds/housing#:~:text=Housing%20Assistance%20Rental%20Program%20(HARP,HARP%20Application%20details%20coming%20soon)

Description: SELP+ will provide \$14,000 in down payment assistance for eligible first-time homebuyers in Charles County. Applicants must be approved for the county's Settlement Expense Loan Program (SELP) to be eligible for SELP+. Eligible applicants must have a household income of no more than 100% of AMI and must have lived or worked (full-time) in the county continuously for the last three years. SELP+ funds are used to purchase

existing housing units; new construction is excluded. ARPA funds will be applied to bring down the purchase cost of the home and will be a grant if the homebuyer resides in the home as their principal residence for at least five years. Interested applicants must work with a SELP-Approved lender to complete an application. This is a temporary benefit program that will conclude when ARPA funds are no longer available.

Name: Eviction Prevention grant funds through the Charles County Board of Social Services

Agency: Maryland Dept. of Human Services/ Charles County Dept. of Social Services (Charles County Board of Social Services)

Website: <https://charlescountydss.com/eviction/>

Description: The State of Maryland's Department of Housing and Community Development is making EVICTION PREVENTION ASSISTANCE available to eligible low- and moderate-income persons. If you live in Charles County, you may be eligible for Eviction Prevention grant funds through the Charles County Board of Social Services, a member of the Maryland Association of Social Services Boards (MASSB).

Name: Special Loan Programs

Agency: Community Services (Charles County Gov.)

Website: <https://www.charlescountymd.gov/services/health-and-human-services/housing-services/housing-authority>

Description: provide low-interest or deferred loans to improve the basic livability of single-family homes for low and moderate-income families. Examples of work include new roof, windows, doors, etc.

Name: House Keys 4 Employees

Agency: Department of Human Resources (Charles County Gov.)

Website: <https://www.charlescountymd.gov/government/human-resources/benefits/employee-benefits/sheriff-s-office-retirement-plan/house-keys-4-employees>

Description: Qualified Charles County employees may receive a 0% interest \$5,000 deferred loan from the Charles County Commissioners to be used towards down payment/settlement expenses for their new home.

Name: Housing Choice Voucher Program

Agency: Community Services (federal program)

Website: <https://www.charlescountymd.gov/services/health-and-human-services/housing-services/housing-choice-voucher-program>

Description: Provides ongoing assistance to families to ensure that rental housing is affordable based on the family income and is decent, safe, and sanitary in accordance with housing quality standards.

Name: Housing Innovation Pilot Program

Agency: Department of Housing and Community Development (State of Maryland)

Website: <https://dhcd.maryland.gov/HousingDevelopment/Pages/Housing-Innovation-Pilot-Program.aspx>

Description: The Housing Innovation Pilot Program (HIPP) was established through the Housing Innovation Pilot Program Act of 2024 to provide low- or no-interest loans to local housing authorities or to county governments partnering with housing developers through the Housing Innovation Fund (Fund). In addition, the Fund may be used for projects where a county, in conjunction with a local housing authority or a housing developer, purchases existing privately owned housing to create opportunities for public housing authorities and county governments to increase the volume of housing production and reward counties pursuing innovative solutions to the problem of housing scarcity.

Affordable Housing Strategy Guide

Charles County, Maryland

JANUARY 2024



HR&A

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Introduction

Overview

This Charles County Affordable Housing Strategy Guide provides technical guidance for County Staff to align resources and plan for implementation of priority housing tools identified through the County's participation in the Regional Housing Practicum series. This guide was developed in coordination with Charles County staff.

Housing Affordability Priorities

Through recent planning efforts including the Charles County Comprehensive Plan and the Charles County Housing Initiative Project, and the subsequent work of the Affordable Housing Workgroup, Charles County has identified several goals and priorities to advance housing affordability. As part of the Regional Housing Practicum series, County staff and elected officials worked with consultants to confirm and update these housing priorities and identify areas of focus for this strategy guide. Priorities to advance through this effort include:

Support the development of affordable, safe, and quality homes for all residents, while also expanding, preserving, and maintaining an affordable rural housing supply.

Housing Tools

Affordable housing tools fall into three main categories:

- **Land use and regulatory tools** use municipal regulations and zoning authority to indirectly improve affordability by increasing the supply of housing, or to directly incentivize or require the production of affordable units.
- **Subsidy tools** provide below market rate loans, grants, or other public resources to close the gap between what a household can afford to pay and the costs to develop and operate housing.
- **Tenants' rights tools** preserve existing affordable housing and housing stability by using laws and regulations that protect current occupants.

Each type of tool involves tradeoffs; land use and regulatory tools accommodate new growth and increase the housing supply, but typically do not serve the lowest-income residents. Subsidy tools can be deployed directly to meet the needs of target populations, but because of the cost most governments cannot provide enough subsidy to solve affordable housing challenges. Tenants' rights tools help to avoid displacement but do not change the fundamental economics of the housing market.

This strategy guide provides information for discussion and to advance four potential tools for Charles County:

Land Use Tools

- **Accessory Dwelling Units:** Revise zoning to remove barriers to constructing Accessory Dwelling Units. Provide information and resources to help property owners build ADUs.
 - **Missing Middle Zoning:** Revise County zoning to allow missing middle development by-right in specific areas.
 - **Inclusionary Zoning:** Redesign the County's inclusionary zoning program to increase its impacts by aligning the affordability of homes developed, incentives to
-

offset developer costs, and administrative needs and processes with market conditions and County priorities.

Subsidy Tools

- **Low-Income Housing Tax Credit (LIHTC) Gap Financing:** Develop a gap financing program to increase affordable housing development in Charles County
-

Structure of this Guide

The sections that follow provide additional information about each of the above tools to support the implementation of recommended changes, including an overview of each tool and its status in Charles County, best practices based on precedent examples in other communities, and information to facilitate implementation including design needs, important partnerships, and metrics to track successful implementation.

Regional Housing Practicum Series

HR&A Advisors, Inc., and HAND Housing have partnered to facilitate a series of one-on-one sessions with county and local governments in the Washington, DC region to help participants make thoughtful decisions about affordable housing programs and policies, guided by local housing needs, community priorities, and feasible approaches to increase housing affordability. Each participating jurisdiction will receive individualized, actionable implementation plans based on work conducted by local staff and the consulting team across two sessions, as well as prior to each session.

HR&A Advisors, Inc. (HR&A) helps create more equitable, resilient, and dynamic communities. Our work turns vision into action through rigorous analysis, strategy development, and implementation planning. We have provided strategic advisory services for some of the most complex mixed-use, neighborhood, downtown, campus, and regional development projects across North America and abroad for over forty years. Our affordable housing practice is a national leader in the development of market-responsive affordable housing plans and design of programs and policies to advance local affordable housing goals.

HAND is a nonprofit membership collective comprised of over 450 institutions working across the private, public and social sectors to collaborate in the production and preservation of affordable housing in the Capital Region of Baltimore, Washington, and Richmond. Representing the ecosystem of partners who collaborate in bringing equitable communities to fruition, HAND works to disrupt the systems that perpetuate inequity in the communities we serve. We do this by embedding racial equity into our operations, practices, and programming, and activating our membership through policy forums and advocacy designed to drive impact for Black and brown communities residing at the sharpest intersections of inequity. Learn more at www.HANDHousing.org.

Session 1

Meeting Purpose

The purpose of Session 1 was to build a shared understanding of affordable housing needs in Charles County, and efforts currently underway to improve housing affordability; identify priority housing issues the County is most interested in addressing through the regional practicum series; and evaluate potential tools to address those priority issues.

Meeting Overview

Prior to Session 1, the consulting team provided a workbook for Charles County staff to identify relevant local plans and goals regarding housing affordability, existing programs, and priority tools for discussion, as well as other relevant context. Session 1 for Charles County was held on November 15, 2022. In a 60-minute session with

County staff and elected officials, HR&A and HAND presented materials and facilitated discussion on topics including:

- **Introductions:** Participants from the consulting team and the Charles County team introduced themselves, HAND provided background on the practicum series, and HR&A provided an overview of the regional housing practicum process.
- **Housing Needs & Priority Issues:** HR&A presented an overview of data relevant to a range of housing issues in Charles County, including rental affordability, housing supply, homeownership, access to opportunity, and housing quality, and facilitated discussion about which issues were most pressing for the County to address.
- **Housing Tools:** HR&A presented information about how land use, subsidy, and tenants' rights tools can be used to address affordable housing challenges, and facilitated discussion about several tools the County was most interested in understanding better. HR&A outlined how tools would be evaluated and recommendations made based on alignment with the County's priorities, feasibility of implementation, and potential impacts on housing affordability in Charles County.

Attendees

Charles County – Department of Community Services

Dina Barclay, Director
Rita Wood, Chief of Housing Authority

Charles County – Board of County Commissioners

Reuben Collins, II, Esq, Commissioner President
Thomasina Coates, Commissioner, District 2

Charles County – Planning Commission

William “Bill” Murray, Commission Member

Charles County – Planning and Growth Management

Amy Blessinger, AICP, Planner III
Michael Jurkovic, AICP, Planner III
Heather Kelley, AICP, Planning Supervisor
Charles Rice, Planning Director
Ben Yeckley, Planner III

HR&A Advisors

Phillip Kash, Partner
Sarah Kirk, Principal
Danno Lemu, Analyst

HAND Housing

Courtney Battle, Director, Strategic Partnerships

Brick and Story

LaToya Thomas, Principal and Founder

Session 2

Meeting Purpose

The purpose of session 2 was to develop a set of actionable implementation plans for a few select tools to address affordable housing needs in Charles County.

Meeting Overview

Prior to Session 2, Charles County staff reviewed a working draft of the strategy guide and prepared feedback. Session 2 was held on February 27, 2023. In a 90-minute session with County staff, HR&A and HAND worked with County staff to refine recommendations, develop preliminary design guidelines, and identify implementation needs for the tools identified during Session 1.

Attendees

Charles County – Department of Community Services

Dina Barclay, Director

Rita Wood, Chief of Housing Authority

Charles County – Planning and Growth Management

Amy Blessinger, AICP, Planner III

Cathy Thompson, AICP, Planning Supervisor

Cynthia Bilbra, Planning Supervisor

Michael Jurkovic, AICP, Planner III

Heather Kelley, AICP, Planning Supervisor

Charles Rice, Planning Director

Ben Yeckley, Planner III

Kirby Blass, Planner III

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Accessory Dwelling Units

Revise zoning to remove barriers to constructing Accessory Dwelling Units. Implement a pilot program to provide housing in ADUs for voucher holders in Charles County.

Background

Definition

Accessory Dwelling Units (ADUs) are secondary units on single-family property lots, independent from the primary home. They can be attached to the primary structure or detached. ADUs support affordability in two different ways: they create new, lower cost rental opportunities on underutilized land, and they can help existing homeowners stay in their homes through additional rental income.



Alignment with Priorities

Allowing ADUs in more places will both increase the housing supply and the diversity of housing available in Charles County. ADUs are relatively inexpensive to build, though homeowners may lack the knowledge and resources to build ADUs on their properties. ADU assistance could be used to provide a source of rental homes for voucher holders or an inexpensive source of new, quality homes for suburban and rural populations.

Current Status

Currently, Charles County Zoning Ordinance allows accessory dwelling units that are detached from the primary dwelling structure, but there are still barriers to the construction of ADUs. ADUs are permitted by right in RO zones only. Due to nuances of the zoning code as it is currently written pertaining to the relative sizes of the primary structure, the secondary structure, and storage uses vs dwelling uses in the secondary structure (the dwelling unit can account for no more than 50% of the area of the accessory structure), this typically results in allowing only ADUs built over garages. However, recent development trends and resident preferences have tended toward standalone backyard “miniature homes” that do not also function as storage or garage spaces.

Best Practices

Understanding how other local and county governments have approached Accessory Dwelling Units can help to inform a strategy for Charles County.

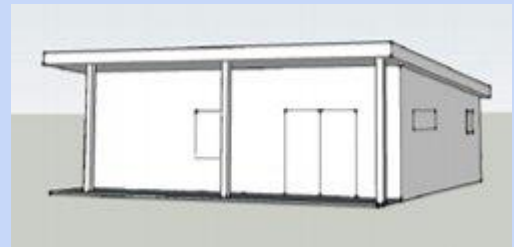
Pre-Approved ADU Plan Program, San Jose, CA

In 2019, the City of San Jose streamlined its building permit process for ADUs to meet the mayor's goal of becoming "the State's friendliest ADU city." The City implemented an express review service on Tuesdays, where homeowners can make appointments to meet directly with city staff for a single, comprehensive review of their ADU application. In addition, the City has created standardized, preapproved construction plans to speed-up the permitting process. If no revisions are needed, homeowners can receive same-day approval, and potentially walk out with a building permit in less than 90 minutes. This shift in the permitting process has resulted in 1,324 ADU permits being issued since 2020, and 509 being issued in 2022; the highest yearly total since at least 2015.



Permit Ready ADU (PRADU) Program, Encinitas, CA

To encourage the construction of Accessory Dwelling Units (ADUs), the City of Encinitas, California offers a range of services to reduce barriers to the development of ADUs. The City's website provides a selection of pre-approved building plans with customizable options that fit the community's character, as well as an expedited permit process and reduced fees. Through a competitive process, the City selected two local architects to develop criteria and create a selection of designs and plans for the PRADU program, including a studio, a one-bedroom, a two-bedroom, and a three-bedroom option. These plans are available for download from the City's website, along with a checklist, permit application, and other relevant documents. The program was launched in 2019 to support the City's goal of supporting diverse housing options throughout Encinitas. Whereas in 2012, the City was permitting fewer than 10 ADUs per year, in 2019 the City issued over 150 permits for ADUs.



Boston Home Center ADU Loan Program, Boston, MA

In 2017, The Boston Planning & Development Agency (BPDA) approved a pilot program to allow owner occupants to create ADUs within their homes. This 18-month program was intended to increase affordable housing options, create safer living arrangements, and support multi-generational family arrangements, as well as opportunities to age in place. To make ADU construction more affordable, the Boston Home Center offers loans that provide gap funding for qualified program participants. The Home Center ADU loan is a zero percent interest deferred payment loan of up to \$30,000 for home renovations. These loans have no monthly payments, and do not come due for repayment until the owner sells, transfers ownership, or undertakes a cash-out refinancing.

To qualify for a Home Center loan, applicants must first be approved for an Additional Dwelling Unit (ADU) permit. Applicants must also have a household income at or below 135% of the Area Median Income. If an applicant's income is



between 120-135%, the applicant must provide a dollar-for-dollar match of the loan amount.

By February 2019, 55 applications had been filed, and 12 permits issued, the majority of which were basement conversions. In April 2019, the BPDA approved a text amendment to make this program permanent and citywide. Mayor Walsh also announced an expansion of \$650,000 for the Home Center ADU loan program.

Lessons for Charles County

In addition to allowing ADU construction by-right in areas where single-family housing is allowed by-right, other regulatory changes, information, and public subsidy may be helpful to increase the production of ADUs, including:

- Providing information to homeowners about ADUs, related regulations and processes, and available assistance
- Developing pre-approved designs for ADUs to reduce both architecture costs and approval time
- Providing low-cost loans to finance ADU construction, or to cover necessary improvements such as water and sewer upgrades.

In cases where a public or nonprofit entity provides funding to reduce the costs of ADU development, the funder should either place restrictions on the income of the borrower (to emphasize wealth-building for low- and moderate-income households) or the income of the tenant (to create low-cost rental properties).

Implementation Needs

Policy and Program Design

Zoning Changes

Zoning is currently a significant barrier to ADU production in Charles County. In particular, the requirement that ADUs be located in secondary storage structures such as garages, and that the ADU may only account for 50% of the structure, limits the number of places where ADUs can be built. Changing zoning by a text amendment to allow detached ADUs by removing the 50% requirement, and to allow ADUs that are attached to the main dwelling unit, will increase the feasibility of ADU development. Other regulatory changes the County should consider include allowing more than one ADU with limited restrictions in all rural Zones where single-family housing is permitted, and not requiring off-street parking if the ADU is within a ¼ mile of a VanGo stop or Park and Ride.

Other Regulatory Support

The County can provide informational materials for property owners interested in building ADUs, such information about what ADUs are and the building process, as well as a list of pre-screened and recommended architects and builders familiar with the County's regulations and practices. The selection process could include a brief training or acknowledgement of the County's new regulations and goals related to ADUs. In addition, the County could work with selected architects to develop a pattern book of pre-approved designs for ADUs. Some properties may require upgrades to water and sewer systems to accommodate an additional unit. The County should help property owners

navigate this process and consider providing low-cost loans to make these improvements.

To restrict the use of ADUs as Short-Term Rentals, the County could consider charging a registration fee or occupancy tax for Short-Term Rentals, or evaluating the legality of setting a minimum lease term (such as 1 month or 6 months) for ADUs.

Financing Support

Can the County provide below-market financing, directly or through a financial partner, to support ADU construction? This could take several forms:

- A demonstration program in which the County directly subsidizes the construction of ~5 pilot ADUs to demonstrate how ADUs can be assets to neighborhoods. The County would offer tours of completed ADUs to interested property programs.
- A program to provide small grants or low-cost loans to reduce the cost of ADU construction to income-qualified homeowners.
- A program to provide small grants or low-cost loans to reduce the cost of ADU construction in exchange for making the units affordable to voucher holders or other low-income households for a period of time.

Geography

Are there particular locations where the County is most interested in supporting ADU construction? How could the County focus its efforts in those areas?

Implementation Capacity

Funding and Resources

County Planning and Growth Management staff will oversee the zoning changes, working with the Planning Commission and Board of Commissioners to review and approve text amendments as required by County law. Zoning changes will require minimal funding beyond typical staff costs.

County Planning and Growth Management staff will also oversee the solicitation, review, and selection of architects and builders and the creation of a pattern book. Some additional capacity may be needed to take on this effort in the near term. The creation of a list of pre-approved contractors may require a slight increase in staff costs or diversion of staff time from other projects in the short term.

If the County pursues the creation of pattern books, there will likely be a minimal (less than \$100,000) cost for architect fees and the production of materials. The actual costs will be based on the number of patterns produced, fees of selected architects, and the fee structure for residents who wish to download approved designs.

Outreach and Support

Public education and outreach will be important to help residents and property owners understand what Accessory Dwelling Units are (particularly compared to Missing Middle housing which may include units of the same size on a single property), to explain revised regulations, and to connect interested property owners to information and resources to start planning for ADU construction.

The County can post informational materials on its website, present information at local community meetings, and provide materials to neighborhood and resident groups to share with their members. This can be done in combination with outreach related to Missing Middle zoning.

Implementation Plan

Within 1-2 Years

Develop proposed zoning code changes and pursue updates following typical Zoning Text Amendment processes (County Planning and Growth Management staff, with Planning Commission and Board of County Commissioners)

Design a process (such as an RFP) for soliciting and selecting architects and builders who understand the County's regulations, building permit and development processes, and have the capacity to execute small residential projects such as ADU design and construction (County Planning and Growth Management staff)

Produce informational materials for the County's website outlining new regulations and create an outreach plan to further disseminate information (County Planning and Growth Management staff)

Within 3-5 Years

Solicit proposals from architects and builders interested in being added to the County's list of recommended contractors (County Planning and Growth Management staff)

Review proposals and select recommended contractors. Publish list on County website and disseminate through outreach channels. (County Planning and Growth Management staff)

Evaluate financial capacity to develop a pattern book. Work with selected architects to better understand cost and potential approaches for developing pre-approved patterns. (County Planning and Growth Management staff)

Anticipated Impacts

Impacts

Increasing the flexibility and resources to support ADU construction will likely have only a small impact on the County's overall housing supply, but it will also provide an opportunity for property owners to establish new streams of income and to provide small rental units in existing neighborhoods.

Racial Equity

The County should consider ways to ensure that BIPOC contractors including local builders and architects are eligible to be added to the County's list of pre-approved contractors. This may include providing a scoring boost for MBE and

WBE contractors in the selection process or conducting targeted outreach to these contractors to encourage them to apply.

The County's Equity Office should be involved in the design and implementation of the program to further ensure that it meets equity goals and does not exacerbate racial disparities.

Missing Middle Zoning

Revise County zoning to allow missing middle development by-right in specific areas.

Background

Definition

“Missing Middle” housing refers to a range of housing types that are contextual within single-family neighborhoods but accommodate multiple households. Typically this includes townhomes, duplexes, triplexes, and quadruplexes (quads). In many communities, these development types are not allowed by-right in residential neighborhoods.



Alignment with Priorities

Allowing missing middle development by-right in all residential zones can help to increase both the supply of housing in Charles County and the diversity of housing available. In addition, it can help leverage private investment to increase the availability of moderately-priced homes for homeowners or renters. Missing middle housing costs less to build on a per-unit basis than detached single family housing, which makes it more affordable than detached single family homes. Single-family zoning has historically been a tool to create and enforce racial segregation; missing-middle housing can help make neighborhoods more inclusive.

Current Status

Currently, only 1.3% of housing in Charles County qualifies as “missing middle” (source: American Community Survey). Most recent development in Charles County has been single-family or duplex housing. Single-family zoning districts, which are prevalent throughout the County, do not allow attached housing.

Planned transit improvements in Charles County, including the planned Southern Transit Improvement Line, offer an opportunity to increase residential diversity and provide middle-density housing in areas around future

transit hubs, which may mitigate concerns about traffic while allowing more households access to transportation, employment centers, and amenities. The County is interested in introducing new, compact housing types in Development districts and villages, and smaller housing types in rural zones.

Best Practices

Understanding how other local and county governments have approached missing middle housing can help to inform a strategy for Charles County.

Expanding Housing Choices, Durham, NC

New housing construction in Durham has fallen short of population growth since 2010. As the city and county continues to grow, demand for housing has increased, and caused prices to jump. The amount of developable land left is limited, and the market has already forced many people to the surrounding counties because they cannot afford or find the type of housing they want. To help stabilize housing prices and reduce economic displacement in Durham, the city and county approved the “Expanding Housing Choices” initiative to allow for higher density within the Urban Tier neighborhoods of Durham in September 2019.

The initiative proposed changes to the zoning code to allow for duplexes to be developed on single-family lots and for the creation of small-lot options. Prior to this change, missing middle housing could only be developed in 8% of the county by right. Additionally, the initiative intends to align duplexes and attached single-family homes with detached single-family design standards. The “Expanding Housing Choices” effort also includes a developer density bonus, enabling developers to increase the size of projects in exchange for allotting homes for lower-income residents.

As of November 2022, 407 EHC-enabled projects have been submitted to the county for approval, and the county has issued 372 building permits.



Missing Middle Housing Program, Michigan

In response to a general shortage of affordable homes and the additional housing challenges brought on by the COVID-19 pandemic, the State of Michigan allocated \$50 million in American Rescue Plan (ARP) funds to incentivize the development of missing middle housing throughout the state.

The program, operated by the Michigan State Housing Development Authority (MSHDA) provides funding to developers to close financing gaps and defray the cost of construction or substantial rehabilitation of missing middle housing that is targeted to households between 185% and 300% of Federal Poverty Guidelines. Applicants for the funds, which are provided as grants, must be nonprofit organizations, though ownership structures that involve both private

and nonprofit organizations are allowed. At least 30% of funding must be allocated to rural areas throughout Michigan.

The state made funding available in two rounds. The first round of funding, \$15 million, has so far generated 16 applications for 269 units. As of December 2022, MSHDA has awarded \$8.4 million to support development of over 200 units.

Lessons for Charles County

Allowing missing middle development in single-family neighborhoods by-right can result in increased housing diversity and supply in existing neighborhoods, particularly when paired with other regulatory changes and streamlining. However, in some markets regulatory changes alone may not be sufficient to incentivize missing middle housing development. The County could provide financial or zoning incentives to developers in exchange for affordability, or technical assistance to help reduce the cost and time to develop new housing types. Charles County should also explore whether zoning alone is a barrier to missing middle construction, and what housing types would likely get built with these zoning amendments.

Implementation Needs

Policy Design

Zoning Changes

The County can create a zoning overlay or other mechanism to designate special zoning rules in particular areas, such as within 1 mile of planned transit stations, or in its Development Districts (Waldorf and Villages). Though townhomes and duplexes are already allowed, this overlay would also allow triplex and quadruplex developments in all residential zones within these TOD areas. The County should ensure that lot sizes, setbacks, parking requirements, and open space requirements are also adjusted accordingly to make these development types feasible.

To encourage the development of tiny home villages or quad cottages, the County would need to define a new use and identify the appropriate zones for this type of development.

Other Regulatory Changes

What restrictions or fees currently exist on short-term rentals? Should additional restrictions be made?

What infrastructure might be needed to encourage or facilitate missing middle development?

Capacity Building

Can the City provide technical assistance, design guides, or workforce training to small and locally-owned home builders to increase their capacity to develop missing middle housing?

Geography

Are there particular locations where the County is most interested in increasing missing middle housing? How could the County focus its efforts in those areas?

Implementation Capacity

Responsibility

Who will be responsible for implementation (e.g. county staff, nonprofit partners, local government staff)? Who is the lead, and who will be important partners?

Does the identified implementation lead have the capacity to advance implementation? What changes may be needed?

Does the County need to work with any outside consultants to advance this effort?

Funding and Resources

How much funding or other resources (such as staff time) will be needed to advance this tool?

How much funding will be needed per unit, and what is a reasonable scale for the program?

What funding source(s) are available for this? What additional funding sources should the County consider?

Outreach and Support

Public education and outreach will be important to help residents understand the value of increasing residential density in areas served by transit, and to alleviate concerns about increased traffic or other negative impacts of increased residential density in these areas. The County can post informational materials on its website, present information at local community meetings, and provide materials to neighborhood and resident groups to share with their members. This can be done in combination with outreach related to Accessory Dwelling Units.

Implementation Plan

Action Steps

Conduct outreach events to gauge public interest in missing middle development including quad cottages in Development Districts and other target areas (County Planning and Growth Management staff)

Develop proposed zoning code changes and pursue updates following typical Zoning Text Amendment processes (County Planning and Growth Management staff, with Board of County Commissioners and Planning Commission)

Produce informational materials for the County's website outlining new regulations and create an outreach plan to further disseminate information (County Planning and Growth Management staff)

Timeframe

What is a reasonable timeframe in which to complete these action steps (e.g. within 12 months, within 1-2 years, within 3-5 years)?

What critical milestones should be met, and when?

Anticipated Impacts

Impacts

Increasing the allowable residential density in TOD areas will likely not create a significant increase in residential density or housing supply for the County overall, but will increase the available housing options and access to economic opportunity for households living in those areas.

Racial Equity

Whereas the predominance of single-family zoning through much of the century was in part a tool for creating residential segregation, increasing the diversity of housing types available helps to foster inclusionary neighborhoods, while building housing near transit ensures broader accessibility of economic opportunity.

The County's Equity Office should be involved in the design and implementation of the program to further ensure that it meets equity goals and does not exacerbate racial disparities.

Inclusionary Zoning

Redesign the County’s Moderately Priced Dwelling Unit program to increase its impacts by aligning the affordability of homes developed, incentives to offset developer costs, and administrative needs and processes with market conditions and County priorities.

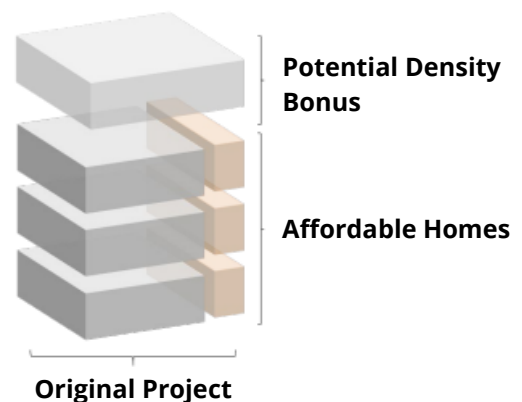
Background

Definition

Inclusionary zoning policies require or incentivize developers to include affordable homes as part of market rate developments, often in exchange for incentives such as density bonuses or tax abatement. Inclusionary zoning policies can be voluntary or required.

Alignment with Priorities

A well-designed inclusionary zoning policy would increase the supply of affordable homes without constraining the supply of housing.



Current Status

48% of renter households in Charles County are cost burdened (source: American Community Survey). In an effort to lessen this burden, Charles County has a “Moderately Priced Dwelling Unit (MPDU)” program that asks developers in the County to set aside a set a moderately priced units in new developments in exchange for a density bonus up to 22% depending on the number of MPDUs. The program was started in 2008 and has only been used in one development. The County is interested in ways to make the program more impactful, including potentially making it a required program.

Best Practices

Understanding how other local and county governments have approached inclusionary zoning can help to inform a strategy for Charles County.

Inclusionary Zoning Ordinance, New Haven, CT

While multifamily rental development has increased significantly in New Haven, CT over recent years, there remains a shortage of deeply affordable units. As of 2018, renter households earning under 60% AMI continued to face a supply gap, implying the current affordable rental inventory was not meeting existing demand.

In January, 2022, the City of New Haven passed a Inclusionary Zoning Ordinance to support New Haven’s housing needs through the creation and preservation of

affordable housing units that the market would not otherwise build. The ordinance requires qualifying Project Sponsors of market-rate housing create affordable units, either by providing a set-aside of new IZ units built to be priced affordably for households at designated area median income (AMI) levels; or by contributing an in-lieu fee to a City-managed affordable housing trust fund. The program also offers incentives to developers, such as partial tax abatements, greater density (floor area ratio), and reduced parking.

For buildings located in “core market” areas, 10% of the units must be affordable to households with incomes at 50% AMI or below, plus an additional 5% of the units must be prioritized for persons or families with Housing Choice Vouchers.



Moderately Priced Dwelling Unit Program, Montgomery County MD

Montgomery County’s MPDU program, which applies countywide, is a mandatory policy for any new development with 10 or more units (though developments with 10 to 20 units are only required to provide the in lieu fee). Applicable developments must set aside 12.5 to 15% of units to be affordable (depending on zoning) to households at 65% of Area Median Income (70% for high-rise buildings and for-sale units). Developers can meet alternate compliance requirements such as creation of off-site units, payment of an in lieu fee, or donation of land for affordable housing. In exchange, the county offers expedited permitting and a fee reduction or waiver, as well as zoning flexibility. Developments that provide more than the minimum set aside of affordable units can receive a density bonus.

Lessons for Charles County

Inclusionary zoning policies can create needed affordable housing units to address local priorities, including housing units for voucher holders or housing in rural areas. Whether mandatory or voluntary, successful inclusionary zoning policies align affordability requests with market realities to ensure that the policy does not discourage or inhibit new development activity.

Implementation Needs

Policy Design

Voluntary vs Mandatory

The County should revise its inclusionary zoning policy to make it mandatory, as is called for in the Comprehensive Plan. As part of the redesign, the County can consider allowing an alternative compliance option such as payment of an “in lieu” fee.

Requirements

The specific design of the policy will need to be rooted in market analysis to understand how best to meet the County’s goals while continuing to encourage

development activity in Charles County. Specific parameters to evaluate will include:

- Which development types will be subject to the policy? Should the policy be targeted to specific geographies, or only to developments above a particular size?
- What level of affordability will be required, and how many units must be affordable? Currently, the County's policy asks for the creation of 80% AMI units, however the County has a greater need for units serving lower incomes. A policy focused on producing 60% AMI units would likely be more impactful?
- What incentives (e.g. density bonus, regulatory relief, tax rebate, fee waiver) will the County offer in order to offset lost rental income for developers? The County's current policy includes a density bonus, however other incentives may be required.
- What alternate compliance (such as payment of an in lieu fee) will be allowed for developers who do not provide affordable units on-site?

A successful policy may begin with relatively low requirements for the provision of affordable units, and increase these over time as market conditions change and developers become familiar with the policy.

Incentives

What incentives (e.g. density bonus, regulatory relief, parking reduction, tax rebate, fee waiver) will the County offer? How will the county ensure that incentives are sufficient to offset lost rental income?

Implementation Capacity

Responsibility

County Planning and Growth Management staff should oversee the development of a revised inclusionary zoning policy. However, the County should hire a third-party consultant or other expert who can conduct a detailed market analysis and financial analysis to understand the costs and tradeoffs of developing affordable housing, and provide guidance in the design of the inclusionary zoning policy.

The development and implementation of a revised policy may take some additional staff time over a period of 1 to 3 years, and administration of the policy will likely take some staff time on an ongoing basis. The County may work with an affordable housing nonprofit or other entity to oversee the affordable housing compliance and income verification processes for completed developments.

Funding and Resources

How much funding or other resources (such as staff time) will be needed to advance this tool?

How much funding will be needed per unit, and what is a reasonable scale for the program?

What funding source(s) are available for this? What additional funding sources should the County consider?

Outreach and Support

Outreach to developers of multifamily housing in and around Charles County during the early stages of implementation will be important to ensuring that developers understand the County's new policy and are not discouraged from developing housing in Charles County. County staff can create informational materials, host information sessions, and work with professional associations to share knowledge about the revised policy.

Implementation Plan

Within 1 Year

Allocate funding and staff time to conduct an inclusionary zoning study and design a new program and release an RFP or other solicitation for qualified experts. Begin the design process, which may take approximately 6 months. (County Planning and Growth Management staff, with Board of Commissioners and third party consultant).

Within 2-3 Years

Redesign the County's inclusionary zoning policy to align the affordability of homes developed, incentives to offset developer costs, and administrative needs and processes with market conditions and County priorities. (County Planning and Growth Management staff with third party consultant)

Identify implementation partners and align staff capacity with implementation needs (County Planning and Growth Management staff, with nonprofit partners)

Adopt the revised policy (Board of Commissioners with County Planning and Growth Management staff)

Produce informational materials and conduct outreach to developers to educate them about the County's new policy (County Planning and Growth Management staff)

Anticipated Impacts

Impacts

Redesigning the County's moderately priced dwelling unit policy into a mandatory inclusionary zoning policy should modestly increase the production of affordable rental units in Charles County without limiting overall development activity.

Racial Equity

Incentivizing the development of mixed-income housing helps low-income residents move to areas of opportunity. Living in higher-income areas has been shown to lead to better economic outcomes for low-income families and children. A draft amendment to the MPDU program already includes a requirement that affordable units must be distributed evenly throughout proposed developments.

The County's Equity Office should be involved in the design and implementation of the program to further ensure that it meets equity goals and does not exacerbate racial disparities.

LIHTC Gap Financing

Develop a gap financing program to increase affordable housing development in Charles County.

Background

Definition

The Low-Income Housing Tax Credit (LIHTC) program is a federal program that provides a dollar-for-dollar tax credit to support the development of affordable rental housing. It is the largest source of funding for the production of affordable housing nationwide. LIHTC-financed housing developments primarily serve very low-income and low-income (up to 60% of AMI) households. The LIHTC program distributes federal income tax credits to developers through state housing finance agencies, which are responsible for determining which projects receive tax credits under the state's allocation.



Due to high development costs, in many markets around the country LIHTC development requires additional subsidy. Public entities can increase the production of LIHTC by providing below-market “gap financing” loans to bridge the gap between the cost of development and the funding sources available through typical sources including LIHTC equity, developer contributions, and the traditional debt that can be supported by rental income. Gap financing can be used to meet other local housing priorities, such as providing longer affordability terms, more units at deeper levels of affordability, or targeting development in high-opportunity areas.

Alignment with Priorities

LIHTC is the largest source of funding for subsidized affordable housing in the country, and a substantial opportunity to leverage a federal program to meet local housing needs. A gap financing program could increase the feasibility of LIHTC development in Charles County to increase the supply of subsidized affordable homes.

Current Status

Currently, 75% of renters in Charles County with incomes below \$75,000 are cost burdened (source: American Community Survey); this corresponds to approximately 60% of Area Median Income (AMI) for a 2- or 3-person household, and 50% of AMI for a 4-person household (source: Novogradac). This indicates a need for more subsidized units serving households at and below 60% AMI.

There are a little over 1,000 LIHTC-financed affordable homes in Charles County (source: National Housing Preservation Database). Approximately half of these are in three developments financed from 2017 to 2019. The Board of Commissioners has indicated that it is a priority to develop a county-level LIHTC gap financing program and is working on scoring criteria for local funding.

Best Practices

Understanding how other local and county governments have approached LIHTC Gap Financing can help to inform a strategy for Charles County.

Expanding LIHTC Usage, Wake County, NC

Since 2000, Wake County has experienced rapid population growth at all income levels. This rise was partnered with household incomes not keeping pace with escalating housing costs, especially for the lowest-income households. While housing production increased in response to this growth, affordable housing was still a very small part of new development, and rising land costs made it difficult to build affordable housing without local subsidy.

To increase the production of subsidized affordable rental housing, the County launched a gap financing program, with a focus on supporting 9% LIHTC projects with deeper affordability than North Carolina state requirements, and increasing the number of 4% LIHTC units built in Wake County.

As a result, the production of subsidized affordable rental housing in Wake County has grown significantly. In 2016 there were over 700 LIHTC units produced in Wake County, compared to just over 400 LIHTC units in 2015. The increase reflects efforts to increase 4% credit use over the last several years. Wake County is now producing more affordable rental housing through the LIHTC program than any other county in North Carolina.



Maryland Qualified Allocation Plan Overview

The Maryland Department of Housing and Community Development oversees the state's LIHTC allocations. The criteria for LIHTC projects are set out in the state's Qualified Allocation Plan (QAP). Below is a summary of relevant guidelines in the 2022 QAP.

There are two types of LIHTC, 9% and 4%. All LIHTC projects (9% and 4%) must adhere to one of three affordable set-asides:

- At least 20% of units affordable at or below 50% of Area Median Income (AMI);
- At least 40% of units affordable at or below 60% AMI; or
- At least 40% affordable at or below 80% AMI with income averaging to 60% AMI.

9% LIHTC are awarded competitively, with a maximum award of \$1.5 million. Projects must meet basic requirements including financial feasibility and developer team experience. The state also awards points to projects that:

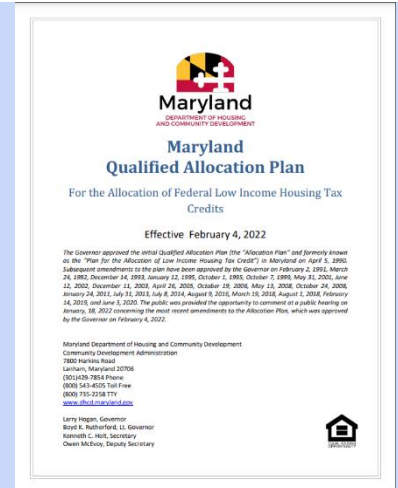
- Meet public purpose guidelines (such as providing more units to the lowest-income residents than required, serving special populations, and providing family housing or tenant services)



- Set high quality standards (such as through green and energy efficient building or durable construction)
- Align with community development efforts (such as projects in qualified census tracts that align with revitalization plans, or projects located in communities of opportunity or certain rural areas, and Transit-Oriented Development projects)
- Projects that are led by nonprofits or minority or disadvantaged business enterprises (MBE/DBE), particularly community-based nonprofits

In addition, the state currently awards 2 bonus points to the top two projects in select counties including Charles County.

4% LIHTC projects are non-competitive and available to any eligible project.



Lessons for Charles County

Local gap financing for LIHTC is required for projects to be financially feasible in many markets. Counties can provide gap financing to increase LIHTC development and meet other local priorities, such as by prioritizing funding in target geographies or that serves target populations.

In addition, there may be non-financial assistance Charles County can provide to encourage LIHTC development and help projects meet scoring criteria to be competitive, particularly because of the scoring boost for Charles County LIHTC projects. This could include helping to develop community revitalization plans in Qualified Census Tracts, working with community-based nonprofits such as CHDOs or CDCs to build their development capacity, or identifying suitable County-owned sites for LIHTC development.

Implementation Needs

Program Design

Funding Priorities

The County should create a scoring matrix to evaluate proposed LIHTC and other affordable housing developments for gap financing or other public assistance. Scoring criteria should reflect several categories related to both the strength of the project overall and its alignment with local priorities for affordable housing development. Parameters for scoring may include:

- Overall project strength and its likelihood of being developed. This may include typical LIHTC scoring criteria such as the track record and financial solvency of the development team; the status of other proposed capital sources (note that County funds may be needed to make the project score well for a LIHTC award); whether the project has site control; and overall cost per unit.
- Financial terms for the County including the total request for County funds and the County's cost per unit; proposed interest rates and repayment terms; and the amount of other funding leveraged with the County's investment.
- Alignment with County goals for affordable housing such as the total number of affordable units, the weighted affordability of the project or production of

more units at deeper levels of affordability, and the location of the project in high-opportunity areas or other target geographies.

Funding Sources

The County needs to conduct analysis and budgeting to determine an appropriate allocation of funds for the LIHTC Gap Financing program.

- **Typical cost per project:** First, the County needs to identify the typical amount or range of funds to make affordable housing development feasible, with consideration for the typical financial gap per unit for LIHTC projects and how this gap may shift to accommodate the County's funding priorities (such as deeper affordability or development in high-opportunity areas). Financial analysis of typical development costs and terms will help to develop a range of typical costs per unit and per project.
 - **Typical volume of projects:** Second, the County needs to understand the current market for development of affordable housing, and how much development might be expected if the County were to provide funding to support additional projects. Conversations with developers of affordable housing in Charles County would help provide this understanding and identify an ideal pace of development.
 - **Funding needs over time:** Based on the findings of these analyses the County should identify a target amount of funding to provide annually for the gap financing program. Actual allocations could start at a lower volume during a pilot period and increase over time.
 - **Available funding sources:** Finally, the County needs to identify available sources of local funding for the proposed program. The County could redirect funding from its general fund, or identify new funding sources such as a penny tax for housing, an affordable housing bond, or funds from the sale of public land. This work and the work to identify funding needs over time will likely be iterative to identify a feasible level of funding.
-

Implementation Capacity

Responsibility

County community services staff and Affordable Housing Workgroup members should oversee the development of scoring criteria and work with County budget staff and the Board of Commissioners to identify available funding sources. County community services staff can then guide the development of the scoring matrix and conduct the financial analyses to develop estimates of the typical cost per project and the funding amount for the program.

The administration of a gap financing program will require ongoing capacity from the County to review proposed developments and make recommendations about funding awards, and to monitor development and performance of projects that have been awarded funds. The Affordable Housing Workgroup could support the review of proposed projects during the first few years of operations while the County built this capacity.

The total funding amount for the program will be determined through the recommended financial analysis, however it is likely that typical LIHTC developments may require between \$3.0 and \$4.0 million in gap financing, as indicated by County staff during Session 2 and confirmed through a review of relevant LIHTC projects in Maryland. So, a gap financing program that targeted two developments per year might require up to \$9.0 million per year, inclusive of administration costs.

Funding and Resources

How much funding or other resources (such as staff time) will be needed to advance this tool?

How much funding will be needed per unit, and what is a reasonable scale for the program?

What funding source(s) are available for this? What additional funding sources should the County consider?

Outreach and Support

Outreach to developers of affordable housing in and around Charles County will be helpful to publicize the availability of funds as well as the County's scoring criteria. County staff can create informational materials such as a program description alongside the issue of a Notice of Funding Availability or other solicitation for proposals. It may also be helpful to hold a pre-proposal conference or other information session for interested development teams, particularly in the early years of the program.

Implementation Plan

Within 1 Year

Develop clear priorities for the development of affordable housing in Charles County (e.g. development type, location, and affordability level) and create a scoring matrix that reflects those priorities and other financial goals. (County community services staff, possibly with third party consultant)

Conduct financial analyses to identify funding targets and financial terms for gap financing and annual funding needs (County community services staff, with third party consultant)

Evaluate potential funding sources and identify one or more feasible sources for the proposed program (County community services staff, with County budget staff)

Within 2-3 Years

Allocate funding and issue a Notice of Funding Availability (Board of Commissioners with County community services staff).

Produce informational materials and conduct outreach to developers to educate them about the County's new program (County community services staff).

Ensure adequate staff or consultant capacity to administer gap financing program during start-up and build capacity to provide ongoing program administration (County community services staff)

Anticipated Impacts

Impacts

Providing targeted funds to make LIHTC development financially feasible is one of the most potentially impactful ways the County can directly support rental affordability. Depending on the scale of funding available and scoring criteria selected, the County can increase the production of affordable rental units, aligned with its other goals for development.

Racial Equity

To increase the economic mobility of low-income residents, County should ensure that its scoring criteria favor projects that increase access to opportunity, including projects that are located in high-income census tracts or that are close to transit and job centers.

The County's Equity Office should be involved in the design and implementation of the program to further ensure that it meets equity goals and does not exacerbate racial disparities.

Generally Favorable Comments on Affordable Housing

- I envision affordable housing in Charles County to look like any other quality housing unit within the county. Affordable housing should be erected in safe, family friendly neighborhoods.
- There also needs to be an increase in shelters and programs to aid the homeless, not keep them homeless. Living wages, guaranteed incomes, and rent caps need to be considered until enough affordable housing can be built. The affordable housing should be spread out and of a mixed variety, not just apartments jumbled together. There should also be an incentive to allow low-income renters to actually purchase homes they can afford or maybe bring back Habitat For Humanity!
- Affordable housing is a "privilege", and I believe it should be a "right". I believe everyone should have access to housing they can "afford". The housing stock in Charles County is very limited and needs to be considered for the long term in an effort to combat the housing inequity across the County.
- In Charles County, housing is available for the top earners and the lowest earners. The individuals in the middle make too much to qualify for affordable housing and not enough to purchase/rent a home on a single income. The monthly rent for an apartment in Charles County is more than 50% of my net pay, not including utilities and amenities fees. I envision affordable housing to look one of two ways: (1) The income limit for affordable housing should be raised to include mid-level earners, or (2) rent should be based on a percentage of an individual's income, so that those who are on the higher end of the income limit are paying more than those who are on the lower end, but housing is affordable for everyone on the spectrum; ideally, the percentage would be capped at 33%.
- At age sixty, I don't envision moving. However, if I decide to downsize as my husband and I age, I would want to be able to afford a place that is safe, affordable, and nice. It is also important for us that our young adults can afford housing. Two of my young adult children had to leave the county to find affordable housing which means my grand child does not live in close proximity to us.
- Affordable housing to me means, having a roof over my head, electricity, running water, heat,(for air, I can put in a window unit). All this luxury stuff being put in houses is unnecessary especially for someone living below poverty level. I also feel that the below poverty level people should have first serve to get a place & prove what they are now living in to show they are desperate for shelter. Thank You for your time, from a desperate person looking for income based shelter.
- There needs to be more affordable options that are not in areas that, as a single, middle-class woman, I would not want to reside. Current rents are in the \$2,000 range for a 1-bedroom unit. In order to afford current rental housing, you must make over \$90,000. You should be able to live in Charles County without having to have multiple jobs.
- Homeownership that is reachable for Seniors and Disabled persons. Homes that are well below \$500k or \$300k. Housing that is Affordable and accessibility to the Elderly/Seniors and Disabled that doesn't necessarily mean dwellings that are multi levels. A Housing Agency that commits to assisting those individuals with specific needs.
- Affordable housing means other options for first time home buyers. Also, alternative housing types for young people just getting a start, looking for affordable options other than living at home.

- Affordable housing as a whole would mean less homelessness. Safer streets and shopping centers. With a safer community.
- As a resident of Charles County, I believe that the availability of extra acres presents a unique opportunity to address the housing needs of our community. Affordable housing would not only provide relief to families struggling with the high cost of living but also stimulate growth and development across the county. By utilizing the land effectively, we could create diverse, sustainable neighborhoods that attract new residents and businesses, creating a more vibrant and inclusive community. However, outdated regulations and restrictive policies are holding us back. These rules were created under different circumstances and no longer reflect the needs and realities of today's population. By modernizing these regulations, we can make real progress and help ensure that affordable housing is attainable for everyone in the county. I'd like to see these changes happen because its time we prioritize the needs of the people and create opportunities for everyone to thrive in Charles County.
- I envision a place where everyone, including people with disabilities and extremely low income renters, have access to safe affordable housing options of their choice. Housing is not an individual commodity and is the responsibility of the community as a whole. Nobody in Charles County is at risk of housing insecurity or homelessness.
- It does not mean residents who receive vouchers but more housing for teachers, single income families that are not under the poverty limit but are struggling and living from check to check. It is a reasonable amount of rent that doesnt start at \$1800+.
- I would like to see affordable housing for senior citizens, young adult graduates (high school or college), single parents, families. Affordable housing means a person is spending less than 50% of their gross income on housing with utilities. Most of the groups listed should probably be at 60-75% with slow wage gains and inflation.
- Affordable housing means having the ability to live comfortably in a decent neighborhood and be able to afford other necessities of life without being knee-deep in debt . Enjoy life.
- Affordable housing is desperately needed in the county. Affordable also does not equate to cheap and non-luxury just because it will be considered affordable housing. Majority of the county's population works within DC, Virginia and more northern parts of MD. The commute and other commuting factors (vehicle responsibilities, public transportation expenses, etc) impacts the financial stability of residents. To add housing that is not affordable creates a significant burden. Especially given the current state of the inflated economy. \$2200 for a one bedroom apartment is not affordable. This economy makes it almost impossible for a person to manage these responsibilities independently. I have lived in the county over 13 years and the cost of living has drastically increased to the point where I no longer feel living in the county is possible if the cost of living continues to increase. Rental increase of \$100 and more with no justification is unacceptable. More restrictions are needed for housing increases.
- It's important because our economy needs to support families. We need affordable housing for all the people who make minimum wage and just above. This help people afford not only other necessities but can allow for nonessential spending which fuels our economy.
- We need single unit family homes that are within a \$200k-\$300k range. There are several apartment complexes that have been built and areas that accept Section 8 vouchers, as well as subdivisions with homes well over half a million. There is next to nothing for a middle-income family looking in the area.

- I own my home, so not an issue for me, but taxes are. I have 2 Grandchildren with families, that are living with their parents because they can't find an affordable home to rent or buy. Know many other young people in the same situation.
- Affordable housing would consist of houses and apartments that are made of good quality. These homes would be within a budget where people can work and not have to spend over 50% of their paycheck on housing alone.
- Our adult children cannot afford to rent or buy in this area. That's ridiculous! We need many more options for housing.
- Affordable housing to me means everyone having the same opportunity to have housing. I would envision affordable housing to look like exactly like these \$300,000 and up homes they keep flooding the county with.
- Affordable housing looks like this luxury apartments that have been built but not costing \$2,000 a month. Everyone deserves to have a comfortable place to live. Being able to actually afford housing will also help me keep my money in the county and do more activities in the county with my family and child. It seems like a lot of places are empty because no one can afford to live there.
- Affordable housing isn't just for first time home buyers. It's also for our residents that work for the county and don't pull down government salaries, like teachers, EMTs, county government workers, and the like. Hard working people who work in Charles County can't afford these 400k+ homes! They can't afford 2k/month rental properties! Charles County needs to provide housing that the people who work here can afford to live in, and not just older, "needs some love" or pre-fabricated homes. Affordable housing should also include sidewalks and shopping within easy walking distance, because taking cars out of the equation makes housing more affordable.
- Somewhere single moms can afford to work and raise babies
- There is a significant need for wheelchair and ADA affordable housing. I would like to see all affordable housing units built to ADA standards that include wheelchair accessibility. The cost difference is minimum compared to the exorbitant cost to modify units. Additionally, this will give all residents equal access to affordable housing.
- Senior housing is our next step. We plan on downsizing within the next year.
- I think there needs to be more housing going off income because rent is high and a lot of people income don't match the rent.

Generally Unfavorable Comments on Affordable Housing

- Affordable housing typically attracts a different class of people who are not concerned about caring for the area, littering habits, lingering habits, often invites crime, and I'll behavior.
- There is enough. You will drive current residents away.
- I think we have sufficient housing available. The more housing you provide, the more people will come. We have enough.
- No more affordable housing in Charles County. Charles County is already known as little DC, so why are we trying to make it more attractive to those who have low income to live here? Our mall is now trash. The only shops there are geared towards people who have no to little income. Our infrastructure is fragile, our water levels are low, our EMS and police are pushed to their limits, our schools are overcrowded, yet the Commissioners are still allowing more building in St. Charles and now considering more affordable housing. Think about this. This just pushes out those who have lived here for decades to make room for people who have little money, little education and no work ethic. We've already seen what this does to the community, to the children and to the schools. Please use the tax revenue and resources elsewhere.
- It means that we will have more crime. This is what happened to St. Charles and it was affordable housing as well.
- The county has enough. Stay out of La Plata. We moved from Waldorf many years ago because we could see what the future would look like there. You're destroying the peaceful, quaint rural town of La Plata. There is not enough infrastructure for the amount of people coming here. You overburden the police and hospital services. Not to mention the quality of people and the increase in crime. Charles County has really gone downhill.
- Charles County needs to STOP building more houses, townhouses, apartments!!! We do not have resources such as schools, daycares, fire departments, water resources, cellphone towers, grocery stores, medical facilities, doctors to withstand any more developments with more people on a smaller footprint!
- We don't need more affordable housing. If you add your so-called affordable house my property tax will go up and I won't be able to afford my home. Affordable housing makes home ownership unaffordable.
- Affordable housing? Wow. Build more business that supports the county. Charter government will make it worse for everyone trying to live here. Over 1 million in lawsuits for a racist commissioner makes our taxes go up. Damn near highest property taxes in Maryland. And how many vacant buildings? How many murders? We do not need more housing. Build infrastructure first. And if a person wanting to run for office has their house foreclosed on, are they still eligible? And when will Collins successfully pay off his theft to the county?
- Affordable housing increases crime rate and unwanted thefts. Home values will significantly decrease with the addition of affordable housing and section 8. I do not believe that we need any section 8 housing as the tenants keep housing trashy and not a good look for homeowners.
- I feel all additional building needs to cease until infrastructure and water problems are solved. Without having these resolved the county is just looking for trouble.
- Affordable housing means rental townhomes and apartments. More of the population that cannot afford to buy homes or promote constant turnaround of living spaces sounds like it can

increase crime rates and lower education. We saw this with the vouchers that were made available for Charles County and now crime is up and education is down.

- The county keeps adding cheaply made townhouses, with no infrastructure in place to support. Our taxes go up, and the value of our properties go down. People like Ms. Greer take advantage of the "system" by going to the planning commission to back out of the requirement to have businesses as a required portion of their building plans. Exactly whose pockets are being lined? We see you now, and won't go away
- Too many homes being built now. No infrastructure or medical needs addressed.
- Low income only brings people that do not care about anything and seems to cause more crime right now. It seems like everybody's driving around with the loaded handgun and they get out and They dont even keep them in jail. People that own and pay good money for their property generally take good care of it. Good care of themselves good care of their neighbors.
- Communities need affordable housing. However, affordable housing usually means more housing in a designated area; therefore more people. Our community cannot handle more people. All aspects of our infrastructure are maxed out (schools, medical offices, hospitals, roadways, water access, community activities, sports teams). People currently living in the county cannot get the supports they need; please do not add more housing.
- Stop building houses without the infrastructure to support them and we won't have to keep raising taxes and whatnot to try to fix the complete and utter lack of planning when it comes to growth management in this county. Seriously what is PGM for???
- STOP THE F"ING BUILDING!!! We have too many undesirables moving in here and the crime and traffic are unbearable!
- We need more infrastructure before more housing. Another hospital to ease the burden on the overwhelming use of the one we have. A stand alone ER. A 24 hour urgent care. Something. We can not continue to overburden our services with more population.
- More affordable housing typically means more safety concerns. Being that we already have a rising issue with safety and not enough LE, I do not believe that this is smart for the county.
- Affordable housing will bring in more crime and will create much more of a strain on our infrastructure. With all the townhouses and apartments going up between La Plata and Waldorf, I doubt they are creating enough of a tax base to compensate the need for more schools and municipal services like police etc. The current roads were not designed for this increase in traffic and since our industrial/commercial base does not seem to be increasing much....we are falling into more and more of a commuter county placing even more strain on the road system. Too much affordable housing can lead to citizens who rely too much on government subsidies further increasing the strain on our infrastructure. Ideally...we can stop the apartment and townhouse construction now and maintain the current affordable housing inventory until more industry and commercial opportunities are brought into the county.
- Affordable housing is fine and dandy as long as Charles County has the infrastructure (roads, schools, jobs, etc) to support it. But, CC doesn't. "Too many rats in the maze" and trouble starts whether it's destruction of the natural environment, crime, overly-crowded schools, etc.
- Overcrowded county as is. Poor roadways. Too much traffic and slum conditions. Look at St. Charles Parkway. Increased crime and low moral. Bums urinating on the side of the road. Trash all over roadways and in storm drains. Greedy contractors and county. GREED!

- County is overcrowded. This is a rural community quickly becoming urban and that's not what the community desires. I moved out here to get out of crowded cities. Stop the overdevelopment.

Comments making suggestions or offering solutions:

- Single Family and townhomes.
- Low interest rates , More jobs, Less subsidies but that seems the only way. I dont want less money for my home
- I think affordable housing should be a step back in history, a community of small houses like the ones built in the 1940s and 1950s, bungalows of 3-4 rooms with modern conveniences and energy efficient. These would not necessarily be rentals, but built to buy with very long, public sector backed mortgages. Pride of ownership is an important factor. There would be covenants to prevent a blight of junk and old cars. I am thinking of modern versions of Potomac Heights, Cobb Island or Colonial Beach without the congestion and allowed ramshackle.
- We need to consider ADUs for residents wishing to take care of aging parents or young adult children. Personally I like the use of tiny homes or Park RV homes.
- More housing affordable to individuals who do not have additional income from a larger household. One- and two-bedroom apartments, starter homes, etc.
- Ideally, housing is made affordable through several means. Affordable housing is made by increasing the quantity of housing and diversify the types of housing (ie. missing middle housing, as discussed in planning commission and affordable housing workgroup meetings.) I apologize in advance for a long message.

-Social/public housing (formerly Section 8) should absolutely be part of this initiative, but not the main piece of the puzzle.

- Zoning and missing middle housing: Upzoning all single family zoning areas will be a huge step forward towards making housing more affordable, as it will allow neighborhoods to adapt to evolving housing needs. This means multifamily - duplex, triplex, quadplex housing, ADUs, ACUs, cottage courts, and 3-4 story apartments should be integrated into the neighborhood streetscape. This is not only to discourage gentrification and segregation of housing, but to encourage diverse communities of different professions, income levels, and peoples in general.
- Permits, Form Based Code, and Citizens as Developers: I think it would be wise for the county to revamp their permit process and maybe implement a form based code to help residents build their own additions or housing without depending on outside developer companies to provide housing.

-Setback requirements, dwellings per acre, minimum lot requirements , and other construction/design related boundaries encourage sprawl and discourage the density and quantity of housing that will make housing more affordable. These should be reexamined when looking at zoning and codes that may be disincentivizing residents from building housing.

-We also have to take a serious look at how we handle parking and cars in the county. The amount of space we require for cars has a negative impact on housing affordability, namely in construction costs and maintenance that gets passed to the residents after built by developers. This is true for affordability of both housing and retail/commercial spaces. If we can remove parking minimums and therefore not require giant parking lots or driveways for every building, we will be able to build with smarter density and rework what we already have.

- Where to build affordable housing: areas in the main population centers (Waldorf, La Plata, but also Bryans Road and Indian Head) within 5-10 minute walks of a VanGo

transit stop should be the first places to get more housing and affordable housing specifically. Without going into too much detail - if there are people struggling to afford living in the county, they may also be struggling to afford a car, so making sure they have equitable access to groceries, doctors, schools, and the transit to get to those places, should be a big priority. In rural areas, affordable housing should most likely look like residents adding to their already existing housing, whether through ADUs, additions to houses, or subdividing lots to have multiple buildings on already developed space. This allows for residents to accommodate family members living with them, or other small scale housing needs at the individual level.

-All neighborhoods should be able to build diverse types of housing. No neighborhood should experience radical change (ie. giant apartment buildings next to two story homes), but no neighborhood should be exempt from change. This not only helps with the housing quantity issue, but also fights neighborhood decline/decay.

- Affordable housing should be durable, climate friendly and located near services such as doctors, grocery stores and restaurants. In other words, affordable housing should be knitted into our community in a way that benefits the people who live there and the services they need.
- While the value of my home has skyrocketed the prices have exceeded what most six figure households can afford. A rehab of the older established neighborhoods like bannister, Carrington, sentry woods could help with the vacant lots and the need for affordable housing. The new builds are top of the budget for a vast amount of residents plus with little land that most of us that grew up in the area are accustomed to.
- A mix of modest, 1st time buyers' single family homes, 1100-1600 sq ft.; one level condo/coop residences for older and or/disabled residents in a multi-level, multi-income, multi-age community. Substantially reduce the construction of 3 story townhouse. They do not serve a wide range of homeowners. If you've ever been to an older city, you will see what turns out to be old(er) homes that are no longer accessible to the original owners become what is called row houses, and typically go through a period of blight before they are renovated. Smaller homes 1500-2200 sq ft homes on 1/4-1/3 lots. These .13 to .17 square foot lots are unnecessary and will look BAD in 20+ years. More landscaping for environmental support and not a playground, a park...no need for everything to be so big. AND FOR HEAVENS SAKES AND FOR THE SAKE OF OUR DISTURBED WILD LIFE....SUBSTANTIALLY REDUCE THE AMOUNT OF ASPHALT/BLACK TOP PARKING LOTS, BUT NEED WIDER INGRESS/EGRESS ROADS INTO SHOPPING CENTERS AND NEIGHBORHOOD. Newer subdivision streets are not wide enough to accommodate today's bigger vehicles and minimal set backs are eliminating driveway parking without encumbering sidewalks or even roadways.
- Any new development approved should be required to offer 10-20% of the units as affordable. Affordability is 30-60% of the median income as defined by HUD's annual FMR.
- Housing units that are overseen by our local government . Garden style at minimum 2 levels with adequate parking and access to transportation and not far from grocery store
- Starter homes that people can afford and maintain , 3 bedrooms, 2 baths and not clustered together. Not 6 homes on 3 acres. However cc doesn't have the schools needed for more building. No to townhomes. We're over building. Cc just ruined our neighborhood by allowing a cluster of homes.
- Affordable housing can be put in port tobacco, maybe something on 488 . Maybe a mix of townhomes & apartments. Prices for owning homes are so high people cant afford to pay the high rent prices or mortgages. I feel like it can help people live more comfortable.

- Affordable housing would be in line with HUD rental rates and mortgage options for nontraditional home owners. Apartment spaces would be mixed. Meaning some lower income mixed with higher income households to encourage learning from one another.
- In the more rural areas away from Waldorf which is already very overcrowded.
- Offering affordable dwelling units in pre-existing and new apartment developments.
- Affordable housing to me looks like lower costing single family units, as well as affordable multi-family units. The county should also pass rent stabilization legislation to stop the increasing costs of rent throughout the county.
- Small single family homes. 3 bed 2 or 1.5 bath homes. Similar to the Carrington St Charles ranch style. Affordable town homes like Robinson place. Also stop letting investors and real estate agents buy it all up for rentals.
- Normal size housing not mansions! Single family ranchers.
- Affordable housing should be built in the western part of the county, like Indian head, Bryans road, and Nanjemoy. Also in the Southern area, like Cobb island & Newburg. Thats where its most needed, not crowding more apartments into La Plata.
- Ideally, I envision affordable housing in the county to blend well with existing neighborhoods featuring a mix of single-family homes, townhouses, and apartments that are energy-efficient, accessible, and close to public transportation, schools, and services. In addition to providing shelter, these homes should contribute to a strong sense of community while supporting local economic growth and sustainability. Its important that affordable housing isnt just an afterthought but part of a broader vision for inclusive development in Charles County.
- Affordable housing should be 3 bedrooms, 1 and 1/2 bath and shouldn't require housing vouchers to afford, near businesses and/or transportation to get to better employment. Townhomes and they don't need pools, a lot of closets, or charging stations in the wall. A dishwasher, clothes washer/dryer, oven, ac and refrigerator are the only appliances needed. Don't need deep large closets, double sinks, large yard. Just make it affordable and basic, not spacious and grand.
- To me housing affordability would be control rents where landlords can not price gouge like they are now. That more properties would accept section 8 vouchers etc.
- I do believe it should not be absolutely free like section 8 because some people do take advantage of those type of programs
- I would envision affordable housing for seniors only. I am not in favor of affordable housing for the masses, but additional senior affordable housing is greatly needed in this County and beyond.
- Income based housing especially for existing units and properties.
- A mixture of affordable housing within market rate communities. More homeownership pathways through rent to own programs. Prioritizing elderly, disabled, single parent applicants.
- Safe options close to mass transit. Mixed use that is walkable.
- Affordable housing are homes that are moderately sized and moderately priced. My desire for affordable housing is to allow the people who work in Charles County to be able to live in Charles County and be part of the community. My younger family members cannot afford to live here despite growing up here our entire lives. We are being priced out by outside interests and corporate developers with no reasonably priced options.
- I would like to see affordable housing integrated into other housing both market rate and other.

- combination of several style housing units, including single family, duplex or townhouse and apartments for each segment of society. build community for all ages as that mix provides models and a stable influence on all residents and members.
- Grants to lower interest rates for homeownership, not additional housing communities specific for affordable housing.

Appendix D:

Summary of Responses to 2024
Sentiment Survey.xlsx

CPAT 2018 Affordable Unit Estimates

Actual	Estimates
Average Units Built Annually	Annual Growth Rate
822	1.23%
(2015-2024 Average)	(2015 - 2024 Average)

Table 8b: Affordable Rental Unit Demand by Segmentation Method - Mid Range Forecast for 2021 and beyond

Line	Item	2021	2022	2023	2024
Market Demand Forecast					
1	Population + Forecast	168,698	170,111	171,973	174,478
2	Actual or Estimated Increase Per Year		1413	1862	2505
3	Persons Per Household	2.78	2.78	2.78	2.77
4a	Occupied Housing unit demand (total number of households)	60,683	61,191	61,861	62,988
4b	Actual and/or projected supply of housing units (projection based on 10 yr average)	60,658	61,484	62,364	63,542
4c	Numerical difference between supply & demand	-25	293	503	554
5	Percentage of rental units	22%	22%	22%	22%
6	Potential demand for rental units	13,350	13,462	13,609	13,857
7	Percentage able to afford units in subject economic segment	30%	30%	30%	30%
8	Total Potential demand for occupied units in subject economic segment	4,005	4,039	4,083	4,157
9	Plus frictional vacancy @ 5%	200	202	204	208
10	Total potential demand for units in subject economic segment	4205	4241	4287	4365
Market Residual Demand					
11	Year Starting competitive supply	2,903	2,903	2,903	3,047
12	New construction based on construction in this specific segment	0	0	144	127
13	Total Competitive supply	2,903	2,903	3,047	3,174
14	Residual Demand	1,302	1,338	1,240	1,191
15	Estimated Market occupancy rate	138.0%	139.1%	134.0%	131.0%

Adapted from Fanning, Stephen F. 2014. *Market Analysis for Real Estate, 2nd ed Chicago: The Appraisal Institute*

2025	2026	2027	2028	2029	2030	2031	2032	2033
176,624	178,797	180,996	183,222	185,476	187,757	190,066	192,404	194,771
2146	2172	2199	2226	2254	2281	2309	2338	2367
2.77	2.76	2.76	2.75	2.75	2.74	2.74	2.73	2.73
63,763	64,781	65,578	66,626	67,446	68,524	69,367	70,478	71,345
64,364	65,186	66,008	66,830	67,652	68,474	69,296	70,118	70,940
601	405	430	204	206	-50	-71	-360	-405
22%	22%	22%	22%	22%	22%	22%	22%	22%
14,028	14,252	14,427	14,658	14,838	15,075	15,261	15,505	15,696
30%	30%	30%	30%	30%	30%	30%	30%	30%
4,208	4,276	4,328	4,397	4,451	4,523	4,578	4,652	4,709
210	214	216	220	223	226	229	233	235
4419	4489	4545	4617	4674	4749	4807	4884	4944
2025	2026	2027	2028	2029	2030	2031	2032	2033
3,174	3,239	3,239	3,445	3,651	3,857	4,063	4,269	4,475
65	0	206	206	206	206	206	206	206
3,239	3,239	3,445	3,651	3,857	4,063	4,269	4,475	4,681
1,180	1,250	1,100	966	817	686	538	409	263
129.9%	132.0%	125.6%	120.4%	115.4%	111.3%	107.2%	103.9%	100.6%

2034	2035	2036	2037	2038	2039	2040	2041	2042
197,166	199,592	202,047	204,532	207,047	209,594	212,172	214,782	217,424
2396	2425	2455	2485	2516	2547	2578	2610	2642
2.72	2.72	2.71	2.71	2.7	2.7	2.69	2.69	2.68
72,488	73,379	74,556	75,473	76,684	77,627	78,874	79,845	81,128
71,762	72,584	73,406	74,228	75,050	75,872	76,694	77,516	78,338
-726	-795	-1,150	-1,245	-1,634	-1,755	-2,180	-2,329	-2,790
22%	22%	22%	22%	22%	22%	22%	22%	22%
15,947	16,143	16,402	16,604	16,871	17,078	17,352	17,566	17,848
30%	30%	30%	30%	30%	30%	30%	30%	30%
4,784	4,843	4,921	4,981	5,061	5,123	5,206	5,270	5,354
239	242	246	249	253	256	260	263	268
5023	5085	5167	5230	5314	5380	5466	5533	5622
2034	2035	2036	2037	2038	2039	2040	2041	2042
4,681	4,887	5,093	5,168	5,243	5,318	5,393	5,468	5,543
206	206	75	75	75	75	75	75	75
4,887	5,093	5,168	5,243	5,318	5,393	5,468	5,543	5,618
136	-8	-1	-13	-4	-13	-2	-10	4
97.9%	95.1%	95.2%	95.0%	95.2%	95.0%	95.2%	95.1%	95.3%

2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053
220,098	222,805	225,546	228,320	231,128	233,971	236,849	239,762	242,711	245,697	248,719
2674	2707	2741	2774	2808	2843	2878	2913	2949	2985	3022
2.68	2.67	2.67	2.66	2.66	2.65	2.65	2.64	2.64	2.63	2.63
82,126	83,448	84,474	85,835	86,890	88,291	89,377	90,819	91,936	93,421	94,570
79,160	79,982	80,804	81,626	82,448	83,270	84,092	84,914	85,736	86,558	87,380
-2,966	-3,466	-3,670	-4,209	-4,442	-5,021	-5,285	-5,905	-6,200	-6,863	-7,190
22%	22%	22%	22%	22%	22%	22%	22%	22%	22%	22%
18,068	18,358	18,584	18,884	19,116	19,424	19,663	19,980	20,226	20,553	20,805
30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
5,420	5,508	5,575	5,665	5,735	5,827	5,899	5,994	6,068	6,166	6,242
271	275	279	283	287	291	295	300	303	308	312
5691	5783	5854	5948	6022	6119	6194	6294	6371	6474	6554
2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053
5,618	5,693	5,768	5,843	5,918	5,993	6,068	6,143	6,218	6,293	6,368
75	75	75	75	75	75	75	75	75	75	75
5,693	5,768	5,843	5,918	5,993	6,068	6,143	6,218	6,293	6,368	6,443
-2	15	11	30	29	51	51	76	78	106	111
95.2%	95.5%	95.4%	95.7%	95.7%	96.0%	96.0%	96.4%	96.4%	96.8%	96.9%



2054	2055	2056
251,778	254,875	258,010
3059	3097	3135
2.62	2.62	2.61
96,098	97,280	98,854
88,202	89,024	89,846
-7,896	-8,256	-9,008

22% 22% 22%

21,142 21,402 21,748

30% 30% 30%

6,342 6,421 6,524

317 321 326

6660 6742 6851

2054	2055	2056
6,443	6,518	6,593
75	75	75

6,518 6,593 6,668

142	149	183
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97.3% 97.4% 97.8%

Charles County Government County Administrator Standard Operating Procedure

Title:	Affordable Housing PILOT Program	SOP #: CAP.CAD.01.007
Department:	County Administration	Effective Date:
Division:	Administration	Last Review Date:
Purpose:	To provide guidance and the review and approval process for the consideration of Affordable Housing PILOTs. Affordable Housing PILOTs are a tool used to stimulate the creation and preservation of affordable housing by offering developers a financial incentive in exchange for providing affordable units.	
References:	DHCD Income Limits Schedule	
	DHCD Federal Low Income Housing Tax Credit Program	
Attachments:	n/a	

Procedure:

Payment in Lieu of Taxes (PILOT) is an arrangement where a payment is made to a government entity in place of traditional property taxes. For Affordable Housing PILOTs, the developer or owner makes an annual payment to the local government at a reduced rate in exchange for providing affordable units to low-income residents. These agreements are negotiated and can be tailored to meet the specific needs of a community.

1.0 Definitions

- 1.1 Affordable Housing shall mean affordable to households earning sixty percent or less of the Area Median Income (AMI) as defined in the most recent Income Limits schedule produced by Maryland's Department of Housing and Community Development (DHCD) and published in the [Multifamily Housing Development Document Library](#). Rents charged for affordable units shall not exceed the Max Gross Rent calculation for Charles County adjusted for household size.
- 1.2 Experience with affordable/workforce housing shall mean previous financing and/or construction of successful projects utilizing Low Income Housing Tax Credits (LIHTC).
- 1.3 LIHTC refers to the Federal Low Income Housing Tax Credit Program administered by the Maryland DHCD related program criteria and documents, as published in the [Multifamily Housing Development Document Library](#).
- 1.4 Notice of Funding Availability (NOFA) informs the public about the availability of funds for specific projects or programs. It details the application process, eligibility requirements, funding amounts, and other important information for potential applicants.
- 1.5 The PILOT Workgroup shall consist of representatives from the following:

- 1.5.1 County Administration (CAD)
- 1.5.2 Department of Community Services (DCS)
- 1.5.3 Department of Planning and Growth Management (PGM)
- 1.5.4 Department of Fiscal and Administrative Services
- 1.5.5 Department of Economic Development
- 1.5.6 County Attorney's Office (CAO)

2.0 Application

2.1 Timeline

- 2.1.1 Applications for the PILOT Program will be accepted annually pending available funding.
- 2.1.2 Beginning in FY2027 an application fee must be paid when application is submitted. PILOT applications resubmitted for consideration in subsequent years will be subject to the annual fee.
- 2.1.3 Applications will be received in response to a NOFA.
 - 2.1.3.1 The NOFA will be developed by DCS with input from the PILOT Workgroup.
 - 2.1.3.2 The NOFA will be approved by the Board of County Commissioners (BOCC) by September 30 of each year.
- 2.1.4 The NOFA will be announced during the second quarter of the fiscal year and applications must be submitted to CAD by the due date listed in the NOFA.

2.2 Required Documents

- 2.2.1 The NOFA will include a list of all required documents, a detailed project schedule, submission requirements, underwriting guidelines, evaluation criteria and funding priorities.
- 2.2.2 Applications must include the following:
 - 2.2.2.1 Cover Letter
 - 2.2.2.2 LIHTC Form 202 with all worksheets
 - 2.2.2.3 Narrative project description
 - 2.2.2.4 Affirmation of Zoning Approval (e.g., approved Site Development Plan, Zoning Officer Determination, Zoning Verification)

3.0 Criteria

3.1 To qualify for consideration of a PILOT the application must meet the following minimum criteria:

- 3.1.1 A minimum of 90% of units must be affordable as defined in 1.1.
 - 3.1.1.1 This can be accomplished by providing 90% of the units at a rent affordable to 60% of the AMI, or a combination of rental prices affordable to a range of AMI categories that do not have a weighted average exceeding 60%.
 - 3.1.1.2 Projects proposing to use income averaging may include units with rent and income limits up to 100% AMI, so long as the

average of the income limitations do not have a weighted average exceeding 60% AMI.

- 3.1.2 Projects must be located within the Priority Funding Area as verified by PGM, and on parcels with existing public water and sewer infrastructure.
- 3.1.3 Projects must be consistent with the Charles County Comprehensive Plan and related planning and regulatory documents.
- 3.1.4 Project developers must demonstrate experience with affordable/workforce housing projects as defined by 1.2.

3.2 Applications will be evaluated and ranked according to the criteria outlined in the NOFA. Specific criteria may include, but is not limited to:

- 3.2.1 Targeted groups (Charles County public service workforce, income-restricted, homeless, seniors, veterans, or other populations identified by the BOCC)
- 3.2.2 Use of local contractors, Charles County Minority and Women-Owned Business Enterprise Program (WMBE), Charles County Small Local Business Enterprise Program (SLBE)
- 3.2.3 Above-minimum support services and community amenities
- 3.2.4 Location in targeted areas as defined in the NOFA
- 3.2.5 Transit-oriented or mixed-use development including extent of associated commercial development
- 3.2.6 Above-minimum Americans with Disabilities (ADA) accessibility
- 3.2.7 On-site property management
- 3.2.8 Term of affordability that meets or exceeds LIHTC requirements

4.0 Review Process

- 4.1 Application materials will be received by CAD and distributed to the PILOT Workgroup for review.
- 4.2 After sufficient review and ranking, DCS staff will compile a report that summarizes the applications received and overall ranking. The PILOT Workgroup will make a recommendation to the BOCC at a regularly scheduled public meeting and schedule a public hearing.

5.0 Application Selection

- 5.1 Selected applicants will be considered at a public hearing held by the BOCC.
 - 5.1.1 The BOCC will consider application(s) and make a final determination at a follow-up work session.
 - 5.1.2 PILOT application(s) will be voted in March following a public hearing and work session to be held by the BOCC.

6.0 Agreement

6.1 After selection under Section 5, awardees will work with staff and the CAO to create a draft PILOT agreement. Starting in FY2027, the applicant must pay an agreement fee prior to drafting the agreement.

6.2 Once the draft agreement is finalized between staff, the CAO, and the applicant, the PILOT agreement will be presented to the BOCC for final approval.

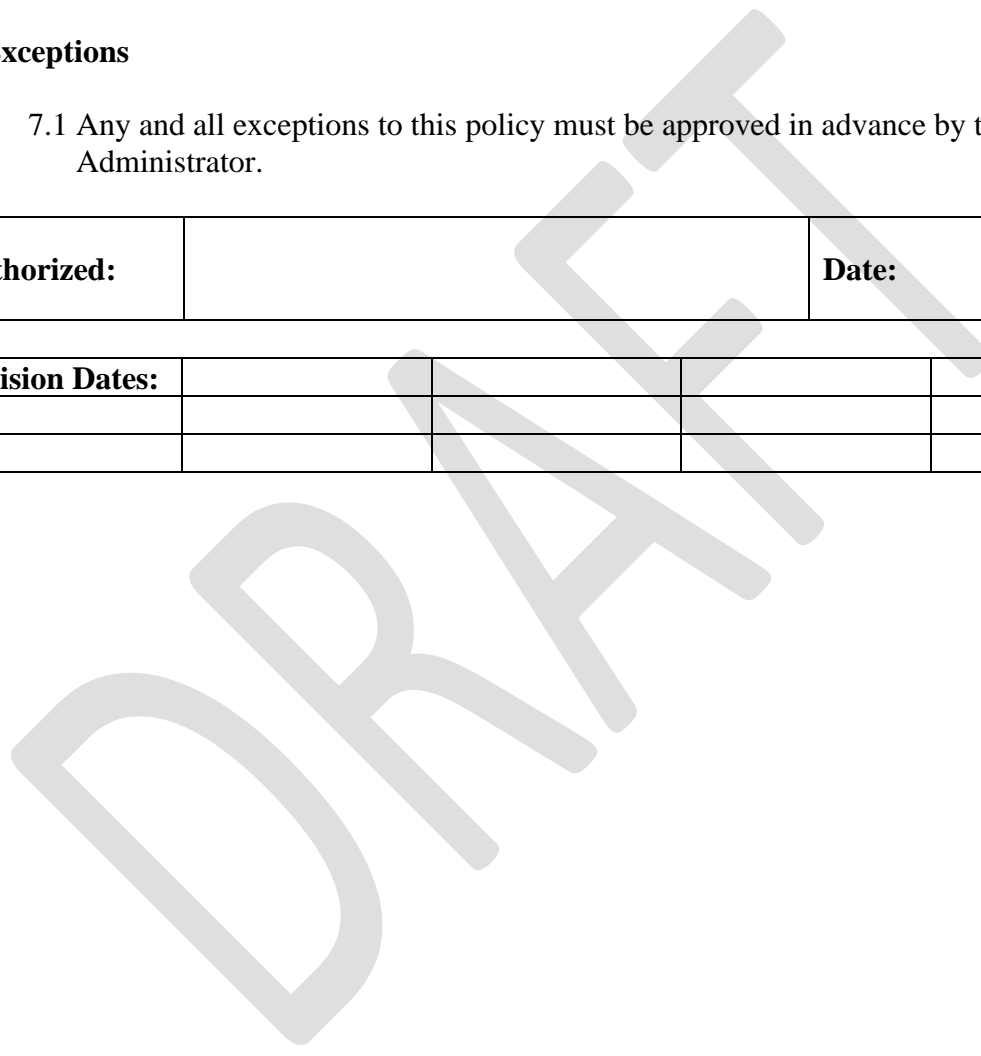
6.3 The applicant will be required to provide a copy of the signed PILOT agreement to PGM with all future plan submissions requiring approval.

7.0 Exceptions

7.1 Any and all exceptions to this policy must be approved in advance by the County Administrator.

Authorized:		Date:
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Revision Dates:				



Comments on Accessory Dwelling Units

Parking requirement enforcement would need to be in place. Limit impact to surrounding neighbors.
Use of existing land and potential for income of existing home owners.
I'm a retiree and it would possibly be additional support if needed.
I like that it gives you the option to extend it to a family member to keep the family unit closer but not necessarily under the same roof, if that isn't ideal for all. Helping a child learn to live on their own, an adult possibly having a life event who needs a bit of help, and/or an older relative/friend who needs to have help but also values their independence. It also could provide income, with the tenant knowing how to get in touch with the landlord if something goes wrong.
Not familiar enough to comment
I like that it would provide cheaper housing but dislike the amount of people and traffic that come with more residents in the county.
The effect it will have on existing single family homes in already established neighborhoods; over crowded schools and roads
I am generally supportive; however, my primary concern is stormwater mitigation. We need to invest in hiring and not subcontracting more engineering experts who truly understand our topography and its unique challenges. Despite MDEs well-intentioned efforts, design requirements cannot be a one-size-fits-all solution especially in a rapidly growing county like ours. Any proposal to expand an existing structure must undergo thorough, professional evaluation, with both short- and long-term stormwater impacts carefully considered from a planning perspective, as well as in alignment with local, state, and federal regulations.
This option results in crowded neighborhood streets with more residents parking and more visitors for the main unit and the accessory dwelling. In neighboring that are already tight with little space for privacy, this option creates additional crowding.
poorly worded question. are you saying you want tax dollars to pay for these? where is the tax dollars coming from? then no. are you saying if i care if individuals do this to there house, idc, unless theres a study saying it has negative impact on surrounding property values, or increase crime. has this been done? what are we doing here?
Allow multi generational living
I like everything about them. I would hope that the county can do something in the zoning to ensure that they are not subject to any minimum parking requirements, and that HOAs will have to reasonably accommodate them. (Maybe adapting some kind of neighborhood form based code for them)
I would like to install an ADU on my own property in the near future for aging family members and would like to have support from the county in this type of endeavor.
I love this for our community! Look at Calvert County for information about community well/septic -- good option....??

I support Accessory Dwelling Units (ADUs), or Granny Dwellings, because they provide practical and innovative solutions to housing challenges. Their affordability stands out, as they utilize existing land and infrastructure, making them a cost-effective option compared to building new homes. This benefit is particularly helpful for families needing space for aging parents, young adults, or tenants, while also addressing housing shortages.

ADUs are also incredibly versatile. They meet changing needs over time, whether as housing for multigenerational families or as rental properties. This adaptability makes them a smart investment for homeowners planning for the future.

From a community standpoint, ADUs promote inclusivity and sustainability by integrating diverse housing options into existing neighborhoods without major disruptions. They help increase housing density in a responsible way while their compact size often supports energy-efficient designs, minimizing environmental impact.

Lastly, ADUs add value to properties, offering both immediate usability and long-term financial benefits. They foster practical, forward-thinking development that balances affordability, flexibility, and community enhancement, making them a valuable and sustainable housing solution.

Housing is so expensive. A person should not have to work 2 jobs to have housing with another person having to work for food. The cost of housing, especially in the DMV is ridiculous.

Like the idea of multi-generational families living together in one parcel of land. Like the affordability and efficient use of land. The cons are far outweighed by the pros.

I like the aspect of affordable housing, but dislike the HOA fees and possible requirement of approval of a separate septic system.

Im deeply interested in the potential of Accessory Dwelling Units (ADUs), also known as granny flats, as a practical and impactful solution to address local housing challenges. ADUs offer a unique opportunity to increase the housing supply without significantly altering the character of existing neighborhoods. They are especially valuable for providing affordable options to young adults, retirees, students, and others who may struggle to find suitable housing in todays market. For property and landowners, ADUs present an alternative income stream that can help offset rising living costs or assist in building long-term financial stability. The ability to rent out an ADU whether attached or detached empowers residents to make better use of their property and contribute to community housing solutions at the same time. I am also particularly interested in understanding the potential tax incentives available to those who invest in building ADUs. If structured well, these incentives could encourage broader participation in ADU development, making it more accessible to middle- and lower-income homeowners. Exploring these economic and regulatory aspects is important to ensure that ADUs are both viable and equitable housing solutions.

The increase in septic systems must not exceed the allowable maximum of for septic tier 3 and 4 areas. A minor subdivision in tier 3 that has 7 homes should not be eligible to add a grannie flat and the needed additional septic system.
Parking, density. Miss use
This option provides additional housing stock without consuming more land.
It helps people assist their adult children and aging parents to live independently in a nice place that they can afford.
I like the potential rental income, the efficient use of space.
Practical and affordable.
It depends on a homeowner having the land to build on. In place like Waldorf where affordable housing is severely needed not sure how practical this idea is with the limited land that single family homes already occupy.
That it can provide multi-generational housing on existing properties or additional housing and rental income.
Allows for the homeowner to have flexibility on expanding their property to accommodate the diverse needs of growing families.
I like the option for families to take care of their loved ones (adult children or parents) on their property while still allowing independence.
Opportunities for multi-generational living.
There is no control on rental rates. In my opinion, for affordable housing to truly work, you need government involvement to lower all the costs associated with renting but more importantly in owning a home.
Given the fact that crime in Charles County has increased and is increasing with no support from the government, these dwellings might exacerbate the crime rate.
Not enough information to make an informed decision. New housing or existing housing? Will there be rental inspections, rules and regulations? How many units? where? Will there be enough infrastructure to support?
Overcrowding
This can cause an overload on existing infrastructure.... water, sewer, traffic, electricity, schools. More people in places where it wasn't originally intended or designed to be.
ADUs are an excellent way to support additional housing needs without placing too much burden on current infrastructure, or creating additional sprawl. California has seen some success in using ADUs as a way to help ease the housing supply problems, but it cannot be the only solution a jurisdiction is using. ADUs are most commonly used by people who are already living in the area, just under less than ideal conditions. They can also be an easy way to add affordable housing options, and can allow homeowners to potentially generate additional income.
The ability to have elderly parents live with their adult children.
I would worry about building additional buildings on small plots of land. For larger plots this provides a good alternative housing source.
Will bring property values down and will effect those like me with acreage as those in townhomes and apartments. People are already having mini junk yard s on my road let's

just add this. Or maybe let's build actual affordable homes vs the apartments and townhouses that have been built or approved.
I feel that affordable housing is necessary for personal growth. 29 and 30 year olds need to buy their own property and learn budgeting and home maintenance.
While it seems like a valid option, the county's infrastructure cannot support any additional units of any kind at this point. Some more rural areas, like Nanjemoy, Newburg, and Dentsville could benefit from this, but it should be restricted in urban areas like Waldorf, St. Charles, and La Plata.
My land my family could all live together but have their own space
very affordable and does not require additional land purchase
i dislike that this option may not be for families
Sounds like high density house and cheap construction
I think ADUs provide more affordable options for development on property that has already been developed. With less land available for development, the County needs to get creative or open up land that has been previously preserved.
Keeping families close and in homes. HOAs and the expense of such need to be evaluated. Are HOAs really needed. Let the taxes pay for trash and snow removal.
Separate septic; HOA prohibited
Not new development
there is not enough work to support living by yourself or even with an additional person. The cost of living in Charles County has skyrocketed to substantial proportions. The only jobs in the area is retail and food. The pay for these jobs comes nowhere near to the cost of living and I am close to starving almost every day just so I dont lose the roof over my head and the car I cant afford. Stop building half million dollar homes and we wouldnt have a housing crisis. Rent is also way too high and you have to make three times the amount in order to afford it there and no one here can afford that. The American dream is dead.
Virtually all communities developed are ultimately governed by an HOA and current covenants would not permit. Charles County provides no oversight of HOAs nor the management companies of the same. Without these matters being addressed in conjunction with any approval of accessory dwelling units I strongly object. Given the lack of any baseline on minimum land area required to place an accessory dwelling I strongly object. For example, if the land on which the principal dwelling exists is less than half acre and/ or its constructed to add a rental to a principal residence I strongly oppose.
A way to keep families together while offering separate living quarters
Too much housing in Charles County are vacant, why keep building
I like it only for elderly/parental housing solution or immediate family.
Hopefully affordable
Stop

It is a great idea if individuals are able to purchase acres of land at affordable cost to build ADU for their family to live close and the land can be generational
A separate septic or more parking should not be needed. These just are stupid bureaucratic hangup designed to stop such improvements
This is a viable option as it allows people who may be on the edge with a big house can get some additional income, but the county needs to give property tax breaks or the taxes will make it not viable for many. Tax breaks on increased value and low interest guaranteed loans for construction would not only create some jobs but the County will ultimately make money off the interest and increased tax revenue.
Do not like basement units as they do not have safe doors and walkways
Like because: Provides a housing option that is affordable but very little available in Charles County. When a homeowner rents an accessory apartment where they live, they are motivated to get and keep good tenants and deal with renter issues readily. Provides smaller units for singles and couples starting out without creating new development or groups of inexpensive units.
Allows affordable options for families to support family members and even at risk community members
This gives families the option to assist others by providing housing options on their land.
Its infill, not sprawl. It uses amenities already extant.
More opportunity for home ownership creates better neighborhoods and communities.
Needed badly
I dont dislike it however it needs to be aligned as a program to foster sustainable and not to continue to enable. Contract lease buy option, continuing education (financial and workforce development) with proven outcomes.
For low density housing
Allows property owners full access to their land.
Can assist with housing the underemployed and the aged .
The allowing of multi-generational living is a significant pro!!
Cost of living is extremely to high. Especially for young individuals trying to make it without any support from family. I think it should be more flexibility for income driven housing not in poverty levels but middle class (60k a year salary) you cannot buy a house with thus income as a single person, nonetheless pay rent
The idea of anything affordable in this area is great.
Provides housing for senior family members
Too many people who dont have the same values and dont respect what they have
I like the fact that it would provide multi generational living
Like that it can provide housing for someone that may not be able to afford what is currently available.
I dislike the fact that this option could be restricted by HOAs
If building costs are less then that may be effective
N/A

Pro The option to have adult kids or parents live on established property. Con cost of additional septic/well needed to make the additional housing function
I like that it can be a multi-generation living space or compound for multiple family members or households.
Could require additional parking spaces
HOAs may prohibit
Require a separate septic system in rural areas
Extremely inexpensive housing tends to be associated with crime there needs to be stringent occupancy guidelines and mandatory security paid for by property owners/investors and the federal government or the state
Lacks independence and privacy
Most people don't have property and need larger dwellings for their families
I like that it gives people options. A lot of people would love to own a home or be able to afford rent on their own but unfortunately, the economy makes it extremely difficult. Some persons are not able to depend on family or friends, so an affordable option would help them tremendously.
My current property is set up to accommodate an ADU without impacting my neighbors. It's perfect for my young adult have their own space.
We need affordable housing, but if they are not maintained or regulated, they could become eyesores.
It sub standard for an average family
I like affordable and multigenerational use while allowing boundaries.
Lack of parking due to families having to come together to live. HOA fees are never affordable
Affordable Single family houses should be a priority there are Single parents that are looking for and need a forever home that our children and parents minds can be at ease knowing they will always have a roof over their heads and will always be stable and not have to worry about getting evicted/ put out of rental properties for just about anything, I speak for the people that we don't want to live like we are walking on egg shells especially when we are doing the right things and just trying to raise our families. Having a forever houses we can own is generational wealth that every human that makes a living should have with a peace of mind and can grow knowing housing is one less worry! I pray for a house, a forever home I can own for my family that is a beautiful thing. The community pray we see great things like this happen, I wish the community Goodluck and finger crossed that we see growth.
Not helpful for people who cant afford housing to benefit from the rental aspect of the AUD. They will be stuck hoping they could afford the dwelling unit from the private owner.
Will that increase taxes and homeowners insurance? I'd like to hear more about it.

Not helpful for everyone. Not everyone can afford to purchase a home. Renting a smaller dwelling is not always practical if you have kids.
We have enough homes here. It is becoming overgrown with houses and traffic.
ADUs are a great part of any inclusive affordable housing strategy and target households at or below 30% AMI.
I do not like the idea of overcrowding residential areas. Especially knowing there are lots of land that fall under the WCD that the County is not allowing to be used for residential development
These have not been proven to solve the housing crisis. Furthermore, unless there are regulations limiting the number of people living in this unit, it has the potential of turning into a tenement. There would need to be inspections by local government.
With inflation what it is, I think it's important to provide these options to residents of the county. Additionally, I believe it speaks to the growth of the county evolving and achieving similar pace as counties with such programs (LOCO, FFX, etc)
Adorable housing means the rest of will pay more in property tax. I say no. Y'all already taxing me out my home.
I only like the detached option.
Pros outweigh cons
lack of privacy
It allows for multigenerational living. It also allows homeowners to offset the rising costs of owning a home.
Already too much overcrowding due to greedy land developers.
Smaller units may not be ideal for families with kids or those who work from home. Need to consider space for families not just single people
Great for young adults who want their own space but can't afford these OUTRAGEOUS apartments and rental units. Pricing would need to be about 30-40% lower than average rentals.
Still not being able to afford my own house
allows families to stay in their home and expand
How high the prices are. If it's affordable why do we have so many people homeless
Allows families to stay close for support and is a great option for those facing disability.
I think the smaller size housing would be more affordable
Better than the cheap housing you have been putting up with no infrastructure in place.
I like multi-generational family options for older and younger family members.
This will guarantee to bring more crime into Charles county, while raising utilities in the community to pay for utility assistance. I bought a house in Charles County to protect that investment, Maryland gun laws are ridiculous and benefits criminals.
The idea of additional parking spaces required would be a con, I do think many families will benefit and that's a pro
I would rather the county focus on increasing employment opportunities by creating a plan to attract corporations or affordable education.
It's not worthy

I like that families can expand opportunities for income by renting their flat.
Its giving an option of manageable housing without compromising privacy and dignity.
I like the options this gives people to build on existing land as land gets more expensive while also giving them the dignity to have their own space.
Requires existing land and home owners to buy in
Accessory dwelling units allow residents to build a unit that they want and would actually enjoy versus having a developer or company design a cookie cutter model that we're forced to live in. It's also an affordable way for more people to own their own property, or rent something affordable to allow them to save up to buy instead of paying predatory apartment complexes absurd amounts in rent for sub par living conditions.
If not maintained reduces value of property
Ability to produce rental income until needed for aging family
The impact on pre-existing residential neighborhoods in regards to crowding of parking and utility usage on service lines.
As a general contractor that has built many ADUs, I see the immediate and long term needs being met by our clients.
Like
Need for separate septic should only be based on number of people being added with the adu.
My husband and I are retired senior citizens who are priced out of most options because everything being built is far bigger than anything we need now. I love the granny pods and it would be a perfect fit for us. Why are there no trailer parks in Charles county are suitable to live in and not run down and antiquated ?
Makes living alone more affordable for young adults and also for the elderly
Concerned for overcrowded conditions and safety.
Rentals on existing communities drain resources there is already a water shortage.
We already have entirely too much housing built here. The crime rate has gone up significantly, I do not support anymore homes, being built, especially ones that will bring in lower class people that may contribute to the uptick in crime.
HOAs will not allow it. They wont even approve out-of-the-norm sheds (or out-of-the-norm placement of those sheds!) so theres no way theyd allow ADUs.
Like but NO HOA fees
Single family homes all ready are on too small of lots. They have crammed in big homes on postage stamp lots. Where are ADUs going to fit in?
This would be a great option for homes on larger lots. It would be good to have a restriction on how many acres is needed for an ADU. For example, a single family home would need to be on 3 acres.
I'm not a part of the respective age group and have a family.
Stupid zoning rules like "require separate septic" need to be repealed along with most zoning rules.
The main house owner would be able to provide a small separate house to someone so this is a win-win situation.

There are too many hoas for this to work
I want to live in a tiny house one day. There are tons of communities throughout the USA that have tiny home communities.
I like the option because there could be benefits for both inhabited parties to include rental property options, generational caretaking, building of credit by renters with family, etc. The dislikes include where they are built, the number of them, and responsible ownership of both to add to value, not decrease it. In a neighborhood near me on Billingsley Road (Hunters Run) , some of those houses already have this with a breezeway to connect the two domiciles.
More section 8 will most likely end up in these units, more crime more tax dollars wasted.
Better use of land
Like that families can add ADU for young adults or aging parents. Dislike that HOA may prohibit it
I love this option as long as there is not an overabundance of parking required to go with it. This should be allowed as an add with no required changes to parking at the existing house. It should also be implemented with modified setback requirements, and be allowed to be built in the front, back, or side of the house.
I like that in most cases no trees need to be cut down to accommodate an ADU.
Better housing options for single mothers like myself.
Its a good multi-use option for seniors or young adults in the family. Also, a good selling point later when the house is sold, I think.
Dislike: (1) HOAs may prohibit and (2) Require a separate septic system in rural areas
I like the affordability of the housing. It would be a good option for young people starting out or singles, retired and living on a fixed income. I don't like that HOA's prohibit the use of this type of housing.
This will just increase overcrowding, crime, loitering and all the other issues we are dealing with now. Neighbors who have purchased a home should not have to deal with the issues that could arise from this from a neighbor.
I think this might be a good option for down-sizing retirees, or young adults ready to own their own home.
I like this idea for multigenerational family living.
If implemented in areas with enough land
Not sure id want one on the neighbor property next to our home. I think in some cases it will be tacky and I didnt move to the area to live in a "shanty town" . I know it harsh but its the truth. We almost have it now with campers. People dont take care of their properties now so add another household.
I like the option of providing affordable housing to family members who need it.
Great option for families with young adults just getting started and/or caring for aging parents. The downside is it could be used by some to take advantage of the code and use it strictly as a rental and let it run down.
Its a win for the renters and owners of the property

no one charged is child sex crime, no Marijuana smoking in dwelling only can smoke outside., only rent to 25 and up if makes \$30,000 per year.

Encourages generational housing options that keep families close and intact.

Comments on a Mandatory MPDU Program

<p>It encourages developers to include affordable housing with an incentive. I think it should be mandatory or approval isn't granted.</p>
<p>Aesthetically displeasing</p>
<p>I don't like that the units can be made of cheaper materials - they shouldn't know which units are going to be the "affordable" ones. I do like that they are dispersed throughout, so there's not a bad section or neighborhood and no one has to know who lives in an affordable unit. In the example above, the builder is still selling more units at market price - I know they want to make money, who doesn't, but they should also have some skin in the game.</p>
<p>Cheap material use causes poor quality housing.</p>
<p>I consider the infrastructure and strain on resources but like that our youth will have affordable house.</p>
<p>I would support this option, provided it is specifically geared toward workforce housing. We have many essential workers, teachers, emergency service personnel, and those employed in our local businesses, who play a crucial role in maintaining our quality of life. Unfortunately, we currently offer very few affordable housing options for these individuals who contribute so much to our growing community.</p> <p>Additionally, many young adults are just beginning their careers with modest incomes. Its important that we also provide them with safe, affordable housing options to support their independence and success.</p>
<p>I do not like the idea of developers getting to build extra homes. There are already over developing. Having to give them an incentive is a slap in the face. I also have questions about what and how the affordable homes will be built. Will they be different sized or will they be affordable to due to lenders programs? I think the homes should be the same of all the rest within the builders range for the community.</p>
<p>I don't see this doing anything other than raising the rent on the other units to compensate for the requirements. Plus, you're also taking units off the market for other incomes during a housing shortage. I'd rather see Charles County address the issue of costs and find ways to lower them across the board. Right now, mortgage rates are too high which is out of the county's control, but there may be other associated costs to build and permit that can be addressed.</p>
<p>again be clearer and more specific on what your asking here? Do I want lower income families incentivized by tax dollars to move here than no. What problem is this solving? homelessness?</p>
<p>The possibility this option could increase property taxes.</p>
<p>I like this a lot. It ensures that no neighborhood experiences radical change because of overly restricted zoning. There are more options for incremental development which is healthier for communities and makes them more adaptable and stable. All levels of housing affordability should be mixed together to avoid gentrification, wealthy enclaves</p>

that create projects in neglected areas, and ensure diversity amongst residents, which would hopefully lead to a more accepting and open society.
I approve of the requirement to have affordable units in a high density building but would also like it to be a MANDATORY requirement of builders.
worried about shoddy units
<p>Based on my experience with affordable housing programs like the Moderately Priced Dwelling Unit (MPDU) program, I approach the idea of Inclusionary Zones with caution. If Inclusionary Zoning follows a model similar to MPDUs, I would not support it. Programs like MPDUs, even in well-funded areas like Montgomery County, have consistently faced significant challenges in oversight and management. My personal experience highlighted issues such as poorly rated property management companies, inadequate builder oversight, untrained association boards, and a lack of intervention when residents encountered severe challenges. These problems have not only undermined the program's effectiveness but also impacted community well-being and trust in such initiatives.</p> <p>Affordable housing programs like MPDUs often focus on increasing the number of units without ensuring quality management, construction standards, or long-term accountability. This tendency can lead to housing that fails to truly meet residents' needs, diminishing their value as sustainable solutions.</p> <p>That said, I am open to learning how Charles County Inclusionary Zoning differs. If Charles County addresses these critical concerns by ensuring robust oversight, high construction standards, and sustainable management practices, it could offer a viable alternative. Clarity on whether this program improves on the deficiencies of MPDU-like programs would be key to determining their potential success.</p>
There is not enough affordable housing in the county. Every little bit of accommodation helps bridge the gap between the middle and lower incomes of the county.
I like the idea of integrating the housing, but dislike using substandard materials for affordable housing units. Affordable should not equate to cheap or subpar building materials for clients.

<p>I support the intent behind inclusionary zoning, especially its goal of expanding equitable housing opportunities for individuals and families in Charles County. Access to safe, affordable housing is a cornerstone of strong, inclusive communities, and policies that promote mixed-income neighborhoods are essential to long-term social and economic stability. Ensuring that families of all income levels have the opportunity to live in well-connected, high-quality areas is something I value deeply. However, I believe we must be mindful of the potential unintended consequences that may come with poorly executed inclusionary zoning policies. Specifically, I have concerns about the use of substandard construction materials or design approaches in affordable units that do not align with the quality and aesthetics of surrounding developments. This not only risks diminishing property values but also undermines the sense of cohesion and pride in our communities. If Charles County could implement inclusionary zoning standards that ensure all housing is affordable or market-rate is built to the same high-quality standards as the rest of the neighborhood, I would be fully in support. Equity should not come at the cost of quality. Instead, we should aim to create developments that uplift everyone, seamlessly blending affordability with durability, design, and long-term community value.</p>
<p>A variety of incomes in the same neighborhood is a benefit to those who live there.</p>
<p>Charles is already cheaper areas and attracts lower income, let other areas pick up the the need. We need a tax base, not more people to support as more housing does pay the counties bills.</p>
<p>The cost to implement this program would be substantial. Considering the annual multifamily building permit volume the program would provide little affordable units.</p>
<p>It helps mixing income neighborhoods, but concern that without rental restrictions on landlords, the higher income spaces will be higher to compensate for the amounts lower income families are paying.</p>
<p>Not attractive Uncomfortable to live in</p>
<p>Think it could be an option, but currently Charles County lacks the roads and other infrastructures to support any new developments. There already exists Traffic build ups on the main roads and limited shopping options. I travel to Virginia for my shopping, so tax revenue benefits Virginia, instead of Maryland. Charles County Government is allowing builders to put the cart before the horse.</p>
<p>Not sure about this option. What would be the impact on people who pay full price for a single family unit or townhome?</p>
<p>Dispersed around the county.</p>
<p>Inclusionary zoning is only good if the affordable housing units are available to persons who are 50% and below AMI, not placing a minimum income eligibility on these units. Those whose income is only TCA or SSI will typically not qualify if there's a minimum income qualification.</p>
<p>I like that the affordable housing will be dispersed throughout the county and not all allocated to one location.</p>
<p>I like the opportunity for mixed incomes and availability in neighborhoods.</p>

I dislike that the developer is allowed to increase market rate housing units in exchange for very few affordable units. County government just needs to mandate affordable housing. A developer is only allowed to develop land at current density per zone if they include 15% of the units as affordable. No incentives, it's just what the County needs, so if developers don't like it, or they think it's unfair, or it doesn't make the development profitable for them, they can go somewhere else and build. When the County's housing becomes more affordable, the County will ease the affordability mandate.
Too dense, already have issues with run-off due to too much concrete. Contributes to much pollution.
Additional work for county staff
As long as it's clear to all buyers what kind of development they are buying/renting, this is a better option than the accessory unit option.
Density bonuses and eliminating inclusionary zoning is critical to the long term success of the housing supply problems areas face. Securing additional missing middle housing will help provide options to the public, which will allow people to find housing where they want it, and at a price they are more likely to be able to afford.
I like that affordable housing is available and that this mandatory. Developers should be mandated to include a percentage of affordable units in their planning.
Without a mandate developers will never include because of less profits so i think a law requiring it is needed
Overpopulation if we add to many dwellings.
I do not trust that it will be used for the stated purpose. What incentives would be offered to developers?
We need to limit migration to the county until the infrastructure can catch up.
To big
makes it more fair
i like the inclusion, i dislike that only 10% will be affordable option. There are a large number of residents who need affordable housing.
The County should create greater incentives for inclusionary zoning.
Depends on what you call affordable
Very much like "projects" and villages. Negative.
I like the fact of having Affordable units are dispersed throughout a building or neighborhood and not concentrated because it accentuates equity.
More high rise, more development Less trees
this option is a good one. However, the rent will still be way too high because developers do not want to price things appropriately and property management places will price it way out of what most of us can afford. Whether you up the building requirement height or not most of us still wont be able to afford these units.

<p>The informational video alleged affordable units being built with cheap materials is a myth thus why would this survey list cheap materials as a con?</p> <p>I am strongly opposed to incentivizing developers by providing a pathway to creating density.</p>
Cheap building materials used
If this is allowed all the units end up turning to slums eventually.
Cheap material use to build homes
Government micromanaging will never solve this problem and in this case will make it worse by discouraging the building of homes on the margins. Even high priced homes help the situation. People that can afford them will move out of their existing home leaving it open for the less affluent
I saw this while stationed in Hawaii, The affordable units were noticeably smaller, cheaper built units, and they had difficulty selling the units surrounding those units.
Allows for affordable income recipients to not be singled out into one community
Im more favorable to inclusionary zoning being a part of rental projects than single family. I would hav to know more about how the county proposes to do a homeownership version, which could become very bureaucratic and expensive to administer. I might be more open to an option where, for example, in neighborhood of homes that are 3,000 sf, has a few buildings that consist of 2 @ 1,500 sf units that look like the other homes but are attached and smaller, and then the market will continue to sell those units for less because theyre smaller, rather than the county having to run some process. We do not have a million residents like Prince Georges and Montgomery Counties to spread the cost of these programs over.
Of course this should be required. So many of our small businesses can't pay above minimum wage and people should have safe affordable housing in that income bracket.
We dont need to add any more jobs to the county budget. They need to work with in their current budget.
Increases diversity.
Not convinced this works due to developers' pushback, regulatory constraints, and implementation time.
As long as its managed with an accountability system in place.
For low density housing
10 percent is a drop in the bucket. The developers are making billions; the ratio should be higher. The upper earning taxpayer has to leave Charles county for their wages and because of delvelopers it takes an hour just to get out of the county let alone to reach their job.
I do not like the usage of cheap materials in affordable units. This population is not below any other population. We should offer them the same items and materials in other basic units
I have been in this program for dc and I never got selected when I put a lot of applications in. I think it should be for anyone without regulations if they meet income threshold because everyone deserve housing regardless

Provides more housing options
Promotes mixed incomes
Something available for all.
Make it apart of inspections to ensure the use of standard materials not cheaper ones
Just no this is current how most affordable units work and there aren't enough
Is not enough affordable housing in the area
Additional County staff required to monitor and enforce affordability requirements over time
Mandatory policy may be unappetizing to developers
Use of cheap materials in affordable units
Inclusive and proven to work in other areas
Developers may only meet minimum safety and cause more issue for the families paying market or low.
I think they could push for more affordable units per zone. Even if every housing development has its own median income requirement, there could be more units.
Need a higher percentage of affordable housing and lower income percentages
I dislike substandard materials being approved for the affordable units.
I dislike the monitoring thing. like gosh,we aren't living in jail its like walking on egg shell we are people is trying to is raised their families and just live.
I dislike that cheap materials will be used. And also we have so many market rate homes being build. We need affordable places build here in Charles County.
We have enough homes already. People who move here know what type of county this is, they can go somewhere else for low income housing.
It should be mandatory, full stop.
Difficulty maintaining
I believe that the affordable units should be of the same quality as the rest. Building lesser quality units defies the spirit of this idea.
This is one of those feel good ideas that does not work in reality. It raises costs for developers and is prone to fraud and abuse.
Focus on less housing developments and more on attracting developers to improve the county prior to expanding more. Entertainment, family, etc programs and facilities need to be expanded on
Make inclusionary zoning mandatory.
Why would you need to use cheaper materials in an affordable income home, just to spend more money fixing it when something goes wrong??
No affordable housing
I like not concentrating all affordable housing in one big lump
Pros outweigh cons.

It still gives very limited affordable housing availability and those who are lucky enough to get into the small number of affordable units will likely stay there as long as they can keeping others from utilizing it. 6:60 is a very small ratio of affordable units
I like the mixed income option. Also it allows lower income families to have quality living with sacrificing how and where they live.
I like the idea of being able to afford a luxury building but at a reasonable price. I have found these programs are not normally reasonable in pricing. These are common in DC but as a single mother making \$85k a year I still struggle to find affordable housing
They shouldn't have to be rewarded for providing affordable housing. And especially not with the quality of these buildings. It would increase population and take away green space
Like-everyone deserves to live in a good neighborhood. Dislike-rent for everyone else will be over \$2,000
Cheap materials are fine, but are they efficient? Affordable housing should be built to keep costs low over time. I would pay more in taxes for homes that use community solar, for example.
With a large percent of the county in need of affordable housing, all multifamily complex should match that percent in affordable units without cutting costs on construction and should have caps on cost for decades. Let's make them work long term for families so they have a pathway that doesn't push them out of thier home county.
Hate everything abt it, especially when the commissioners have let developers out of the requirement in the past.
Gives less advantaged people more interaction with successful people and the ability to move out of parents home.
I don't want our county to look like a city.
People work hard to live in a nice house in a nice and safe neighborhood. Having a mix-income neighborhood defeats that. People that can will leave.
I think that the quality of material used should be any different than the others it continues to create a divide in the economic classes
This becomes challenging when your neighbor doesnt have invest as much as you do to live in the same neighborhood. Would there be restrictions on the number of people that can reside in the units? Would about survivorship when the original occupant passes away?
It allows room for more discrimination and limits standards for said units
Additional county staff isn't a con, I'm not sure why that's listed. Mandatory policy disincentivizing developers is not an issue for Charles county residents because we already have a strong dislike for their policies in the first place and want them OUT. As for using cheap materials -- maybe don't? Building something cheap with bad materials leads ultimately to more expensive and more frequent repair. How does that make it affordable? Build it right the first time and we won't have that problem!
I like that the units are required to remain affordable. But this also needs to be available to people who can't afford a traditional house currently on the market. A lot of low income solutions aren't available to people who need it because they "make too much

<p>money" but in reality they don't make enough to afford to live here. More affordable units should just be the standard when it comes to apartments especially. But these units should have stricter inspections so developers don't skimp on materials and make a poorly constructed unit.</p>
<p>Not enough affordable housing options. Builders will make these homes cheap and they won't be safe.</p>
<p>I like that in order to provide housing for a profit, business and corporations also need to acknowledge those that might need assistance. I like that the units are going to be built anyway and will already consider usage of infrastructure.</p>
<p>We dont need mandates, just better motivation for developers to participate in affable housing programs.</p>
<p>Percentage should be at least 25% in every new development. If you select specific, no developer will build in that development.</p>
<p>We already have too many people in Charles county. This also limits those with pets.</p>
<p>Units would be cheaply made and could attract less desired neighbors</p>
<p>I think it is good to have housing that is reasonably affordable. I think the percentage should be increased.</p>
<p>No more high density housing. People shouldn't rely on. The government. The developer just passes the cost on to the others and therefore perpetuates higher prices.</p>
<p>This would actually have impact in helping people have access to affordable housing. However, it would cause others who are not in our community to come to the area in droves. We first need to solve for our current infrastructure issues like roadways, public transportation, water, and service shortages like police, hospitals, fire/EMS. Right now the community is struggling with the lack of planning in these areas. We are currently catering to developers and not putting the people who are currently here first. We must stop with the zone text amendments that favor more density in housing. Our infrastructure and services are not keeping up with the current pace.</p>
<p>Over zoning and more government bureaucrats is the cause of overpriced housing. More rules and mandates will make the problem worse, not better. Just repeal the density restrictions that a builder would need a "bonus" to avoid and do not hire more people (which means more taxes and less money in the pockets of the people to afford things like housing)</p>
<p>People purchase a home based on very comparable homes within their neighborhood so I do not agree with mixing apartments and townhouses into a single-family home developments.</p>
<p>I do but we need to stop any new building, the builders we have do not build quality homes.</p>
<p>I like the option due to the mixed income development. This is also a dislike only because some people do not want to live in a mixed income development and should also have that option. There should be an option for both.</p>
<p>Allows affordable housing in areas that dont have services to support the needs of the people in that community (such as public transportation, etc.).</p>

<p>We have seen this movie before, tried in SW DC. The more wealthy, stable people ended being victims. If you put low income and welfare people next to working people with middle incomes what do you think will happen.</p>
<p>Dislike that affordable unit make up only 10% of apartments building or complex</p>
<p>This is a good tool to have in the toolbox, but it fails if it is the only affordable housing option. Building large new developments in this way will not produce the amount of affordable housing we need to make up for years of only building detached single family homes at market rate. a 6 to 60 ratio as shown in the picture is concerning. We should focus on encouraging other forms of missing middle housing and infill development that densifies our current urban cores.</p>
<p>They should be required to use the same materials as used in the other housing just not as many upgrades.</p>
<p>I think 10% is too small a percentage. Also, pick the affordable units after the whole is built, that way all units will be built to the same standards.</p>
<p>Dislike the use of cheaper materials in "affordable" units. Paying a more affordable price shouldn't lower the value of the materials used to make the unit. We are all people and worthy of housing built with good/worthy/sustainable materials.</p>
<p>I think landlords who are charging upward of 2k a month for rent can well afford to offer some of their units at reduced costs.</p>
<p>If Charles Charles County is going to continue on this path they should consider more gated communities so hard working residents can move to safe upscale neighborhoods .</p>
<p>If the 6 story building only has 6 affordable units, and the 5 story none, this isn't going to do much to solve the problem.</p>
<p>Can we hold the developers to thus requirement? Does the developer have to build "density bonus" homes?</p>
<p>If they are not built the same a the other units</p>
<p>Additional County staff required to monitor and enforce affordability requirements over time - potential for new job opportunities</p>
<p>Personally I dont like to see town homes or duplexes next to single family home and it seems that the single family homes are built first then comes the townhomes, etc.</p>
<p>The use of "cheap" materials in affordable units is a joke.....it's all cheap material. We should have more affordable housing in the area, but does it have to be at the expense of over population? Do we really have to allow developers to overbuild in order to get affordable housing?</p>
<p>As a building, I support this idea. However, as additional housing units in a community, I'd be concerned at the impact on property values for the rest of the community.</p>
<p>It stops the over priced housing builders are allowed to do. Nothing built in this county is costing these builders 700k to 800k+ to build they are price gouging . Get back to reality of what houses should cost not what someone is willing to pay and put into a ridiculous loan to later loose the house to foreclosure</p>
<p>I don't mind the cheap materials but sound proof is a must! All walls and floors and ceiling must be sound proof</p>

Comments on Starter Homes

First time homeownership should be affordable with starter homes probably what is most needed
I like the idea of being able to afford a home and then adding to it or moving to a bigger home as needed without being so indebted by a mortgage that you can't afford to even live.
Quality of life affordable for first time homebuyers
I like this option as the twenty and thirty year olds would like to own a home but high paying jobs in the county are hard to find.
While I support affordable housing options, we must acknowledge the unfortunate trade-off: increased traffic. I am firmly opposed to further increasing the density of single-family housing units in our county. Its time to shift our focus and start building apartments, please! Luxury options!
I love this idea. It will give variety to the communities aesthetic.
I'd love to see some smaller units if there's actually a demand for them. From personal experience, I know my 20yr old and others his age are still living at home because they can't afford to move out... even to an apartment.
Be clearer and more specific with more information on what your asking? Let the market, developers and buyers, determine whats most economically efficient and effective to build. If were saying tax dollars will go towards subsidizing this, than no. If were saying whether or not charles county will approve or disapprove in general without tax dollars than yes, blanket approval to let market decide. Dont limit or restriction certain items because a couple people or a flawed study say they think they know better than the whole market.
Dislike homes would not be affordable for lowest income tier.
We desperately need this in the county. 400,000 2,000sq ft homes are simply not affordable for people starting out. We need to account for people in all stages of life in our communities, and this should be a no brainer addition to that plan. I am concerned about them only being an option for builders to build, I think some of that may come from minimum lot sizes that invite larger houses. Maybe allowing for small lots will invite more starter home building? Or providing a catalog of Pre approved small house plans to make it easier for people to build their own?
First time home buyers should be able to find affordable starter homes that they can grow into and eventually grow out of and make room for new first time home buyers.
worried about affordability to the majority of those who need it

<p>The concept of starter homes presents some practical challenges. Traditionally, these homes were small, affordable, and expandable, offering new buyers a first step into the housing market. Today, however, they often fall short, especially in serving the lowest income brackets. One key issue is overcrowding. As the most affordable option, families may feel pressured to fit more people into limited space to manage costs. This can strain the broader community parking shortages may emerge as households exceed vehicle capacity limits, leading to congestion and safety concerns. Denser living also increases waste output, burdening local services and requiring more frequent collection and municipal resources. Zoning changes like reduced lot sizes or minimum square footage may cut construction costs, but don't ensure true affordability based on how many people the home must realistically support.</p>
<p>This option is in line with the "granny pods" and allows for middle income families to afford to put down roots in the community.</p>
<p>I like this idea for community housing. Although the lowest income level might not afford it, it does provide entry level home ownership.</p>
<p>I support the concept of smaller, more affordable starter homes as a pathway to homeownership and long-term financial stability, especially for first-time buyers. The flexibility and affordability of these homes can create important opportunities for residents at different life stages and income levels. However, I do have concerns about the current trajectory of residential development in Charles County, particularly the oversaturation of townhomes and the limited construction of traditional single-family homes. While reducing lot sizes and square footage requirements is a step in the right direction to make homeownership more accessible, we must be strategic in how these changes are implemented. Simply building more townhomes or concentrating smaller lot developments in isolated areas risks creating uniform neighborhoods that lack diversity in housing types and aesthetics. To ensure new developments reflect a balanced and vibrant community, I believe it's essential to encourage a mix of housing types—integrating smaller single-family homes and townhomes within the same neighborhoods. This type of thoughtful planning can break up the visual and economic monotony that often accompanies large-scale townhome developments, while still achieving the goals of affordability and flexibility. Charles County should focus on creating inclusive, well-designed communities that reflect a range of incomes, lifestyles, and long-term growth potential.</p>
<p>The McMansion that has been so popular over the last 20 years is too large. Smaller homes can be more affordable, and much less damaging to the environment.</p>
<p>Again lowering tax base.</p>
<p>Increasing density in this manner would increase the affordable housing stock without cost to the County.</p>
<p>The concern would be these houses would be built in a high crime areas.</p>
<p>Great option for small families, singles and first time homebuyers</p>

First time buyers need more options, starter homes are a great way to start homeownership.
This seems like a viable option.
Increases the availability of entry level homes. Price-point doesnt seem to be considered.
It encourages more young people to live in the county than to choose options outside of the county because they have greater "curb appeal" and are newer home. I do think that starter homes should include townhomes and condominiums for more flexibility.
I like the idea of first time home buyers having more ability to buy a home, but I worry about developers willingness to build them and others with more purchasing power purchasing the homes as rental opportunities instead of allowing the first time home buyers to ability to purchase them.
I only like the option if it's required. Developers are all about prrofits, they don't have the best interest of the community in mind, nor do they care. The County has to mandate affordable housing for it to occur. Put a moratorium on traditional housing and mandate affordable housing.
Less homes, less traffic
Require builders to build smaller and offer affordable financing to benefit veterans, educators, police, etc
Limited overcrowding
It's clear to buyers and neighbors what to expect.
There is a serious lack of starter homes on the market. Developers see incentives to build bigger homes, and the county sees incentives not to stop them because what they build impacts the county's long term tax revenues. However, providing incentives to developers for building smaller, starter homes could have a positive impact on their willingness to build more. This of course must be paired with zoning changes to make things easier to build.
I like that this option is available to young families, single people, or even the elderly. Young families or newly married couples are not overburdened with expensive mortgages. Adult children can also invest these units for their elderly parents.
Will help young people and young families with nore housing options. Those who can afford then open up other cheaper housing options to others
Where in the county is left to develop such homes.
I would want to do single family housing instead of apartment home living.
This would just be used to build more of the same housing currently being created.
Less, more valuable units until the infrastructure can catch up.
Love small houses. Just make it available to have small house on land we already own with out 100k in fees and taxes before the house even gets picked
would only support if one level homes are an option
i like the single family home for rent option. to suit 2 or more in family size
Again, the County needs to get creative and offer a variety of options. Other places have successfully integrated these options to create great communities.
Helps young working class get a start.

I like that More options available to first time homebuyers... And I dislike that Homes would be more affordable but not likely affordable to lowest income tiers
Too many cookie cutter houses crammed together, too much development
this shouldve never even have gone away. Starter homes like those in Potomac Heights are a perfect example of how someone entering the workforce cant afford their own place and do better and eventually move to a larger house. This is nonexistent in our county and in our state. They are also phasing out trailer homes and we are not allowed to have tiny homes either. We cannot afford to live here and this is why a lot of Marylanders are looking to leave. Property may play a key factor here, but developer still want too much money for very little square footage. The cost of living has vastly outpaced the money we make.
Why wouldnt there be a requirement for builders to build small if we approved smaller dwellings in some zoning districts? Another area in survey with deference to developers.
We need more emergency services available before we build whole new neighborhoods.
Too many vacant homes sitting no, why keep building
I like the idea of more single family homes over more unwanted townhouses. I dont want to see them all crammed together on tiny lots. Almost as bad as townhouses.
Not affordable to the lowest income. I think it will benefit to purchase land at affordable cost.
Easing zoning requirements is always a good idea. Less government rules and control is the path to a solution, not more rules and control.
This is a great Idea even doing entire neighborhoods, make them like senior communities, limit the number of kids or ages. Small 2 person with 2 small children. This not only would provide young people and young families with affordable housing it will promote the type of neighborhoods we had in the 60's to 80's where everyone knew everyone on the block. Today, that doesn't happen as much. Everyone knowing everyone also reduces crime.
I would rather see these in small groups or mixed into other developments. Cheap developments always seem to degrade over time, both physically and the community. By contrast, starter homes in nice neighborhoods tend to get mainteained better and any community issues more readily dealt with, if they happen.
It's an option but if it doesn't open doors to lower income buyers, it isn't a high priority. Unless you couple it with great home buyer incentives like DC has.
Give builders tax incentives to build these homes. Reduce property taxes (stop manupulating the numbers by stating you are not increasing taxes when you are. Increasing the way you asses homes is increasing taxes. Reduce Government spending so buyers can afford to live in Charles County).
Concerned about playgrounds, other amenities. Could be cheaply made, not energy efficient
do not like the additional density
To much density already. Infrastructure cant keep up

builders will put large expensive homes on smaller lots just because they can. Would need to include a maximum square footage requirement
Only applies to single-family homes!
Again, strict guidelines From the Ground Up concept enforcement of building beyond limitations. Structures programs produce results.
For low density housing
Reducing lot sizes means more homes and more traffic. The developers need to give up more.
I like that this gives lower income residents a chance at home ownership
Provides more housing options
More options available for first time home buyers
Single family homes need space. There is already an issue with overcrowding in Waldorf
Yes everyone can't afford all the mini mansions being built
They are restrictive in what they can offer. Rather than offering a continuously available housing option this restrictive option could become a less than ideal option for long term needs
We have too many unoccupied homes in Charles County currently. We don't need any new developments. Use what exists
Not affordable
This is a great idea. A single person or a single family unit should be able to have access to purchasing a home just like everyone else, despite their finances.
This is already the norm.
Houses should be affordable to anyone with children and or working a job if they can pay rent to landlord of apartments why can't they pay mortgage for houses to own?
Helps promote home ownership in terms of reduced market rate due to smaller acreage or square footage
As a lender, this is a very attractive initiative. It would be a viable option for lower income earning professionals like teachers and those who serve our communities, but struggle to afford a home of their own.
This is a good way for someone who wants to own a home to make it happen.
These are cookie cutter houses that are made from cheap material. Why bother. But again, WE HAVE TOO MANY HOUSES AND BUILDINGS
I like that this would make home ownership a possibility for more people.
They look cheap and such neighborhoods decline quickly. You will have a slum in short order.
Like that there are more options and we can avoid townhouse, while still providing smaller options. May be mutually beneficial to buyer and developer
There are enough starter homes with resales. We dont need to cater to people who are not here
No affordable housing
Does not help enough people.
not everyone can buy

i like that it gives first time homebuyers a more feasible options seeing as townhouses are no longer an economical option (at\$400k+) and, as stated, smaller single family homes dont really exist.
I like this option because it allows for home ownership for lower income families instead of having to rent
Already too much overcrowding due to greedy land developers.
Interested to learn more about this
Starter homes are needed and with a lease/rent-to-own option.
These are blood starting at \$400,000/500,000 and theyre not affordable as a starter home. No lawn for children or space to entertain
Good option for first-time buyers
Allowing smaller lot sizes and smaller home sizes would allow many parents and grandparents to offer land to help younger members build a starter home which could be used for rental or allow for "live in" helpers in older age which could offset the states expenses for elder care & nursing homes.
Smaller homes are more affordable.
More affordable and smaller. Good for folks on a budget or with no kids.
My children would like to live in Charles County, but there are NO starter homes available. I think this is an important option.
Brings in more people with higher incomes but can help them achieve reasonable home goals for ownership
options are limited but allows the family to have options of types of housing. Not being reduced to just apartments.
The starter home is exactly what Charles county needs, we keep building so many mega mansions then complaining theres no affordable housing! Or then we build condos and townhomes and then theres no path to ownership due to the crazy rent amounts. We need housing for young folks to get started and start building equity through homeownership. Theres nothing in this area for under \$300,000 due to a combination of lot size descriptions and other developmental zoning that makes it very undesirable to build this type of housing.
Builders should be required to build a certain number of starter homes in a development. Young people are actively leaving Charles county because there is nowhere to start
The ability to build starter homes at all here would help improve the quality of living here for all of us. It would free up apartment space for lower income folks to rent, which is what apartments are supposed to be for. Transitional housing from parents' homes, to apartments for adjusted living, to their own house. Isn't that how society told us we're supposed to live? If you want people to stay in Charles county then something has to give, and it clearly isn't the people living here. Everyone I know has repeatedly stated, in anger, that if they had to repurchase their house at the cost it's estimated at today, they couldn't afford to stay. Fix it. Let people build different, flexible, affordable, varied-size houses. We don't need million dollar homes when people that both work AND live here make next to nothing. Make it make sense.

Builders should be required to make a percentage (say 20%) of all developments starter homes. I don't understand why houses need to be so big here when there is no appeal to living here. Starter homes would be amazing for those of us who can save up for a house in general, but not when the average house is over 400k
Still need to make sure builders participate
I like that it provides more space for the families. I like this IF it can be closely monitored and maintained with laws to support enforcement. I do not like that it can be used for more than the appropriate amount of people in a unit/home due to more space, causing abuse of the system. I do not like this if the homes are concentrated and all of people using the service live in the same small area.
The county should reduce the minimum dwelling buildable space 1200 sqft to 400-500 sqft, and allow for tiny homes to be built on smaller lots. I believe some creative policy making could allow for multiple small homes to share well and septic in more rural areas.
Any affordable housing should be simple 3/2's with about 1500 sq. ft. Lot size should be maxed at 1/4 acre.
Not everyone needs a McMansion.
We already have way too much development. We do not need to keep building
The prices are going to be too exorbitant for the average buyer.
Unless someone is monitoring that the house doesnt have a family of 8 in a 2 bedroom house this isnt ideal.
They always end up being rentals and then turns into neglected disrepaired properties.
Can we please stop building. Our roads cant take it. Our schools are overflowing. Crime rate is crazy so many people are trying to get out of this area. You need to stop bringing people in.
No more McMansions with 5 bedrooms and 5 baths! More 3/2, 2/2, 3/1 for starter families - with a price to match! I currently live in a 1200 sq ft house that is appraised at \$360k. Ludicrous to think this house is worth that.
Affordability
These types of homes were previously built on large lots in our county, however with the catering to developers they are not building these homes. Make it a requirement through zoning and it will come to fruition. There isnt a need to change the lot size.
Repealing zoning like lot sizes and min sizes is a good move. Repealing these "zoning districts" that seem to require public utilities would be even better.
We need split foyers homes again
Builders not required to build smaller but given the option, you all make the rules, you can require they build smaller homes. Why are developers running the county. This makes you all look weak. No one will probably even read this because you ask for opinions and do whatever you want.
Accessibility is key. Also, accessibility shouldnt mean less quality in materials, neighborhood culture, etc.

As long as section 8 is not allowed. Government has the inability to enforce their own rules. The term Starter homes is very subjective.
Concern over long term value
Great idea like the neighbor in Bryans road off metropolitan church road. Build should also allow low income help build the unit also
This is desperately needed housing so I wholeheartedly support it, especially if it is implemented in a way that lets people build it themselves instead of relying on developers to provide it. They are unlikely to choose the small houses, but if we can preapprove several starter house plans and streamline the permitting process for everyday residents, this would be extremely successful. I think many people would choose to build these houses if they were allowed in our zoning.
Not everything needs to be a single family home. Town homes are a great first home and easier to muse affordable.
No, this offering may not be affordable to all but some will be able to buy and be successful paying the larger utilities, etc. Everyone has to start somewhere. By the time these folks move on to bigger houses, folks who couldnt buy originally may be ready for their starter house.
Not everyone wants a big home! Not all homeowners are families with lots of kids or multigenerational. Some folks are single or elderly and would be very happy with a smaller one- or two-bedroom home with less square footage.
I feel neutral on this question. I think all options in housing should be on the table.
First time home buyers should have this option. Everyone won't be able to afford it and that is ok. Everyone is not the same. Maybe there are people who are working towards it and that is a good thing.
This density looks a lot like the subdivision I live in now - it's certainly not affordable housing at the 30 - 80% level of AMI.
Like affordable living options for average workers
This is what middle class families in the county are in need of and asking for.
I think more starter affordable homes should have been built before now. Not sure where such homes would go now that pretty much everything is built up already.
Keep lot sizes as they are. St. Charles is a mess, we don't need more of that.
It time for affordable housing
I like this option.
Allows a family to grow with their home and stay in a long term, stable environment.

Comments on Tiny Home Communities

I love that this would directly benefit homeless populations and the lowest income earners in our community.
Not sure of who would live in them and what kind of community impact they might have
I like that they are also available to low income renters and hopefully for low income folks to be able to afford a home of their own as well. I like that they could be on wheel to allow some flexibility if you have to relocate by taking your home with you! And I like that it forces you to simplify and live intentionally instead of thinking you keep needing a bigger home or care or more 'stuff' to keep up with your neighbors. I also like the idea of a tiny home community with shared public spaces as well to allow for more socializing and a community feel.
Only allowed where public sewer. To conjusted already in Waldorf area.
I like homeowners that own because they should be more willing to keep the community clean as they may take more pride in their own home if they are buyers versus renters.
I think this idea will open the privilege of home ownership to another group. The income and savings needed to own a home should decrease with this. Great idea!!
Depending on how many of these are built, it may result in even more crowding of schools if these units can house more than one person.
I have a hard time with these. We have modular homes that are seen as "trash" and then these tiny homes are introduced as a novel new thing. Can't we just improve the mobile home models and make them more sustainable and attractive? And make the mobile home park more like a traditional neighborhood? Can't the tiny homes be zoned the same way as trailer parks?
Building codes could eliminate some popular varieties
I think the pros far outweigh the cons for this type of building. These would be great to implement in the redevelopment of current shopping centers, where there is already surrounding parking that could be used around the area where the houses would go. It would be great for the county to work with existing retail owners to subdivide lots and make small tiny home lots possible
I like this option for addressing the homeless populations
Unsure about septic? Calvert County utilizes community septic
Our current population is a combination of boomers and gen-x - both of which need affordable and planned senior communities. These units would be beneficial to those demographics.

I absolutely love the concept of tiny homes! With zoning changes, we could allow clusters of tiny homes on shared lots, cutting down on land costs and making these communities a practical, affordable option. They could serve a range of missions, such as transitional housing for the homeless, eco-friendly living spaces for environmentally conscious individuals, or affordable housing for singles and couples. By collaborating with nonprofits, municipalities, or private developers, we can keep these spaces affordable and ensure they remain accessible to individuals of varying incomes.

There's also potential to design tiny home communities with mixed purposes. For example, a mix of homes available for rent or purchase could cater to diverse needs. Shared resources like laundry facilities, community gardens, and recreation areas could build a sense of connection while reducing individual expenses. Plus, integrating these communities near public transit, job hubs, and social services would make them even more accessible and create better growth opportunities for the residents.

And if tiny homes could also be built as ADUs? Imagine a young adult child who's ready to leave the family home but can't yet afford their own place. A tiny home ADU could bridge that gap, offering them a little space and independence. It's flexible, affordable, and practical. Tiny homes present incredible opportunities to rethink housing!

I am not a fan of the tiny home concept where septic systems are used. I would like smaller homes for potential new homeowners. I believe it would give a gradual step to homeownership without the large space to manage and maintain.

I only support tiny homes if they are mandated to be dispersed within development of mixed residential types. Mandate that developers also build smaller townhomes mixed in with the castle 3-4 story townhomes they've been building. If developers don't like it and cry like babies, tell them to go build elsewhere. Our community needs affordable housing, so if the developers can't provide us with what we need, they can go elsewhere.

This would support households who are experiencing homelessness, who typically have lower incomes but still need access to affordable housing. This would support shelters in helping to transition persons from the shelters to something more permanent, therefore creating a greater continuum of housing resources.

Do not want to see several tiny homes build on a small parcel of land. There should be good spacing and no further destruction of all of our trees. We all need the oxygen from the trees, the shade they provide and their BEAUTY !!

Tiny homes can be another solution, but only works for a specific demographic of people. For example, I am 6'5", and I love the concept of a tiny home but could never picture myself operating inside of one. I know I am in the 99% of height, however once you get to a certain height or size, I am sure the tiny home idea becomes less attractive. Again, good for a certain demographic, and another option that should be on the table, but not as a major solution.

I support the development and integration of tiny homes as an affordable and creative housing solution in Charles County. Tiny homes offer a unique opportunity to provide lower-cost living options for individuals, seniors, and small households without sacrificing quality or design. When thoughtfully planned and built to high standards, tiny homes can contribute to diverse, vibrant communities and help address the growing demand for more affordable housing options.

That said, I want to clearly distinguish between permanent tiny homes and mobile homes. My support is specifically for tiny homes that are built on permanent foundations and adhere to building codes and design standards that align with the surrounding community. I do not support the use of mobile homes as a substitute for permanent tiny housing. Mobile homes can introduce concerns related to long-term durability, aesthetics, and infrastructure compatibility, especially when not properly regulated or maintained.

If implemented responsibly with permanent structures, appropriate zoning, and cohesive community planning tiny homes can be a valuable addition to our housing strategy. I encourage Charles County to explore this option in a way that upholds the quality and character of our neighborhoods while increasing accessibility to homeownership and independent living.

the need for public sewer is a pro, not a con.

New trailer park

Another option to increase affordable housing stock without cost to the County.

Concern again that they would be in high crime areas. Also concern that rich people buy them and then rent them out for income at high rates.

I love that this option would be a viable solution to ending homelessness!

I love the option to buy or rent and downsize

This option has been used effectively in larger cities around the country.

Would increase the availability for different housing needs to be met.

More homes, more traffic

This doesn't even seem reasonable. It might work for retired with limited income. There must be an incentive such as not being charged for water or septic.

Seems unsafe

If the utilities are available, then this is an excellent option to alleviate the homelessness problem in our county. Tiny homes are a great option for young people to live independently, contributing to the tax base. We can also promote living within our means. Not everyone needs to live in a mansion. A great option for single people who desire to live simply.

May only work well in a planned community where all homes are tiny.

This option give single people the opportunity to have a home of their own.

I do not see how this could be implemented in Charles County in a feasible way.

Community bond

super affordable but please ensure there is proper security
like that it will be for lower income tiers.
The more the housing options the better the County can serve its citizens. Tiny houses intermingled with other housing products have done well in other jurisdictions.
As long as not managed like a trailer park and kept up. Indian Head needs an overhaul.
I like that it would provide housing options for the lowest income tiers as well as accessory housing
Too many potential problems
with proper development and preplanning, this should be on the docket. No one can afford anything else. At least this would get somebody started with homeownership and be able to eventually move and get something bigger later. This is why many of us are still living with our parents and cant afford anything and our working two or three jobs and are too tired to do anything. Please make this a reality. Im tired of only seeing Mick mansions everywhere.
Oppose as rentals . Can support as an affordable avenue to purchase a home.
Love this option
We have mobile homes so this would nice to add to the area.
This is terrible. It looks like a trailer park. No way. We dont need this. It adds no value or charm to the area.
This is even worse
Must be public septic. Should have option to include well
Notice that your cons are both based on stupid government rules that should not exist. There is no reason other than bad government control that a tiny home plot couldnt use some kind of shared septic system or other solution.
Work with the Health Department! There is always a viable solution. Change the frigging building code! That is a stupid "con" you make the rules, you can change them!
May be too small of a space for a small family (single parent + kids)
Isnt this just a different version of mobile homes? And weve gotten rid of most of them how would this be any different except for the building form?
These should be managed by a nonprofit that has the capacity to help people improve their situation. This is a temporary housing option that should be allowed under supervision and with community support programs
I like relatable tiny homes better. Quality is important.
not practical as long-term housing for many
To much density
Again, not convinced there is a market due to lack of developer flexibility and imagination.
This is a great option and we just need to change the narrative with the community. These are working in place across the us.
Love it creates an opportunity for all
Forward density housing

Pro more people can be helped if the prices are capped. Fyi the average median wage job opportunity in the county is 60-70k the housing prices here have out paced the jobs here
Provides more housing options
More options available to low income renters
Great option for those that are single and not able to afford a larger home.
Very affordable for seniors
The esthetic, where would you put these developments??? Does the community where theyll be housed get to vote on their presence or receive incentives for allowing them to be housed within their community
Great option for individuals
It can work especially for young people that are just stepping out into the world or older people that have very restricted income.
I have seen a tiny home community in Starr, SC and it works.
We dont infrastructure to support. This puts more people in smaller spaces
I question if they will hold up in a storm.
This more like it! can families with low income that pay rent have the luxury of owning a forever home its about the children that's who we want to do it for! The joy it'll bring will be priceless.
This would be a fantastic way to combat homelessness. It would also be a good option for low income workers who want to own inexpensively without buying a condo. Condo fees often make the purchase cost prohibitive.
They look like trailers and we have enough of those.
As long as basic minimum housing quality standards regarding accessibility, square footage, electricy, safety, water, etc. are upheld, I have no issues with this as part of an inclusive affordable housing strategy. Tiny homes should NOT be used as temporary shelter (e.g. Pallet Shelters).
No. These need to be regulated out of existence. This type of community will turn into a slum or shantytown quickly
Against. Not interested in our community wasting funds on developing silly small homes but rather programs for people to live comfortably in homes already here. (ADU, etc.)
The concept is good but you need to consider the economic impact. Any smaller home will not generate the tax base necessary to provide services that the household requires. This is true for many types of affordable housing.
No affordable housing
They are detached. Enables a retiree to sell current home and downsize
not reasonable option
good option for homeless or extremely low income.
Love this idea! As an older, single, empty nester, it would be a perfect fit!
I like this option because it allows for single adults who do not require a of space to have affordable housing

<p>Already too much overcrowding due to greedy land developers. Sewer costs and maintenance issues.</p>
<p>Think this could be a great option if its possible to happen in Waldorf. We have limited public Transportation so going to la plata or even Hughesville would be hard on families</p>
<p>This would need to be heavily regulated and a type of HOA implemented because the common spaces would be fought over and parking issues if not enough. Then there has to be limits on how many units per lot so it doesn't look like a trailer park. Check out the ones in Atlanta, Seattle and other major cities where they've been doing it. It needs green space, walking areas, etc.</p>
<p>So a trailer park?</p>
<p>Good option for lowest incomes</p>
<p>I've been watching this movement for years & it truly needs more flexibility than what is suggested above. Instead of tiny homes only in lots within city limits, allow for private owned rural lots who offer proper community septic systems and services to remove waste, like campgrounds do. Private land owners can put in deeper wells or have a water reserve on the property to meet the needs for the size of community they will have. Allow larger tiny homes like park models & trailers that can be set on permanent foundations in communities or on private land. Allow for basements on smaller sqft homes, park models & trailers for individuals making them into permanent structures; this would be ideal due to intense storms/tornados. Planning toward flexibility in this realm will create business and entrepreneurial opportunity while building strong communities who help each other. Park models & trailers can be more affordable than tiny or standard houses to build per sqft while still offering a smaller footprint and affordable home ownership to many! Rural land owners want to build tiny communities with shared amenities like gardens, playgrounds, pools and gyms which could also have a basement available for members to use during strong storms with the potential for tornadoes. People are ready to build the infastructures, regulate them like campgrounds but give them tax credits for meeting housing needs and putting money up front to do so. Lastly, allow for homes on wheels too.</p>
<p>Love the sizes of the tiny homes.</p>
<p>People can't afford the massive homes that are being built in this area</p>
<p>Would be all for it, if they were made for homeless vets or ppl with REAL NEED</p>
<p>Affordable. But often have HOA issues like Potomac Heights.</p>
<p>People should be able to live in tiny homes if that's what they want to do.</p>
<p>I would be concerned where these would be placed, will they required inspections. Having them placed near established neighborhoods would not be good for current residents.</p>
<p>Can come across as ghetto. Not aesthetically pleasing.</p>
<p>This would be great for minimalist who wouldnt feel reduced in order to able to afford housing. A great option for 1 -2 person households.</p>
<p>Again the problem with this is similar to townhomes and condos. The folks dont own the land so they will never truly build wealth or equity in it. This just becomes another version</p>

of Potomac heights or a mobile home park. I think if they could build tiny homes where folks could own their own lots that would be the best of both worlds!
Gentrified trailer Park
We just need more houses that aren't apartments, that won't fall apart over our heads. Either that, or make it legal for us to live out of cars because some of us are already doing that because we have no choice. You all can do better with the taxes you're ripping us off with every year, we know you can fix this. You just choose not to.
Tiny homes should also be allowed to be built on a single lot, and if they are, should be able to be built on septic considering how much of the available land is in areas where public water and sewage is not allowed. We should be able to build houses of any square footage (aka larger than a tiny home but smaller than what is currently the minimum) to make the best use of our space. But I have wanted the ability to build tiny homes for years because if done correctly, they offer very affordable options for lower income residents, and could potentially help with the homes epidemic we have.
These used to be our trailer parks
Love this option. Flexible, smaller foot prints, will appeal to young people who can't afford a traditional home
I like this if it can be closely monitored for appropriate amount of residents in a unit. I like this because it offered a separate unit. I do not like this if all units are located on one plot of land and ALL of them are for the use of the program.
CHANGE THE CODES!! There is soo much potential here for smart growth and offering another opportunity for 1st time home buyers. Tiny homes don't have to be super tiny, but having this concept easily available in our community would lead to creative solutions to the housing problem.
Not as a specific community but incorporated into developments. A specific community with only these tiny homes will be segregating the folks.
Stop building all together. Our power grid is struggling as it is trying to support the growth as well as the roads, schools , hospitals.
Perfect
Good option for elderly that can live alone
I think this is a great option for singles, or small families.
I would support for age 55 and older.
LOVE this idea! Also, upscale trailer park communities is another great idea!
Best option especially for homeless
Again our infrastructure and services are lacking. We are not at the point to have this type of development.
I have a family of 4 and one being disabled.
All your cons are just other stupid bureaucratic rules. They should be repealed also. None of these idea will make a dent in the problem if you tie it up with red tape. It make me suspect you are not serious about solving the problem, but just want to look like you care.

<p>Low income housing will bring in more crime to this county and that is a serious issue driving good people out of the county. You need to think safety and not be so concerned about making money. I have had 34 friends leave the county because of the crime.</p>
<p>Multiple tiny homes on a single lot would only be achievable where public sewer is available due to Health Department septic regulations</p> <p>Building code requirements may eliminate some popular tiny-homes-on-wheels varieties</p> <p>Again things the county has the ability to addressed.</p>
<p>This could be a game changer in many of our rural areas if done with care and dignity.</p>
<p>The county disallowed Mobil homes years ago. Tiny home developments will be the new trailer parks.</p>
<p>Affordable for younger people who are starting out</p>
<p>Great idea for single again adults and young people just starting out</p>
<p>These are a phenomenal way to incorporate gentle density onto smaller lots. They would only work if there is not a parking requirement attached to them, since that takes up just as much space as the houses and creates an unnecessary additional cost. Instead they should be located near public transit or within walking/biking distance to existing or planned amenities. Cottage courts, in which the homes are centered around a shared green space would be the best integration of these into our communities, I think.</p>
<p>I love everything about a tiny home community. Great options for young adults just starting out.</p>
<p>Many tiny house communities exist in other states and are perfectly sturdy and some with many cost saving amenities built in. Just need to look around. I saw one in Georgia that was awesome, very modern, nice common areas, and the inside of the tiny homes appeared expansive. Very nice.</p>
<p>This option for greatly help single folks or the elderly that want their own place without having a home that is too big.</p>
<p>I think this is a great option for young people starting out or people on a fixed income. I think having land designated for this type of housing would be appropriate as it might not be allowed by HOAs.</p>
<p>I am confused as to who Charles County is targeting. It seems like it is only considering low income people. Maybe that is why all the discount stores instead of more upscale.</p>
<p>Love this</p>
<p>This is a modern-day version of a mobile home park, isn't it? I would have concerns about the quality of construction and the life-span of the housing. Making sub-standard housing available to a larger number doesn't make long-term sense.</p>
<p>Limit # of people and vehicles per unit. Allow mix of income ranges. Do not allow them to be rented, only owned.</p>
<p>To much crime</p>

I dont think this is an option we need to be addressing if you're looking for it to be family homes with children. Yes its a roof over their head but in cramped quarters. This would be good in certain areas which we do not have in cc. Such as a lake community and for singles or retired people.

This seems more reasonable, especially for transient families .

Why not, its less maintenance to the owner and as long as The aesthetics of the home is presentable for the county

I am in agreement all for tiny homes.

Would be a great idea in densely populated areas of the county

Comments on Missing Middle housing types

Mixed development type is ideal in a diverse community
Even though it is mixed use, I would prefer some separation for older residents from young people and/or families
I don't like that the lowest income tier folks cannot afford a home. Especially when there are so many 90% empty 2nd and 3rd and 4th homes of those who can afford them. Let's get back to basic human decency and dignity.
Design flexibility is good to allow for non cookie cutter houses
I am all for homeownership and as our county ages people are not going to want three story homes.
Density is my biggest concern without adequate roads or public infrastructure, it quickly becomes chaotic. Charles County should take a serious look at Atlantas BeltLine model. This area seamlessly integrates diverse housing options with walkable trails, cafes, grocery stores, and entertainment venues. Its a vibrant community that also weaves in art and culture, creating a thoughtful and livable urban environment.
Again, I think this adds needed variety to the aesthetics of our communities.
Density doesn't bother me as long as the stormwater management is done effectively, and the preservation of green spaces is prioritized. Completely razing a mature forest and grubbing stumps only to plant ornamental trees back into the landscape is unnecessarily destructive. Only clear what is absolutely necessary, not what is most convenient at the time.
See other responses. I dont not support subsidizing housing.
Units would not be affordable to lower tier income.
These should be implemented just to give more options in the housing stock. Density should not be a con, it is essential to ensure that the services required by a community (water, electricity, sewer, police, fire, schools, roads) are not burdening the community because they are too expensive to maintain with not enough of a tax base to maintain it. Gentle density and infill development can compliment existing neighborhoods and can be done tastefully. Often times when people complain about density, they are complaining about the noise of cars that come from busier (denser) areas, but that is only because we build car dependent areas. If we can improve our transportation alternatives we will not need to add a ton of new cars when we add density.
If its missing but would benefit our community then developers should look into creating these types of housing units.
ensure infrastructure is supportive of traffic volume
The time it takes to grow this type of community is cost-prohibitive.
I dislike that lowest tier of income would not have access. I like that first time home buyers could benefit as well as renters.
Charles County doesn't need more town homes.! Duplexes, triplexes and small apartment buildings would be fine.
Again concern about rich people buying up the houses and apartments and then renting them out at higher rates.

Im in favor of the Missing Middle housing initiative for the diversity and balance it offers. Duplexes, triplexes, quads, and cottage courts provide a great middle ground between single-family homes and large apartments, creating more opportunities for renters and first-time buyers. They foster a sense of community while helping to address housing shortages.

However, I do have concerns about managing shared infrastructure and common areas. Without clear policies or oversight, disputes can arise when some owners neglect their responsibilities, potentially impacting upkeep and harmony. Ensuring proper systems for fair maintenance is essential to their success.

Im also wary of current townhome designs. Builders often prioritize maximizing units over practicality, leading to designs like narrow, unsafe staircases that can pose challenges for families or individuals with mobility issues. Building codes should address safety and accessibility while balancing density goals.

Overall, Missing Middle housing has enormous potential if implemented with thoughtful planning, fair management practices, and a focus on livable, safe designs for everyone.

I support the introduction of more missing middle housing options in Charles County, as they allow for creative, diverse, and inclusive development that better reflects the needs of modern households. Providing a range of housing types such as duplexes, triplexes, cottage courts, and small multifamily buildings offers flexibility for residents at different stages of life and income levels, while helping to close the gap between traditional single-family homes and large apartment complexes.

However, I also want to raise a serious concern about population density and its impact on our infrastructure. Charles County is already experiencing significant traffic congestion, particularly for residents commuting to D.C. and surrounding regions. As we consider policies that increase residential density, it's critical that we also invest in road improvements, transportation infrastructure, and transit options that allow for better traffic flow in and out of the county.

In addition to mobility, we must also focus on job creation within Charles County itself. By attracting new industries, supporting local business development, and creating more high-quality jobs here at home, we can reduce the number of residents who need to commute long distances every day. Thoughtful housing policy must go hand in hand with economic development and infrastructure planning to truly meet the needs of our growing population.

Pushing existing folks out. Not why bought into

Limited applicability

I like that it gives options for the types of dwellings a person can live in
Difficult to ascertain if this would be a good idea. On another note, the Charles County Commissioners, need to scale back on allowing builders to come into our county and RAPE the land, then charge outrageous rent to potential tenants. More apartments/housing increases population, which results in building more schools. As a consequence homeowners have to pay more property taxes. If we do not have children in school, we should be exempt from paying more property taxes.
Again not sure this option is viable.
Would support with limitations on what type of missing middle is approved.
I agree with this housing option as long as it's affordable for those that currently live or work in the county and align with the average salary in the county. While there are concerns that the increased density would be more of a strain in the county's infrastructure and educational system, it encourages greater homeownership which can further build the county's tax base. It can also help to attract potential economic development as the varying housing options is lucrative for any potential businesses moving to the area to provide their staff with options.
I feel like they would still be too expensive for the average renter/home buyer.
Increased density isn't an issue if the number of total housing is limited in the County and if that limit is hit, than stop building housing. You don't need to keep building housing until all the land and forest is gone. Set housing limits, track the housing built, and if the County is maxed out, stop approving residential development.
This is a builder's dream! No limitations, build what you want, charge the going rate. Charles county should put a moratorium on all new building and ensure the county has the resources to handle more school children, water shortages, environmental issues. There is currently too much housing that may or may not be sold. Why introduce more? Put a moratorium on building until the current available housing is bought or rented then reevaluate the direction of housing in Charles County.
Don't like that you could buy your house with an expectation that it would be separated from the "busyness" of more dense development and then suddenly it wouldn't be that way anymore
If I could give this a rating of a 10 I would. Missing middle housing is the solution to the housing supply problems, and many affordability problems. Allowing construction by-right in residential areas solves everyone's problem. Whether or not developers will be inclined to build it or not is another question, and incentives may be needed, but this is the answer. Although there were concerns when similar legislation came up in Northern Virginia, the number of permits that have actually been pulled to build missing middle housing remains low. However, having the options and encouraging these kinds of neighborhoods is the most cohesive and effective strategy to fix many of our housing problems.
I am concerned about the affordability of this housing option.
This seems like this is the major form of new housing in the county in many places. I think these either need to not be "luxury " as most are being billed or look at other more affordable housing options

Would rather see tiny homes vs more townhomes and apartments.
It would make the neighborhood looked less congested. If it looks overcrowded, people will most likely buy it.
Our problems are lack of infrastructure sufficient to support the existing population. How will the water, traffic and schools problems not be worsened by dramatically increasing the population?
If that many people in one area sickness spreads fast. They become heavy users of the ems system which is already over extended. Fire also will spread faster. Violence between have and have nots are mor frequent with close housing
would support if it is mixed use with commercial/retail development with stores and/or parks nearby
i like the inclusion, flexibility, and housing options
Dislike that it can cause concern over increasing density in existing neighborhoods And that the units would not likely be affordable to lowest income tiers
Too much density and development
There are plenty of these developments, already tucked away but again the cost is 300,000 and more for barely any square footage. Many of the new neighborhoods already have these at the front. We need smaller options that people can actually afford. Our homeless population is growing by the minute.
Dislike - Builders not required to build missing middle but given the option.
Stop allowing this crap to be built! No more townhouses and less people.
No more
Over crowded and not affordable to low income
Just drop zoning requirements and rules and these things will be built if people want them.
My neighborhood is already doing this crap. Mandating what the builders have to produce doesn't have the effect you want. It turns good neighborhoods into crime ridden cesspools.
We have many, many town homes going up now,, I dont see that we have a lack of this type of product. We have to also consider the cost of running the county; doing large developments of housing that dont pay enough in taxes to effectively run the government does disservice to everyone - current and future residents.
Basement apartment units are a great option but affordable housing is the priority. If you can't work and live in your community you harm your community.
We currently have plenty of buildong going on in Charles Count, per the state of Maryland. We need to reduce the cost to buyers and sellers so they can afford to live in the county. Not increase taxes for BS, law suits, and "education" when its not needed.
Flexibility, diversity
Will need affordable transportation. We arent there yet.
This offers great potential and should be encouraged!

Nah, not fair to those that have invested for specific reasons. Dont agree with this option at all. Rezone some of these empty retail spaces and create housing opportunities there before this option.
For low density housing
Concern for density in these neighborhoods
Provides more housing options
More options available for first time home buyers
Already have this still very expensive
It seems this is whats being done currently in Charles co with the pine grove community
Can cause concern over increasing density in existing neighborhoods
Wouldnt provide a large number of additional units for several years
Units would not likely be affordable to lowest income tiers
This option does not sound very promising.
The county has plenty of these.
Increase density means more traffic which the county cannot handle and the need for more/bigger schools
"Units would not likely be affordable to lowest income tiers" I'm not sure why that would be if the homes are very small. What exactly is the home buyer paying for? What do you expect the average sq ft of these homes to be? I am a lender and always looking for ways to help my clients qualify for homes.
This county is so overgrown with buildings and houses and unnecessary stuff. We do not need this.
This is important but not at the expense of options for extremely low income households. Missing middle housing is often palatable for politicians, units of local government and NIMBY warriors opposed to deeply affordable housing.
I love that this brings a diverse set of options to the conversation. The variety in housing would bring character to neighborhoods.
I like the idea for Waldorf. Keep that out of La Plata.
These are usually great options for shopping centers and can be considered luxury. Highly encourage, if planned and developed with that in mind. Rather than just dumping duplexes everywhere.
If thats the expectation, drop my rating.
I do not like this option.
No affordable housing
May not help enough people.
does not help!
Affordable townhomes and duplexes! these new build townhomes are not affordable. Charles county has very little duplexes - these would allow people to buy homes and rent to other side which still provided housing and helps owner gain rental income

Already too much overcrowding due to greedy land developers.
It gives everyone a chance
This doesn't look good. There needs to be a planned community where it's so easily visible. Most people move in houses to get away from apartment living. Otherwise, it's no different than living in the inner city. Have some separation
Still not affordable
doesn't help lowest income
Overcrowding, lack of affordable housing and lack of infrastructure are already very problematic. These need to be addressed before allowing any more homes being built by investment builders. No more excessive building. We don't need more neighborhoods, townhomes or apartment buildings. Stop all of it & catch up first!
We have lots of townhouses that are expensive in Waldorf.
I don't know.
Too dense
It's more inclusive. It's accessible financially. It's also limited so it won't be overwhelming for those who are opposed
I think this is perfect for developing some of the town center areas. For example Laplata really isn't very walkable given the traffic patterns and housing being so far from any restaurants or grocery stores. Building more community based areas where people can live and shop without having to drive all over would be a welcome addition to Charles county.
I don't want to rent, I want to own. I want to actually own what I purchase instead of paying someone else in perpetuity not to evict me from my own property.
Banning Airbnbs would also free up some of these "middle" houses for those of us that actually, for some bizarre reason, want to move or stay here instead of going somewhere better that doesn't have to deal with hours of backed up traffic in every direction and have a poor quality of life on top of that.
I would support this option only if infrastructure is properly addressed. We already have a traffic problem and cramming in more people will only make it worse. But we *need* more options when it comes to styles of houses and the sizes we can make them.
We already have this. It's not affordable. We don't have the schools, police/fire/ems, or hospitals to account for more people that this type of housing is meant for
I like the diversity in options and the community this may build, supporting many levels of income.
It another good concept that has opportunity to have many different solutions available.
We have enough townhomes!
We need to stop all the new construction housing
We have too many of these types of housing already.
These already exist
Again, the lack of water resource issue. Stop building until infrastructure can support.
Ugh. No more townhouses.

Clutter
This sounds like the dream we were sold with mixed use developments. Text amendments are now being approved to systematically change to just having homes built and no businesses. We will have to raise taxes to support this initiative and Im not in favor of doing that. It will only increase over time. The proposed solution of more density is not acceptable. We must first address our lacking infrastructure and services for our current taxpayers. The 2018 plan didnt include this very important aspect in its plan.
The first con doesn't make sense. The only way out of the problem is infilling more density. Density is the solution, but also a concern? Thats talking out both sides of your mouth.
Dislike mixing other housing into single-family housing.
Thats all I see now is town houses
Wouldnt provide a large number of additional units for several years
Do we need any additional units, we do not have water, our wild life are chilling in my backyard, and our roads are damaged. I think we will be ok without having additional units.
The option to include ut or not with developers. The dislike remains accessibility for our lowest income tiers.
We have enough townhomes and apartments in Charles Co. We don't need more.
More flexibility is always a bonus, and neighborhoods should be allowed to adapt and grow. Stifling them with overly restrictive zoning is what created the current housing crisis. Our neighborhoods do not have to experience drastic changes, but the next increment of development, which in most cases is missing middle housing, should be allowed by right in all neighborhoods. The concern from homeowners usually stems from a fear of change or a concern about the impact on property values, so if these options can be marketed in a reassuring and affirming way people will likely be convinced of it. When people hear density they think new york city will be built in their backyard, so real examples of these housing types in and around our county should be shown.
I feel our government needs to be more flexible about allowing ADUs.
Ive lived in a small apartment building when I was younger (and made less money). Loved it. 12 in the building, we were more like a little neighborhood that had fish fries and birthday parties. I think the garden or cottage ones would be nice, too. Im in Potomac Heights and most of the houses are duplexes back to back. Most look like little cottages but because the houses are not side by side, they each have their own yard, etc. A trick of the eye. There are standalone houses too, like mine. Different types are mixed together.
I think the increased density would be an issue for all concerned. I think there are better options available.
I just don't think Charles County is ready to handle the increased population
If this is the original model for St. Charles, it's devolved into high-density townhouse developments that dump tons of traffic on already strained roads.
Require play grounds, community event spaces, etc.
Enough townhouses

These types of communities are concerning due to density. I would only recommend this option in the less/low populated areas of the county, such as Indian Head.

Just exactly is cc looking to build such places? The new apartments by Aldi are expensive and most apartments have waiting lists. So if someone can tell me where they plan to execute these options that would be great.

As long as it fits the neighborhood

I do not agree with over crowding of neighborhoods. You are asking for a high increase in crime.

Could work but need more information

Appendix G:

[Summary of Responses to 2025
Policy Options Survey.xlsx](#)

Potential Units Yielded by Selected Affordable Housing Supply Policies			
Policy	Potential Zoning District and Annual Unit Estimates (Additional Units per year vs no change in zoning regulations)	Additional Annual Units (market rate)	Committed Affordable Units (80% AMI or less)
ADU changes	All Residential Zones that permit single family units and townhomes	8-16	
Missing Middle	RM, RH, RO, PRD, MX, TOD, CER, CRR, CMR, HVC, HVG, PUD	60-65	
Inclusionary Zoning	RL, RM, RH, RO, RV, CN, CB, CV, PRD, MX, TOD, CER, CRR, CMR, HVC, HVG, WC, AUC, PUD		130-140*
Smaller Home Footprints on Smaller Lots	RL, RM, RH, RV, PUD	50-55	5-10*
Other zoning changes: density bonuses, APFO tweaks,	RM, RH, CB, PRD, MX, TOD, CER, CRR, CMR, HVC, HVG, WC, AUC, PUD	15-20	8-10*
Tiny Home Communities or Cottage Court (on public sewer)	RL, RM, RH, PMH	8-16	8-16*
	Total Additional Housing Units	141 - 172	151-176*
	Existing Average Units Per Year		88
	Potential Total Annual Affordable Units (Current + Future)		239-264*
* Assumes MPDU program is mandatory			

Policy estimates above are based on the following assumptions:

- Residential building permits issued in most recent year: 1178 (2024)
- 10 year average for Residential Building Permits: 822 (2015-2024)

Committed Affordable Units are housing units that would be tracked and monitored by Charles County so that their affordable status is maintained. This would be controlled either by a development agreement or through a mandatory MPDU program.

ADU Changes: Jurisdictions across North America that have implemented generous ADU policies within the last 5-10 years have reported that new ADUs account for 1%-2% at most of all permitted residential units. Estimates for Charles County use the same 1%-2% factor based on the average number of residential building permits over the last 10 years (822 x 0.01 and 0.02). While ADUs are expected to cost less than market rate housing, it is not expected that they would be committed affordable units but instead be utilized to a large extent by individuals already living in the same household. Some units may be rented on the open market but would not be tracked by Charles County staff in the same way affordable apartments and other large developments would be tracked and maintained.

Missing Middle housing types: Research into expanding Missing Middle housing types is limited as the push for such housing has been a recent trend in North America. Long term research into missing middle types from Zurich, Switzerland shows that upzoning land 20% more led to a 13% increase in the housing stock over 10 years¹. Charles County housing stock = 63,542 in 2024. A 10% increase over 10 years would be 6354 housing units, which would amount to 635 per year. However, because it is more likely that Charles County would only upzone a small percentage of land for Missing Middle housing, 10% of that figure would result in approximately 64 additional units per year.

Minneapolis increased housing stock 12% in five years after implementing missing middle zoning through the elimination of single family zoning. Using housing data from Waldorf only, which is the main urbanized area in Charles County and makes up most of the development district, a smaller increase of 10% over 5 years would result in 3,041 total units, or 608 per year. Again, estimating that only a portion of Waldorf's land would be upzoned for missing middle housing, 10% of that figure is approximately 61 additional units annually.

While Waldorf is by no means as large and urbanized as Minneapolis or Zurich, all three examples are relatively built out communities that don't have large tracts of open land on which to build. Most instances of Missing Middle housing are expected to come from redevelopment, and it is fair to expect that trend to continue in Charles County if Missing Middle policies are adopted, albeit at a much lower rate (estimated at 10%) than major US or European cities. Therefore an estimate of 60-65 additional annual units seems to be the maximum for what could be achievable in Charles County with Missing Middle housing. It is also important to point out that because Missing Middle housing types are relatively small they would fall short of the threshold to trigger MPDU requirements, and would therefore not likely generate committed affordable units at or below 80% AMI affordability.

¹ "How Size Cities are Creating Missing Middle Housing," RPA.org. Accessed May 1, 2025. <https://rpa.org/work/reports/how-six-cities-are-creating-missing-middle-housing>

Inclusionary Zoning: Although a comprehensive inclusionary zoning or MPDU program would cover all types of housing, this estimate uses only figures for townhomes and apartments, which are at this point the most likely developments to fall under such a program.

Over the last 10 years the average proportion of townhomes and apartment units relative to all building permits is 40%. If 40% of the average annual building permits were subject to the MPDU program, and 12% of those units were required to be affordable, the result would be 40 units per year ($822 \times 0.4 \times 0.12$). Preliminary and final plat lots for single family homes would also be subject to the MPDU program, and 12% of the 798 preliminary and final plat lots recorded in 2023 would amount to 96 affordable lots. Combining affordable building permit figures and plat figures results in a potential total of 136 additional affordable units per year. This assumes no change to the existing MPDU program's affordability requirements. A comprehensive policy change could require a higher percentage.

Smaller Lots/Homes: If 40% of the annual building permits over the last ten years have been issued for apartments or townhomes, 60% have been issued for single family detached dwellings. Average annual permits multiplied by the 60% share for single family detached units (822×0.6) equals 493 units. Assuming only 10% of those annual units are constructed as entry level starter homes, the existing annual supply of starter homes would be approximately 49 units. Changes to zoning regulations to enable more starter homes is estimated to increase this figure by 20% to 59 units per year. Assuming such developments are also subject to the MPDU program, at least 12% of 59 units per year (7 units) would be required to maintain affordability for households earning up to 60% AMI.

Additional Density with Zoning Code Rewrite: Zoning code changes to allow density bonuses for multi-family developments, reductions in parking requirements, and other changes could add to the market rate and affordable housing stock. The share of apartment units as a percentage of overall housing permits is 10% over the last ten years. Ten percent of average annual permits (822×0.1) equals 82.2 units, and assuming zoning changes add 20% additional density the result would be approximately 16 additional market rate units per year (82.2×0.2). Assuming a mandatory MPDU program the 82.2 units per year would be subject to an affordability requirement, and 12% of those units would equal 10 affordable units.

Tiny Home Communities: There is also little research on tiny home communities and their proliferation in the last several years. In jurisdictions like Green County, Missouri where such communities have been tested and only allowed in limited locations like mobile home and commercial zoning districts approximately 30 units have been developed over the last

3 years (10 per year). Because of the size of the homes and how the communities are run and managed by non-profits seeking the combat homelessness or otherwise serve the most vulnerable and low income households and individuals these residences are estimated to all be committed affordable units. At the same time, however, such communities have sprung up in other jurisdictions where individuals seeking an alternative living arrangement and are not chronically homeless have developed tiny home subdivisions for market rate housing. It is estimated that just as many tiny home units could be developed for market rate as affordable housing with supportive services.