



COMMUNITY PLANNING ASSISTANCE TEAMS

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

Charles County, Maryland
Final Report | May 2018



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Charles County CPAT Members

Nancy E. Letendre, JD, AICP | Team Leader
Li Alligood, AICP, LED GA
Luis Gonzalez, AICP, ASLA
Jennifer Raitt
Jesse Saginor, PhD, AICP
Eric Roach | APA Project Manager

Community Assistance Program Staff

Felicia Braunstein | Director Professional Practice
Ryan Scherzinger, AICP | Programs Manager
Eric Roach | Program Associate
Jennifer Graeff, AICP | APA Contractor

AICP Community Assistance Planning Services Committee

Justin G. Moore, AICP | Chair
Marijoan "MJ" Bull, PHD, AICP
Robyn Eason, AICP, LEED AP ND BD+C
Emil Malizia, PHD, FAICP
Robert Paternoster, FAICP
Thomas Rounds, AICP, LEED AP
Sue Schwartz, FAICP

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

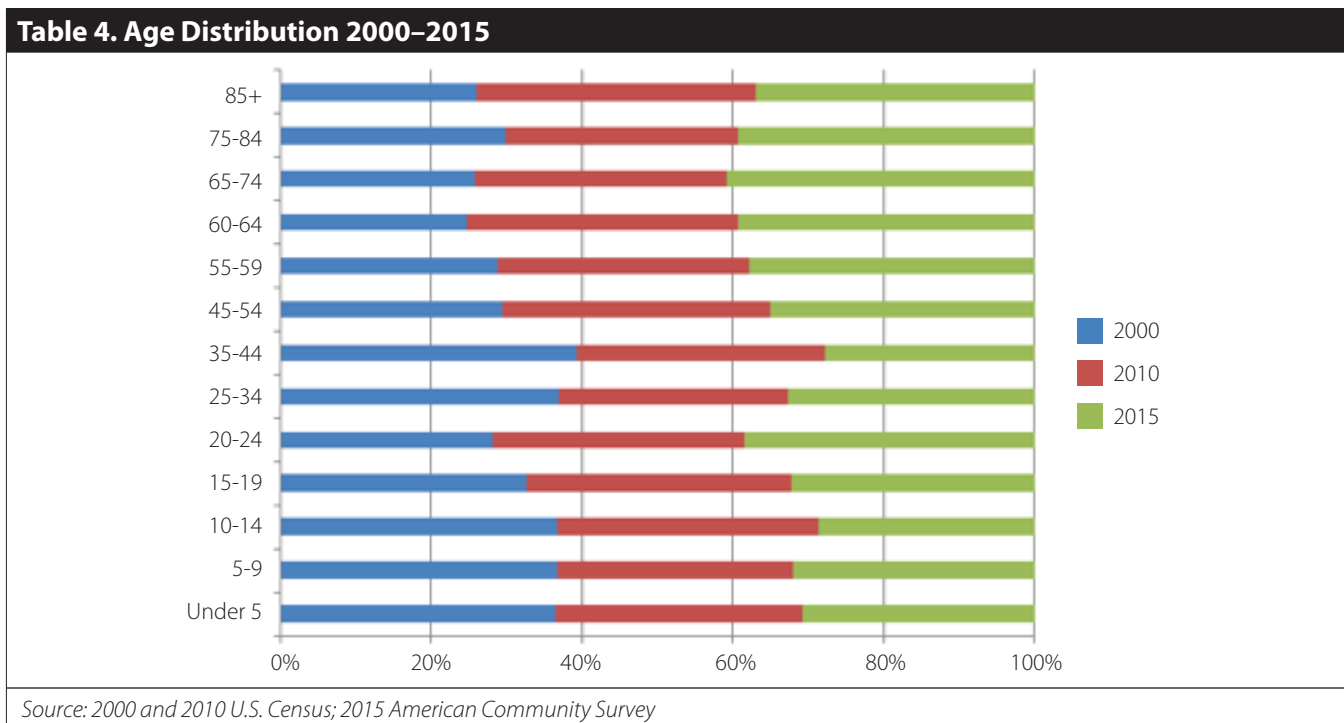
Source: 2010–2014 American Community Survey/HUD Comprehensive Housing Affordability Strategy

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

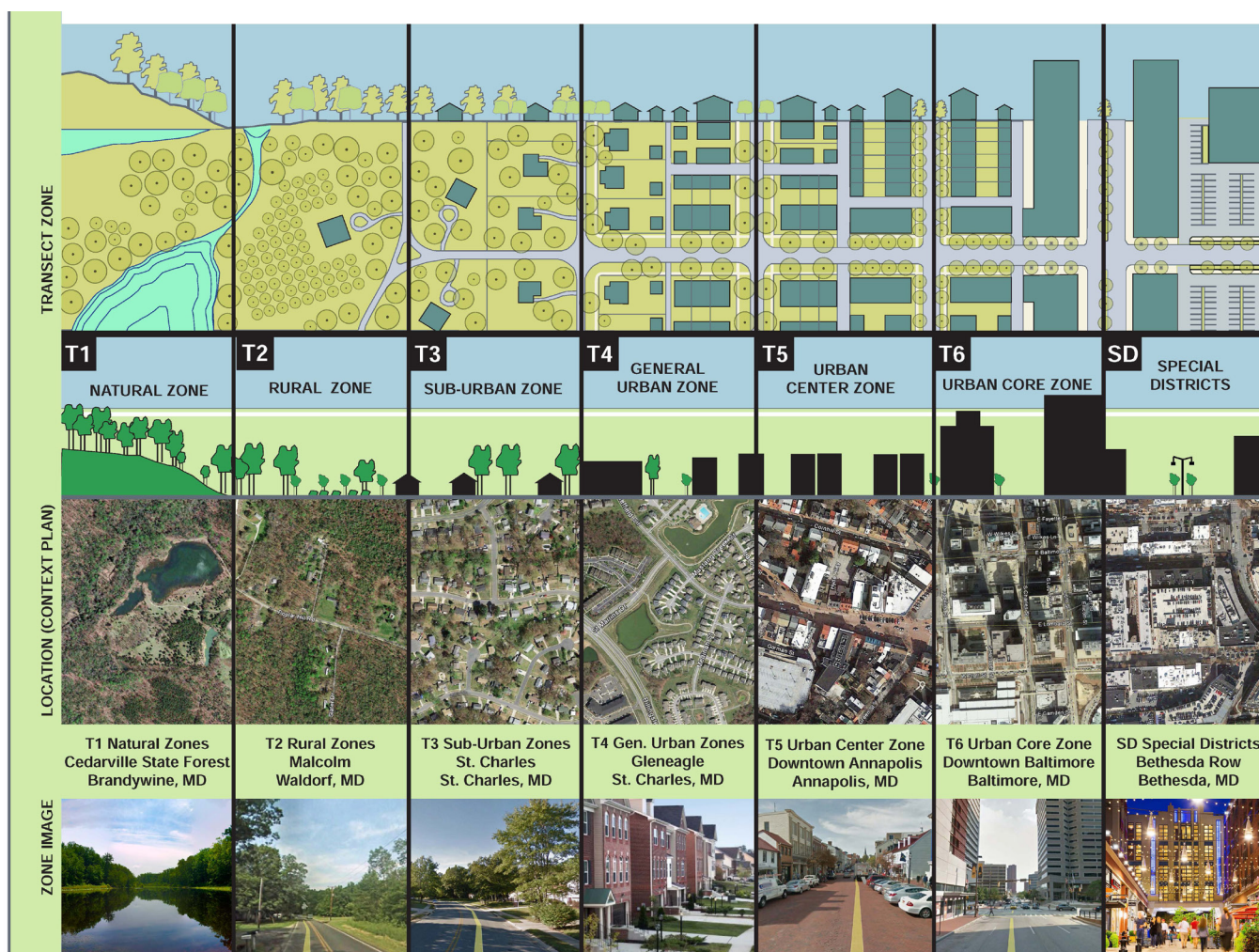
As discussed earlier, HUD defines housing as affordable to a household when it costs up to 30 percent of the household’s gross income. Table 7 illustrates the rental and mortgage costs that would be affordable to households earning between 30 percent and 80 percent MFI. This value is based on the average 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:

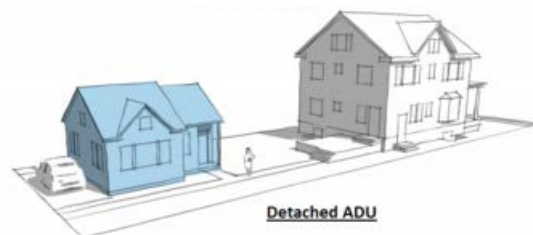
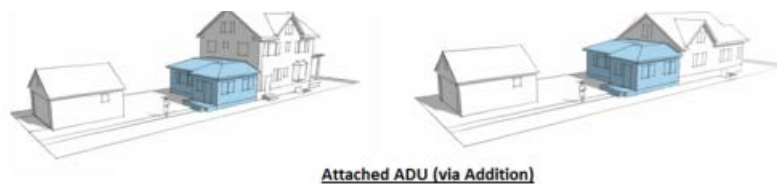


Image Credit: City of Minneapolis CPE

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

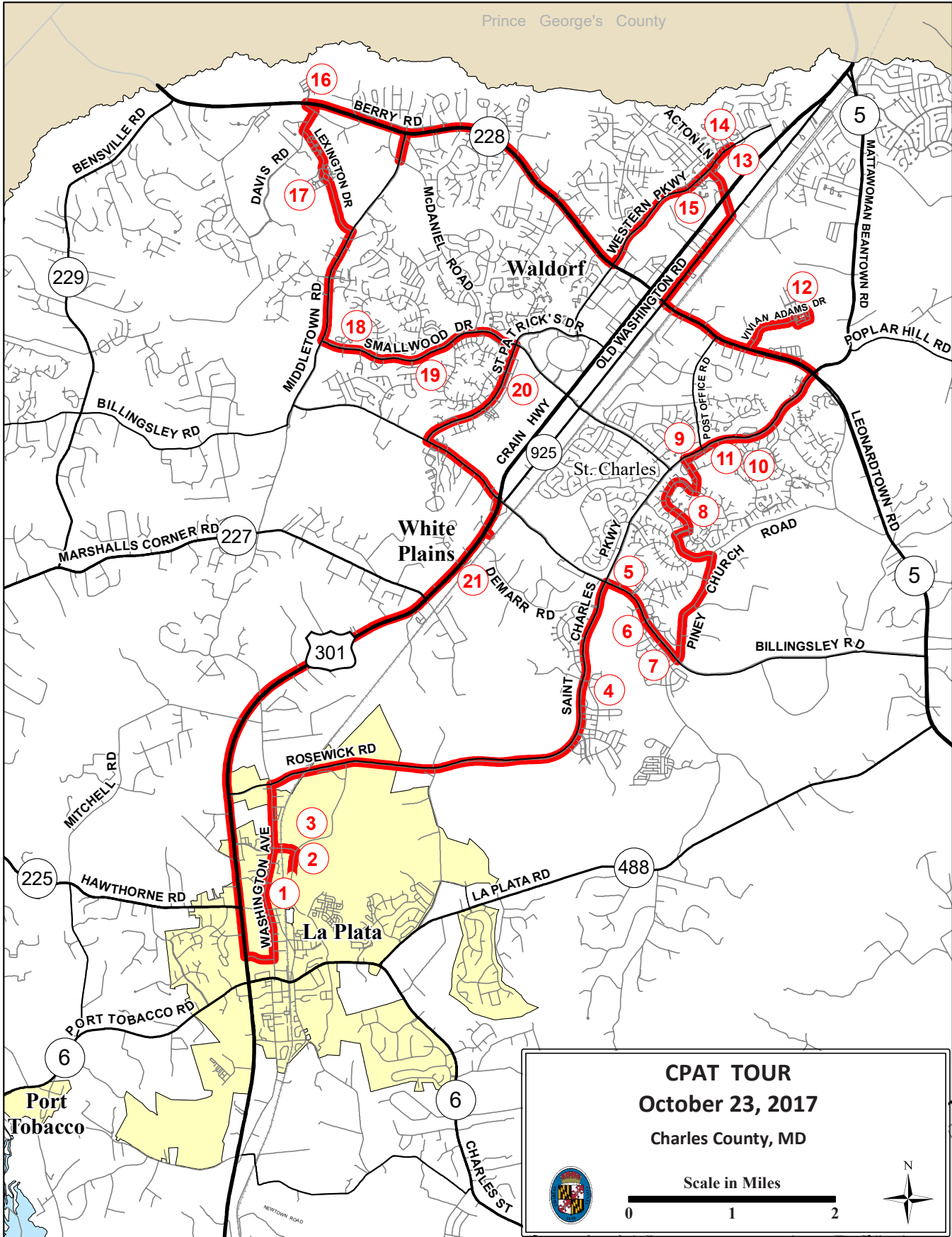
Appendix A: CPAT Tour Route and Map

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.



CPAT TOUR
October 23, 2017
 Charles County, MD

Scale in Miles

0 1 2

N

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%.

Appendix C: Community PPT

Appendix C: Community PPT

Charles County Affordable Housing Initiative



CHARLES COUNTY
Maryland

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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 Range ² (\$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

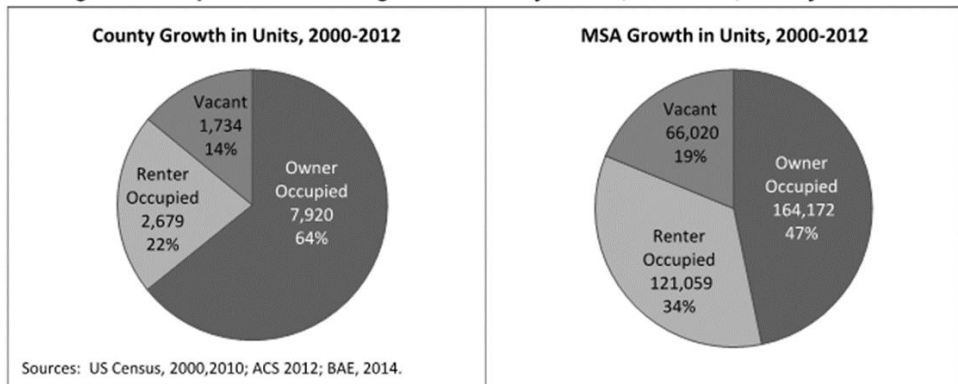
- Charles County - \$1,487
- Only two areas in the region are more expensive
 - Calvert County - \$1,557
 - Alexandria - \$1,555
- Maryland - \$1,230
- U.S. - \$928

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

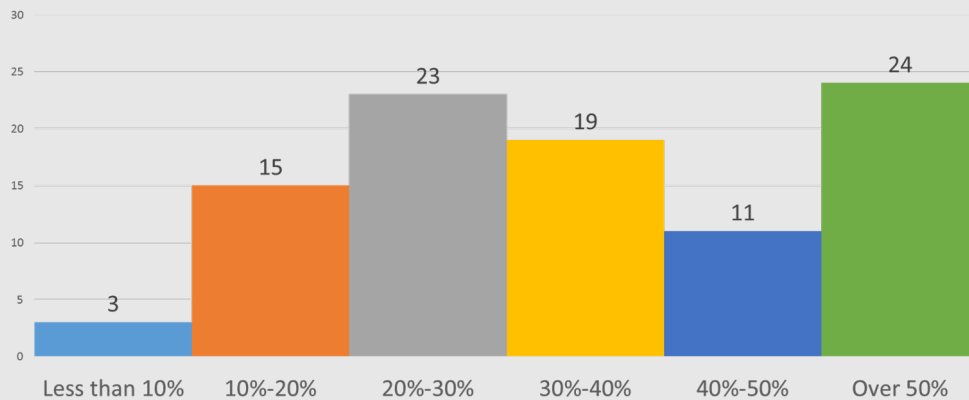
	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
<= 30%	2,955	7.30%	3,235	28.10%	6,190	11.80%
>30% to <=50%	2,790	6.80%	2,030	17.60%	4,820	9.20%
>50% to <=80%	2,980	7.30%	1,710	14.80%	4,690	9.00%
Total <=80%	8,725	21.40%	6,975	60.50%	15,700	30.00%

Source: 2010-2014 American Community Survey

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Charles County Housing Costs

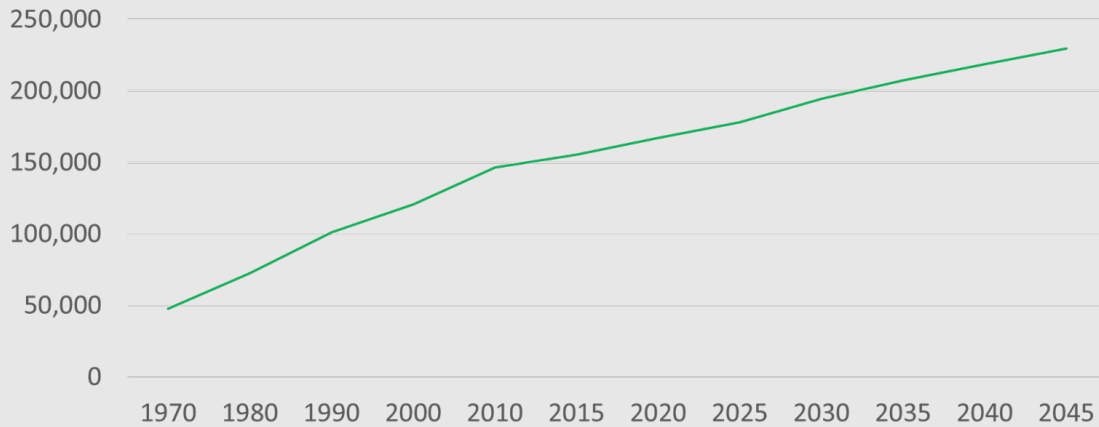
Rent as a Percentage of Household Income



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

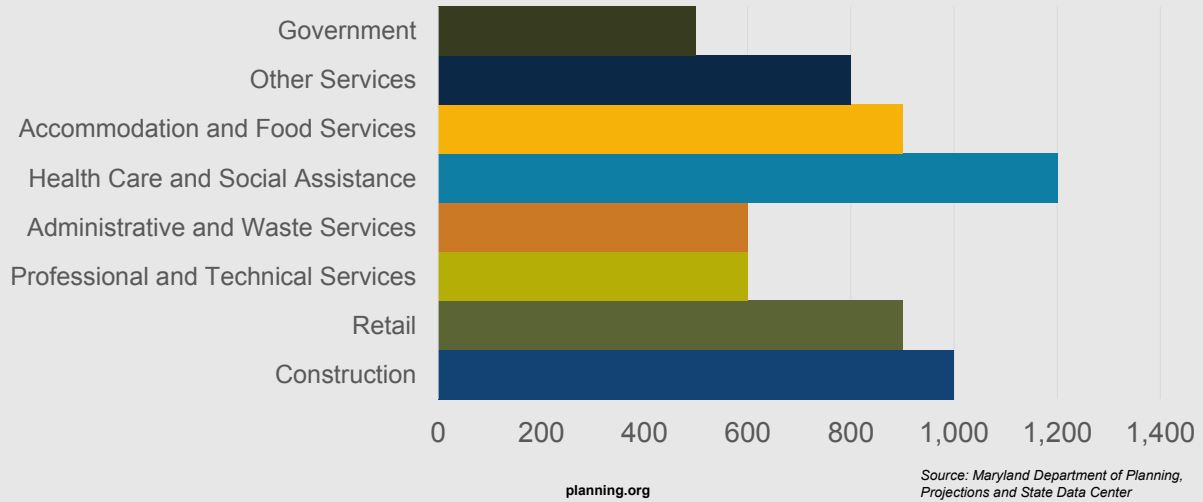
For 2015-2045

- 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

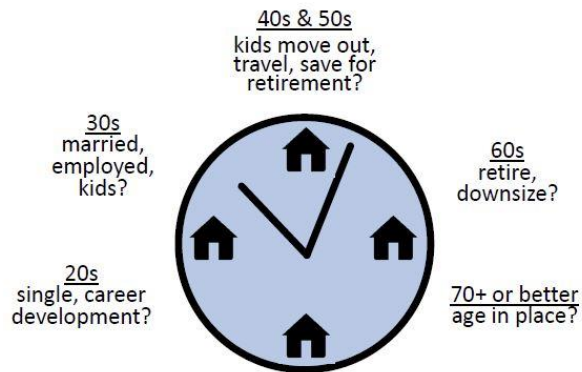
Jennifer Raitt



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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

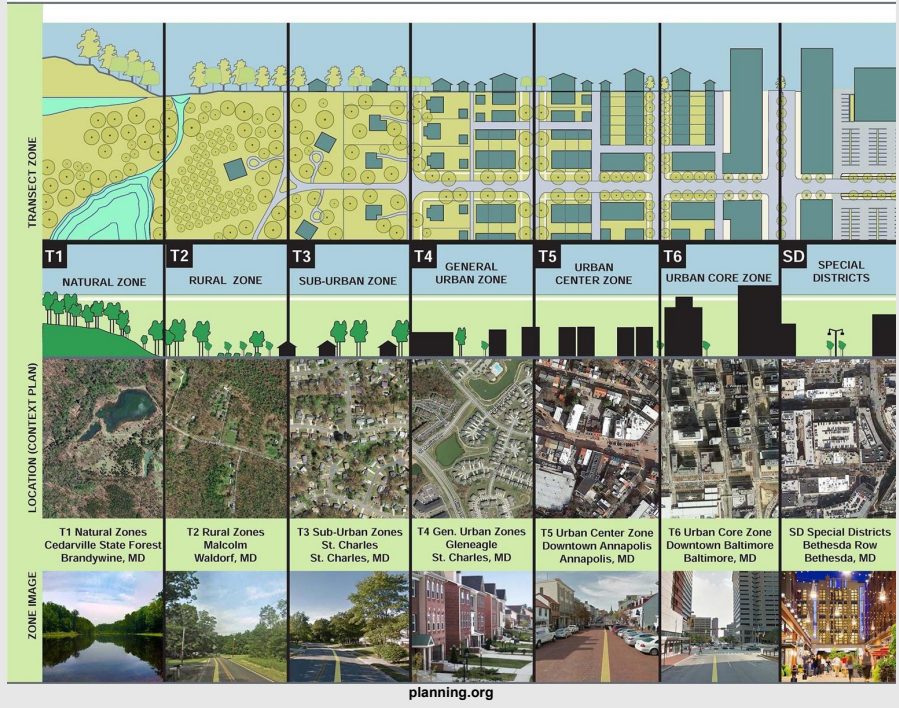
Luis Gonzalez, AICP, ASLA



CHARLES COUNTY
Maryland

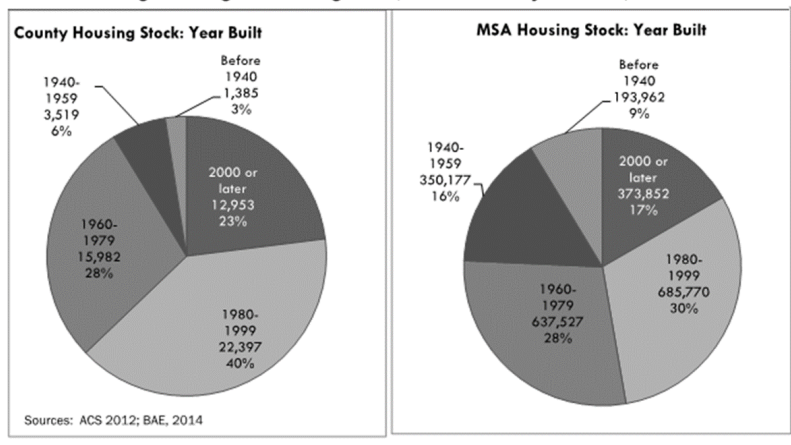


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Charles County Housing

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 GARDWELL PLACE

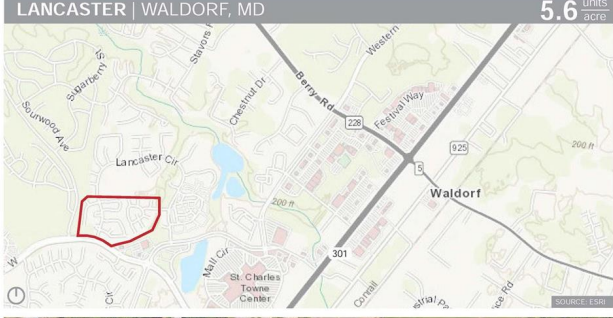
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Charles County Housing - Existing

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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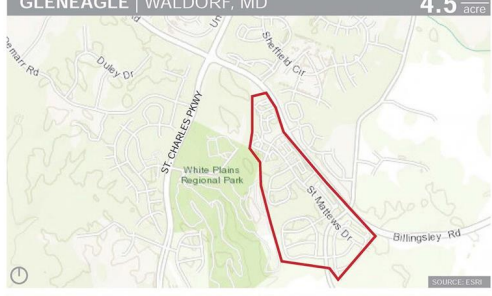






Charles County Housing - Existing

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

planning.org

Accessory Apartments: Tampa, FL



Source: TBO

planning.org

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

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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

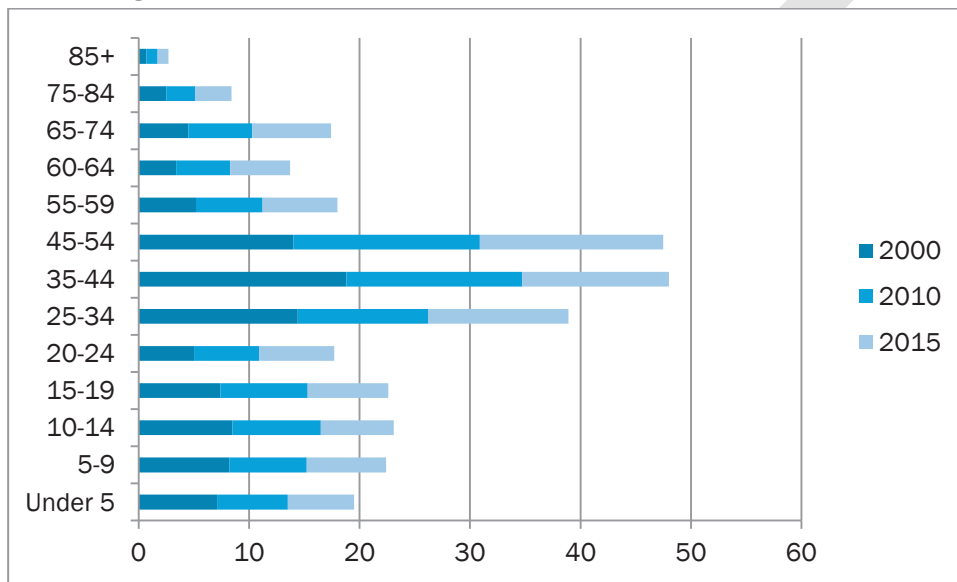
A review of the 2015 *Charles County Housing Stock Study*, 2000 and 2010 U.S Census Data, and 2015 American Community Survey data shows that Charles County's population and number of households is growing. The population is following national and regional trends: it is aging; households are getting smaller; 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

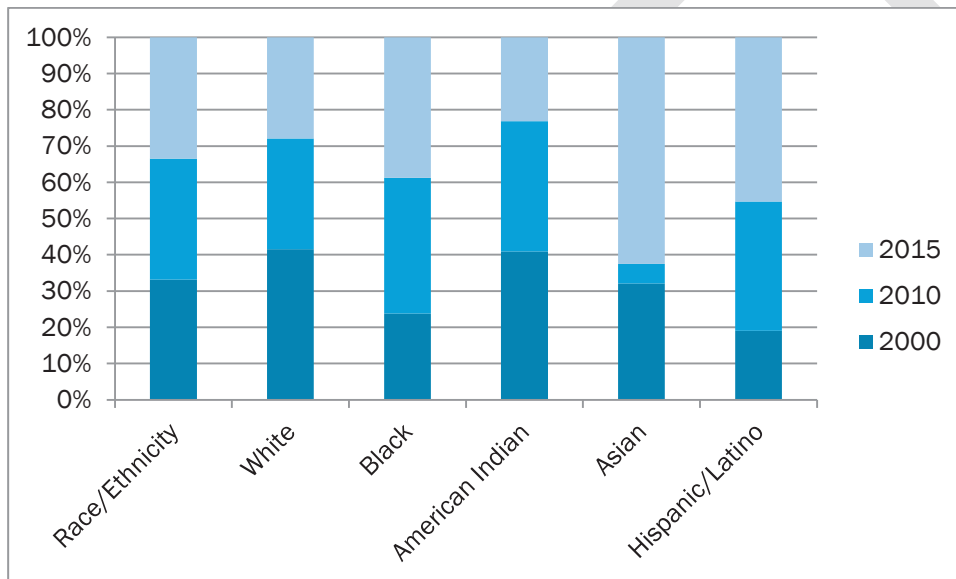
Household Type	2000	2010	2015	Change
Family	77.5%	75.4%	73%	-4.5%
Nonfamily	22.5%	24.6%	27%	4.5%
With Children	41.1%	36.3%	32%	-9.1%
Without Children	36.4%	39.1%	41%	4.7%

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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205 N. Michigan Avenue

Suite 1200

Chicago, IL 60601-5927

planning.org