

THE ST. MARY'S COUNTY COMPREHENSIVE PLAN

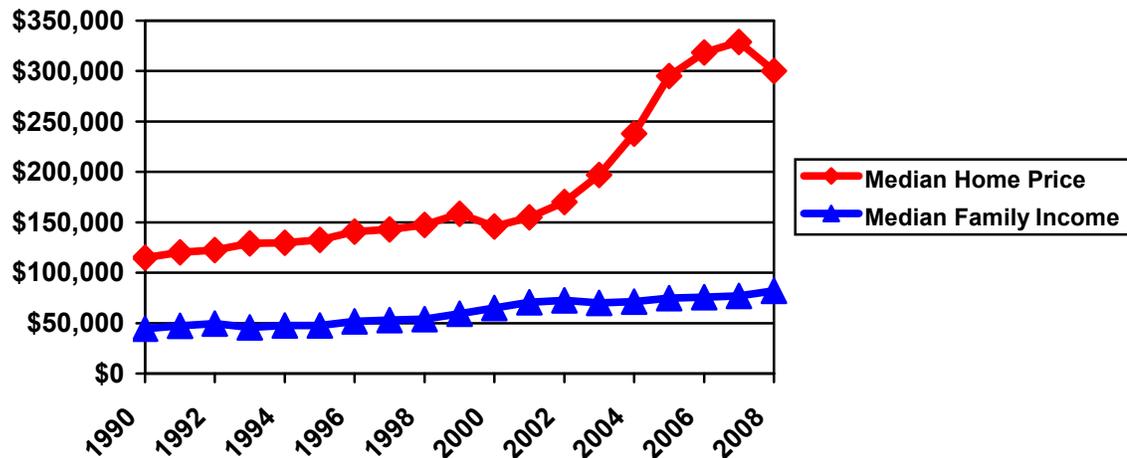
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Chapter 8: HOUSING

8.1 INTRODUCTION

With an economy that was generally healthy through the first decade of the new millennium and one that consistently enjoyed job growth, especially related to the technology and defense industry, the County continues to expect prosperity. From 1999 to 2008 median household income grew at the second fastest rate of all counties in Maryland (Howard was first). Over the same time period the median home price increased 125%, far exceeding the increase in median household incomes (see chart below). This created acute challenges to meet the needs of a growing workforce.



Source: Department of Economic and Community Development 2009

Increasing housing prices through the first decade of the 21st Century, plus a lack of available housing types, coupled with increasing transportation costs, have made it difficult for many residents to live and work within their community. This plan identifies various approaches to meeting housing needs by focusing on factors such as types of housing, community trends, development incentives, and promoting home ownership for families of various income levels. Furthermore, this plan defines workforce and affordable housing to facilitate a deeper understanding of the variety of housing needed to sustain the County's economy and support the growing population.

Workforce housing is defined as housing that is affordable to families earning 45% to 110% of the County's median household income whereas low income housing is defined as affordable to families earning below 45% of the County's median household income. The following chart shows the salary/hourly wage that must be earned to meet the workforce versus low-income housing definition in 2008.

**Chart of Wages that must be earned to meet the Workforce
versus Low-Income Housing Definition**

Annual Salary	% of Median HH Income	Hourly Wage
\$36,945	45%	\$17.76
\$61,575	75%	\$29.60
\$82,100	100%	\$39.47
\$90,310	110%	\$43.42

Source: Department of Economic and Community Development 2009

In 2001, the Board of County Commissioners appointed a Fair and Affordable Housing Committee to study and report on existing conditions. That committee submitted a report early in 2002, making a number of recommendations on affordable housing in general, as well as addressing the special issues of the Lexington Manor Task Force. The committee also recommended that a housing needs assessment be done to confirm need for more affordable and low income housing. The Board of County Commissioners contracted with the Danter Company to do a study on housing.

In 2003 a county-wide housing needs assessment was conducted by the Danter Company, which compiled data from various sources, including properties surveyed, local records, interviews with local officials, real estate agents, major employers, as well as secondary demographic materials. The study examined the extent to which housing is not affordable for a significant portion of the population and household base. One consequence of the lack of affordable housing is that one out of every four members of the workforce has to reside outside of St. Mary's County. Danter recommended providing more quality rental housing, specifically for low to moderate income households, and locating such housing particularly in the Lexington Park area. This assessment should be updated to provide current and projected data on the amount and percentage of housing needed to support low and moderate income families based on the anticipated population growth and the existing trends in family income.

In May of 2007 the Community Work Force Housing Task Force, a group of individuals and representatives of organizations from the private and public sectors, reported to the County Commissioners. After explaining the need for adequate housing as a component of a policy to maintain and expand the County's workforce, the group recommended four strategies:

- Preserve the traditional and older neighborhoods of St. Mary's County to maintain the current availability of workforce housing;
- Create incentives for developers to encourage the construction of new supplies of workforce and affordable housing;
- Educate businesses and the community at large about existing State and federal housing assistance programs such as "House Keys 4 Employees" and More House for Less; and
- Promote a rich diversity of housing types and sizes to ensure home ownership opportunities within a broad range of income levels.

Affordable independent living units for seniors are also needed in St. Mary's County, especially in the northern part of the County. An issue that impedes the provision of housing in

the north is the lack of sufficient water and sewer service.

Having verified that there is a lack of housing choices for many County residents, this chapter identifies the housing issues to be addressed and states the objectives, policies and strategies targeted to respond to these issues and concerns. It will be necessary to draw from a variety of available implementation techniques to address such a pervasive and long standing concern.

8.2 HOUSING PLAN

8.2.1 **Goal:** Promote a safe, affordable, variety of housing located in livable communities.

- A. **Objective:** Encourage a variety of developments and housing types to meet the needs of citizens based on employment, demographic and economic characteristics of the population.
- i. **Policy:** A variety of housing stock, both new and existing, owner-occupied or rental should include: single-family homes (custom-built or modular), multi-family homes (town houses, duplexes, apartments), multi-story high density complexes, consistent with fire protection standards, manufactured housing built to U.S. Department of Housing and Urban Development code independent and assisted care residential facilities, and accessory apartments.
 - ii. **Policy:** Determine the optimum mix of housing types or range of costs to support the County's existing and future needs based on an evaluation of the demographic and economic characteristics of the population.
 - iii. **Policy:** Monitor the variety of the County's housing stock to ensure choices are being provided for all income levels and routinely adjust permitting and/or enhance incentives to maintain an appropriate balance of housing types. Bridge the gap between supply and the need for affordable and workforce housing.
 - iv. **Policy:** Promote the development of housing options for the elderly including independent living facilities, assisted living accommodations and nursing care facilities.
 - v. **Policy:** Permit manufactured housing, including mobile homes, in appropriate locations subject to standards required for other single-family dwelling development.
 - vi. **Policy:** Encourage inclusion of accessory apartments where parking is adequate and in accordance with standards that restrict external structural alterations so that the visual character of the neighborhood will not be adversely altered.
 - vii. **Policy:** Encourage construction and renovation of housing units to enhance and respect existing patterns of community development.
 - viii. **Policy:** Support incentive programs for rehabilitation or replacement of deteriorating housing stock.
 - ix. **Policy:** Support programs which encourage home ownership.
- B. **Objective:** Encourage the provision workforce and affordable housing.
- i. **Policy:** Award bonus density in exchange for the provision of workforce and affordable housing in the growth areas.

- ii. **Policy:** Encourage efficient design which reduces the costs and impacts of development.
 - a. Cluster to reduce land and development costs.
 - b. Encourage the construction of new housing for a variety of income levels, reduce the per project percentage of land retained for open space in the Development District from 50 percent as low as 20 percent in exchange for the construction of workforce or affordable housing.
 - c. Maximize public and private agency efficiency in providing infrastructure to the home sites.
- iii. **Policy:** Require housing developers to meet adequate public and community facilities and services requirements and to account for the costs of residential development.

C. **Objective:** Promote safe housing in livable communities.

- i. **Policy:** Emphasize quality of life in developing a variety of new community types. Prepare guidelines such as the following:
 - a. Maintain picturesque landscapes when locating housing.
 - b. Improve degraded areas by providing landscape amenities.
 - c. Enhance open space.
 - d. Create a sense of identity and place for residents.
 - e. Encourage development plans which have clear organizational patterns.
 - f. Coordinate architectural standards.
 - g. Provide a variety of housing types.
 - h. Promote and enhance open space-oriented site designs with emphasis on recreational amenities and the provision of public and private community services and facilities.
- ii. **Policy:** Assure a safe and adequate housing stock for residents.
 - a. Improve substandard housing conditions.
 - i) Undertake and regularly review the County's livability code to gauge the relevance and adequacy of the ordinance.
 - ii) Enhance enforcement of the County's livability code.
 - iii) Support housing improvement and home ownership programs.
 - iv) Require owners to demolish or adequately provide protections from the hazards of unsafe structures and abandoned uses.
 - v) Enhance regulations to enforce the elimination of slums and blight.
 - b. Enforce existing regulations that assure adequate privacy and comfort, safety from fire, flood and other hazards, and protection

from health threats.

- iii. **Policy:** Provide a mix of private and public amenities and opportunities for passive and active recreation.
- iv. **Policy:** Reduce the need for automobile travel. Increase the sense of community and neighborhood by developing mixed use communities which integrate housing, transportation, shopping, recreation and educational facilities.
- v. **Policy:** Formally promote, recognize and reward good design.
 - a. Provide increased bonus densities for enhanced design of neighborhoods located within the Development Districts
 - b. Planning commission recognition for innovative and effective community design.
 - c. Chesapeake Bay Community recognition of "Bay Friendly" environmental design.
 - d. Support green building design for energy efficiency and long-term affordability of the housing.
- vi. **Policy:** Locate residential developments so as to avoid environmentally sensitive areas and increase access to public transportation.
- vii. **Policy:** Outside of the designated growth areas, encourage development at a density and in configurations which will preserve at least 50 percent open space.
- viii. **Policy:** In designated growth areas, promote and encourage clustering of lots and infrastructure on the least environmentally sensitive lands.
- ix. **Policy:** Permit home occupations in the rural preservation district and in residential zoning districts.
 - a. Establish performance standards which will prevent negative impacts on surrounding properties.
 - b. Limit impacts to surrounding properties through guidelines for permissible uses, size of the area utilized within the home, the number of non-family employees, exterior appearance, on-premise advertising, sales and production inventory limits, access, traffic generation, vehicle and materials storage and restrictions to prevent public nuisance impacts of noise, vibration, odors and pollution.

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