Housing Supply, Demand and Zoning Options Analysis

Charles County Planning & Growth Management Department,
Planning Division

October, 2010

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PART I: AFFORDABLE & WORKFORCE HOUSING – SUPPLY & DEMAND

A. Summary & Findings:

This report is provided as a policy analysis of existing conditions and zoning options as they relate to affordable and workforce housing in Charles County, Maryland. Part I of the study examine supply and demand of affordable and workforce housing. Part II provides various options related to changes in zoning codes to promote affordable housing.

This study was reviewed and revised several times. A peer review process was employed that included several housing experts in the region to evaluate and critique the methodology used in the analysis.

The methodology utilized considers all housing units in the county and compares it to all household incomes in the county. This provides an accurate analysis of household incomes in relation to their affordability levels and compares family affordability to available housing stock (both occupied and vacant or for sale) in order to determine if supply is meeting demand.

The data was divided into 3 cost ranges or categories based on income level with supply and demand analyzed for each range. It was also further divided into smaller categories and analyzed to identify specific problem areas. The income categories relate to the definitions for affordable housing and workforce housing and were divided into the affordable housing range of 30-60% of median household income, middle or overlap area of 60%-80% of median household income and the higher workforce housing range of 80%-120% of median household income. The median household income is different than mean income and is based on the US Department of Housing and Urban Development HUD data for a family of four as adopted by the County Commissioners. Specific income data is included in the Appendix.

After this analysis was completed, then demand anticipated from growth was considered in relation to the supply. Demand from growth is assumed to be divided by, and similar to, existing income ranges and percentages of total county households within each range.

Rental data was also studied and considered. There are approximately 4,970 rental units within Charles County per the State of Maryland Department of Assessments and Taxation, Charles County Office (2010). The staff researched rental rates in St. Charles, Waldorf, Indian Head and LaPlata. The research indicates that 2 bedroom units generally begin at about $1,130 per month and 3 bedroom units at $1,350 per month. More expensive units are available. Lower costs may exist as rentals by owners but are rare and for purposes of this study we considered these numbers the base rental rates for apartments.

The results of the analysis indicate the following:

- Households earning < $30,000. per year (13% of County Households). Families in this income range are considered to be low income and below the affordable housing range. There continues to be a shortage of housing in this category as incomes are not high enough to afford to purchase homes in Charles County. In addition, most rental property monthly rents are greater than 30% of their monthly income levels. Families

earning less than $30,000. are in need of financial assistance related to housing costs or are likely only to afford housing by sharing expenses with family, friends or roommates. There are 716 households in the county receiving a HUD Voucher for some type of housing assistance. The data indicates that there may be as many as 5,970 families in this income category as of 2010.

- Households earning $30,000 - $40,000. per year (Within the affordable housing range, 5.9% of County Households). These families could possibly qualify for housing purchases ranging from $100,000. - $125,000. However, for sale housing supply is rarely available for those in this income range and these income levels make it difficult to establish a down payment and closing costs related to purchasing a house. A rent of $1,000. per month is at the top of their affordability range which is less than the average typical starting rental rates on the market for two bedroom units. Supply is not adequate to meet demand and the data indicates a shortage of over 2,000 units is needed to accommodate families in this income range. Families in this income range are likely to seek financial assistance for housing from the government or family members (See Table 2).

- Households earning between $45,000. - $60,000. per year (Within the affordable housing range, 9.5% of County Households). These families are considered to be within the affordable housing income range. They could possibly qualify to buy housing ranging from $150,000. - $200,000. They are likely to spend between $1,000. - $1,500. per month on housing. There is existing supply to meet demand in both the for sale and rental markets. A down payment is likely challenging to purchase a house, but they would qualify for rental housing.

- Households earning between $60,000. - $80,000. per year (Within the overlap area and includes affordable and workforce housing ranges, 13.3% of County Households). These families are within the "overlap" income ranges that are included in both affordable housing and workforce housing ranges. They could possibly qualify to purchase housing ranging from $200,000. - $275,000. They are likely to spend between $1,500. - $2,000. per month on housing expenses, either rent or a mortgage. The data suggests that there is adequate supply to meet demand for both rental and for sale housing. Rental housing in this income range for 2-4 bedroom units is available.

- Households earning between $80,000. - $110,000. per year (Within the workforce housing range, 18.8% of County Households). Families in this income range are considered to be within the workforce housing income earners. They could possibly qualify to buy housing ranging from $275,000 - $400,000. They would typically dedicate between $2,000. - $2,750. for monthly housing expenses and while they technically may qualify for housing as much as $400,000., they may choose to purchase a house somewhat less than that. Their income and the availability of housing in the market make it attractive for them to purchase a home and they can generally afford to do so.

- Households earning between $110,000. - $150,000. per year (Top of workforce housing range and above, 19.6% of County Households). While these families could

afford to buy a house between $400,000. - $450,000., they may find that the supply of housing for sale in this price range is limited and therefore would likely opt to purchase a house less than $400,000. The data indicates there are about 3,145 housing units in the county in this value range, but 9,656 households with incomes in this range. While those earning more than $120,000. per year are considered to be outside of the workforce housing category, the data indicates a limited supply of housing in relation to their income level in this range.

- Households earning above $150,000. per year (Above workforce housing range, 16.9% of County Households). The data indicates that supply is equal to demand in this income area. There are 8,326 households in Charles County that have incomes greater than $150,000. per year. There are various housing options for families in this income range including purchasing land and building homes to fit specific needs.

The following Table 1 is a general summary followed by three graphics that illustrate the findings. Table 2 on page 8 provides a more detailed analysis and breakdown of the various income levels as noted above. Table 3 includes the added supply from rental apartments and Table 4 includes anticipated additional housing demand from growth. Table 5 provides a breakdown of the monthly income and the amount that would typically be available to be used for housing (30% of monthly income). Table 6 uses the income data from Table 5 and applies it to mortgage and other related housing costs which was then matched to income levels to determine the affordability ranges and ability for different household income levels to purchase a house.

Conclusion:

Part I of this study examined supply and demand for affordable housing. A review of the details of the data indicates that the greatest area of housing need in Charles County is with those making less than $40,000. per year. Families earning between $30,000. - $40,000. may be able to afford a house within their income limits, but there are few for sale houses available within their affordability range ($100,000 - $125,000) and there are a limited number of rentals in their affordability range as well ($750. - $1,000 per month). For those families within the workforce housing range, there is adequate supply to meet demand but the data indicates that some families in the higher workforce housing income range could possibly afford a more expensive house than the one they reside in as based solely on their income levels.

Part II of this study examines various zoning mechanisms and possibilities for using zoning as one tool out of many to assist in the provision of affordable housing.

B. Graphics & Tables

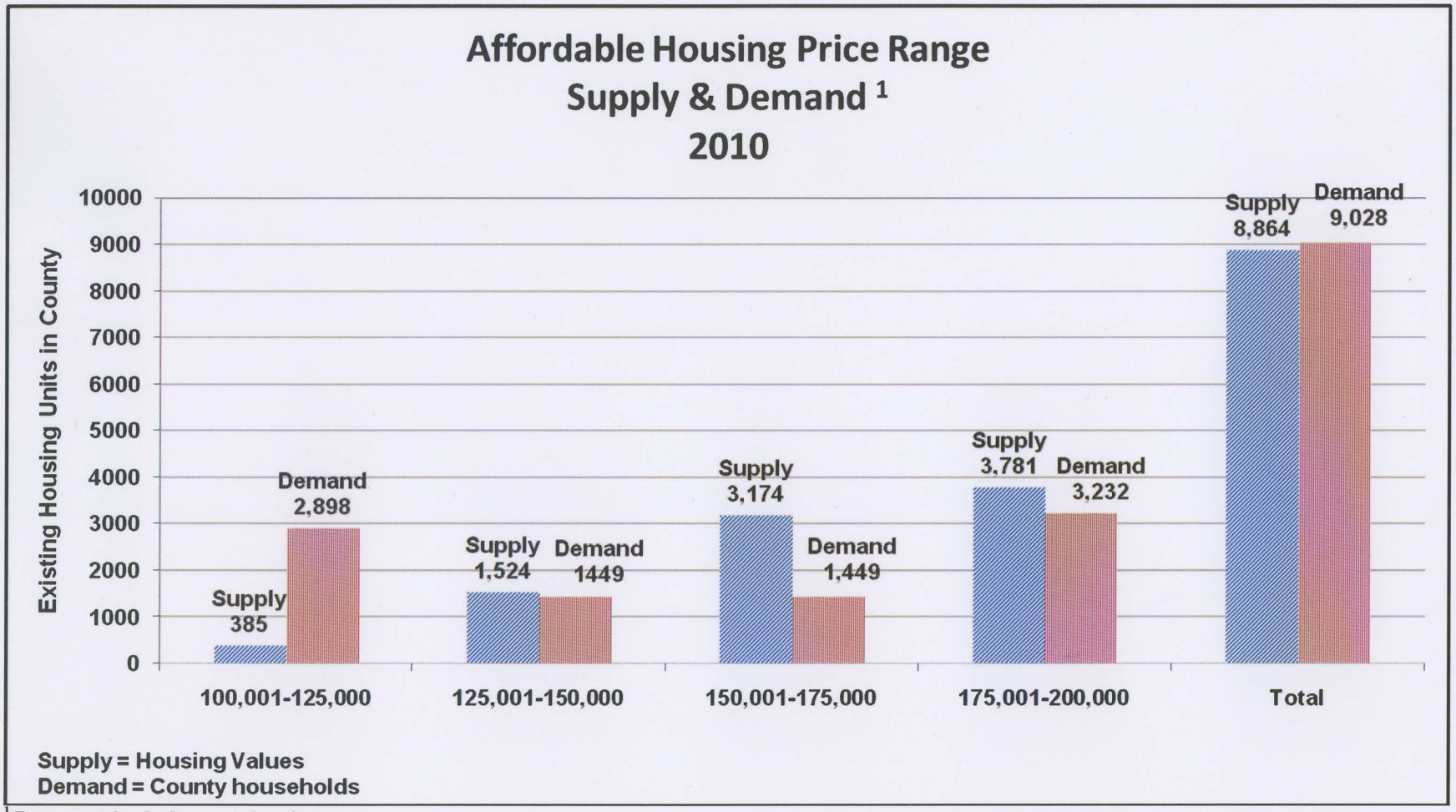
The following is a summary table as a result of the research.

Table 1: Total Housing Supply & Demand - Summary [1]

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

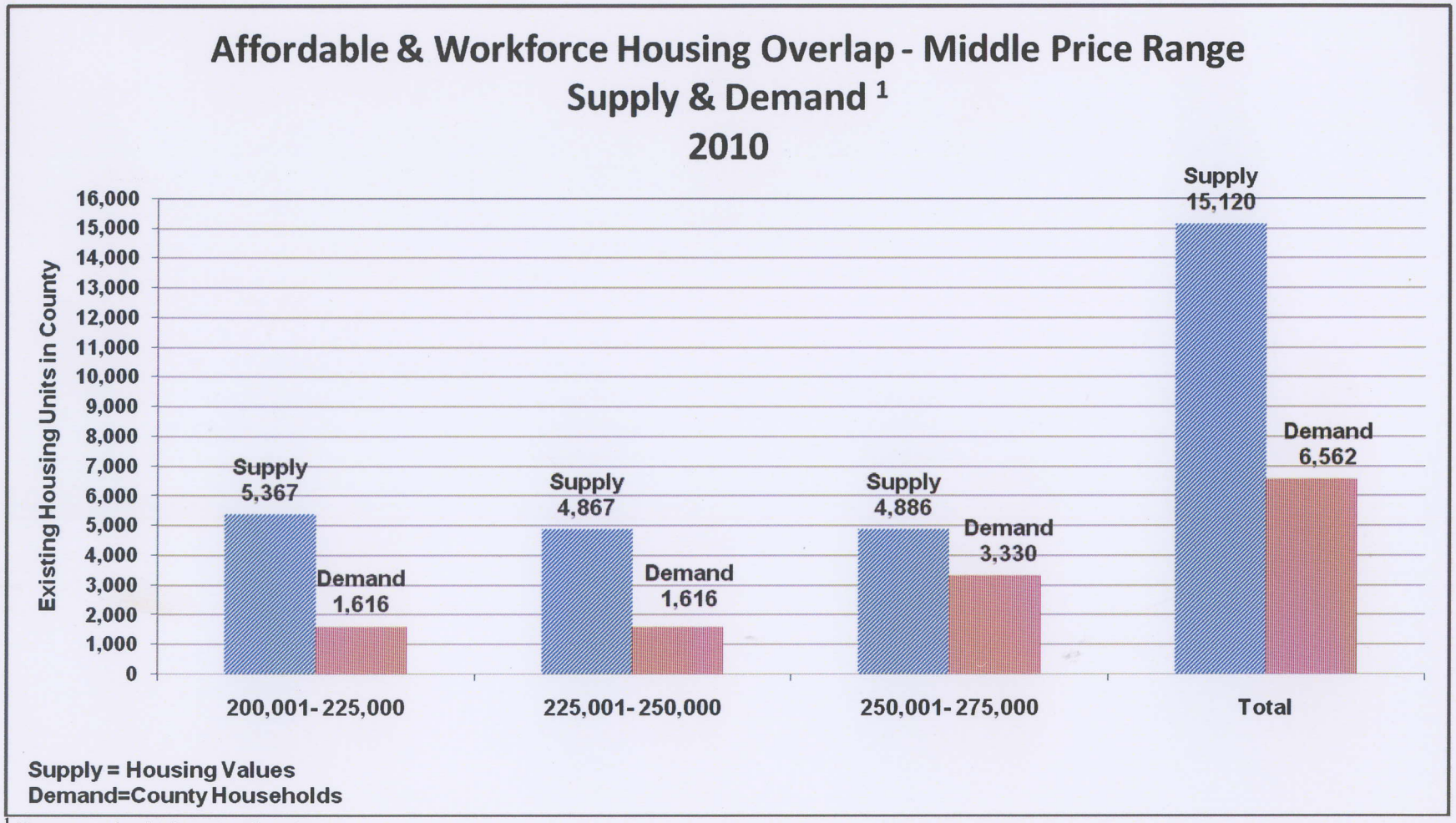
[1] Includes both for sale and rental housing available to meet demand.

[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).



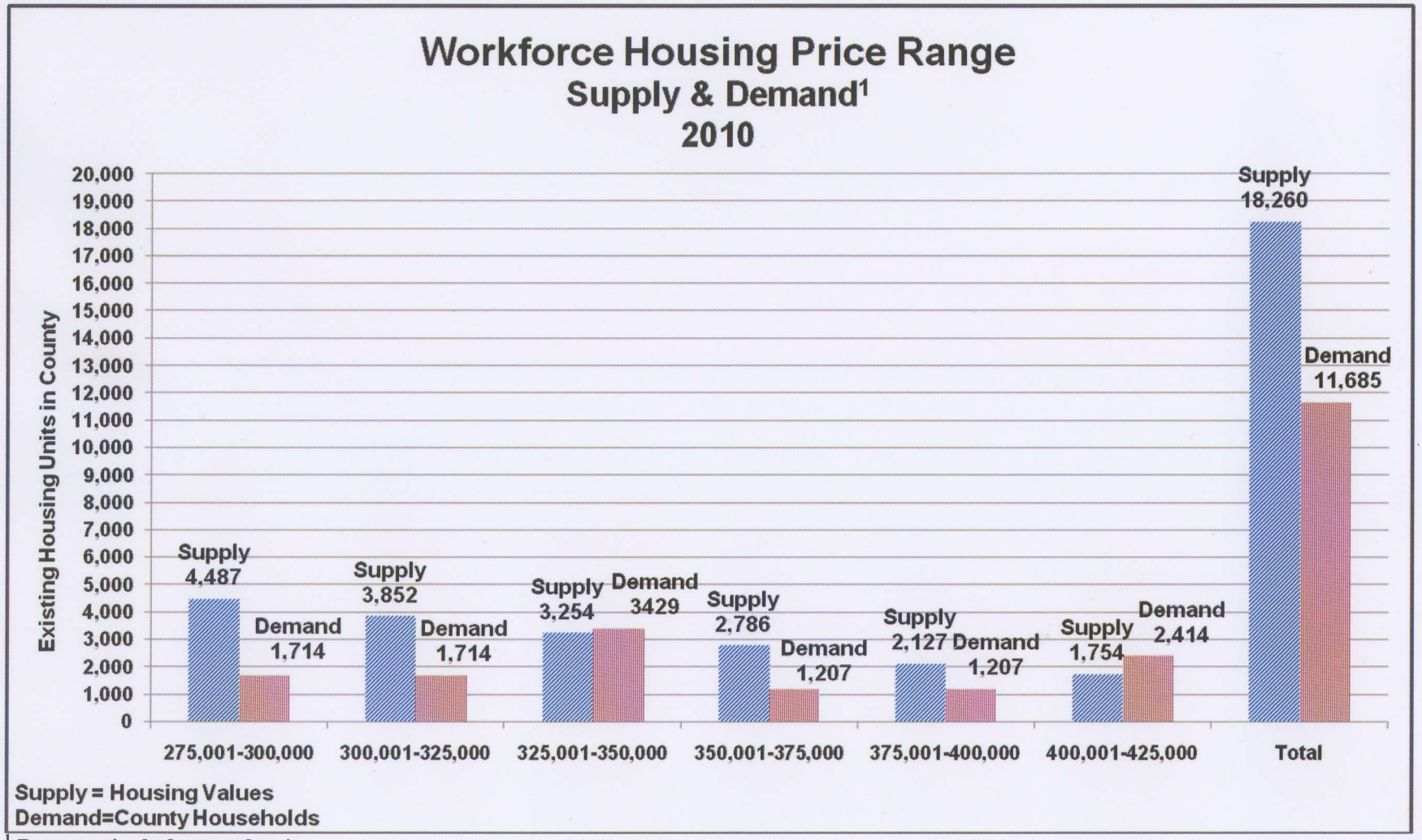
[1] Does not include rental units.

Prepared by Charles County Planning & Growth Management Department, June 23, 2010



[1] Does not include rental units.

Prepared by Charles County Planning & Growth Management Department, June 23, 2010



[1] Does not include rental units.

Prepared by Charles County Planning & Growth Management Department, June 23, 2010

Table 2: Housing Supply and Demand - Existing

	SUPPLY			DEMAND		SUPPLY/DEMAND
Housing Cost Ranges	Total County Supply Per Assessment Data[1] (Charles Co., 2010)	Estimated Income Needed to Buy House in Range (30% used for housing)	Household Income Ranges	Existing Households within income ranges [2] (Charles Co., 2008)	% of total	Available Supply Per Household Income
			<$25,000 =	4970	10.09%	n/a
0-100,000	297	$30,000	$25,000-$30,000	1449	2.94%	-1152
Affordable Housing Range:						
100,001-125,000	385	$40,000	$30,000-$40,000 =	2898	5.88%	-2513
125,001-150,000	1,524	$45,000	$40,000-$45,000 =	1449	2.94%	75
150,001-175,000	3,174	$50,000	$45,000-$50,000 =	1449	2.94%	1,725
175,001-200,000	3,781	$60,000	$50,000-$60,000 =	3232	6.56%	549
Affordable & Workforce Housing Overlap:						
200,001-225,000	5,367	$65,000	$60,000-$65,000 =	1616	3.28%	3,751
225,001-250,000	4,867	$70,000	$65,000-$70,000 =	1616	3.28%	3,251
250,001-275,000	4,886	$80,000	$70,000-$80,000 =	3330	6.76%	1,556
Workforce Housing Range:						
275,001-300,000	4,487	$85,000	$80,000-$85,000 =	1714	3.49%	2,773
300,001-325,000	3,852	$90,000	$85,000-$90,000 =	1714	3.48%	2,138
325,001-350,000	3,254	$100,000	$90,000-$100,000 =	3429	6.96%	-175
350,001-375,000	2,786	$105,000	$100,000-$105,000 =	1207	2.45%	1,579
375,001-400,000	2,127	$110,000	$105,000-$110,000 =	1207	2.45%	920
400,001-425,000	1,754	$120,000	$110,000-$120,000 =	2414	4.90%	-660
425,001-450,000	1,391	$145,000	$120,000-$150,000 =	7242	14.70%	-5,851
>450,001	5,653	150000 +	$150,000-$200,000 =	5567	11.30%	86
			>$200,000 =	2759	5.60%	not available
Totals	49,585			49262	100%	

628 Properties are exempt from Taxes include Local, County, State and Federal Government, Veterans, churches, etc. (not listed)

[1]Total Housing Data (Supply) from the Maryland Department of Assessment & Taxation, Real Property Data Search, 2010 (Does not include rental apts.)

[2] Total Household Data (Demand) from US Dept. of Housing and Urban Development, 2008. (The difference in totals is due to difference in years for data sets)

Prepared by Charles County Planning & Growth Management Department, June 21, 2010

Table 3: Housing Supply & Demand - Existing with Apartment Rentals

Household Income Ranges	Available Supply Per Household Income	% Distribution Per Census Data	Rental Apts. (Additional Supply)	Total Available Supply per Demand
<$25,000 =	-4,970	10.09%	Not available	-4970
$25,000-$30,000	-1152	2.94%	146	-1006
$30,000-$40,000 =	-2513	5.88%	292	-2221
$40,000-$45,000 =	75	2.94%	146	221
$45,000-$50,000 =	1,725	2.94%	146	1871
$50,000-$60,000 =	549	6.56%	326	875
$60,000-$65,000 =	3,751	3.28%	163	3914
$65,000-$70,000 =	3,251	3.28%	163	3414
$70,000-$80,000 =	1,556	6.76%	356	1912
$80,000-$85,000 =	2,773	3.49%	173	2946
$85,000-$90,000 =	2,138	3.48%	173	2311
$90,000-$100,000 =	-175	6.96%	346	171
$100,000-$105,000 =	1,579	2.45%	122	1701
$105,000-$110,000 =	920	2.45%	122	1042
$110,000-$120,000 =	-660	4.90%	244	-416
$120,000-$150,000 =	-5,851	14.70%	731	-5120
$150,000-$200,000 =	86	11.30%	n/a	86
>$200,000 =	n/a	5.60%	n/a	n/a

Apartment distribution restricted to the lowest = $750./mo. = 30% monthly income for household making $30,000./year and highest being $3,125./mo. = 30% monthly income for household making $150,000./year.
Apartment data distributed based on % of households per Census data x total apartment units available per assessment data.

Table 4: Housing Demand - Projected Yearly Needs for Growth [1,2]

Housing Cost Ranges	Income	Yearly Needs [1]	
	<$25,000 =	109	(rental only market)
0-100,000	$25,000-$30,000 =	29	(rental only market)
Affordable Housing Range:			
100,001-125,000	$30,000-$40,000 =	59	(rental only market)
125,001-150,000	$40,000-$45,000 =	29	
150,001-175,000	$45,000-$50,000 =	29	
175,001-200,000	$50,000-$60,000 =	66	
Affordable & Workforce Housing Overlap:			
200,001-225,000	$60,000-$65,000 =	33	
225,001-250,000	$65,000-$70,000 =	33	
250,001-275,000	$70,000-$80,000 =	67	
Workforce Housing Range:			
275,001-300,000	$80,000-$85,000 =	35	
300,001-325,000	$85,000-$90,000 =	35	
325,001-350,000	$90,000-$100,000 =	70	
350,001-375,000	$100,000-$105,000 =	25	
375,001-400,000	$105,000-$110,000 =	25	
400,001-425,000	$110,000-$120,000 =	49	
425,001-450,000	$120,000-$150,000 =	147	
>450,001	$150,000-$200,000 =	113	
Total		953	

1. See methodology & assumptions for details on projected household needs to accommodate growth, Section 1C, page 13

2. Distribution on need is based on household income survey data - USHUD.

Table 5: Available Income for Housing - Charles County, Maryland

Available Income for Housing

Income	% of income County - HUD data	30% of income Yearly	30% of income Monthly
$30,000.00	30%	$9,000.00	$750.00
$40,000.00	40%	$12,000.00	$1,000.00
$50,000.00	50%	$15,000.00	$1,250.00
$60,000.00	60%	$18,000.00	$1,500.00
$70,000.00	70%	$21,000.00	$1,750.00
$80,000.00	80%	$24,000.00	$2,000.00
$90,000.00	90%	$27,000.00	$2,250.00
$100,000.00	100%	$30,000.00	$2,500.00
$110,000.00	110%	$33,000.00	$2,750.00
$120,000.00	120%	$36,000.00	$3,000.00
$130,000.00	130%	$39,000.00	$3,250.00
$140,000.00	140%	$42,000.00	$3,500.00
$150,000.00	150%	$45,000.00	$3,750.00

Affordable Housing is: 30-80% range of median income. Workforce Housing is: 60-120% range of median income

Shaded area is the overlap income area which includes both affordable and workforce housing between 25%-30% of income.

Table 6: Housing & Mortgage Costs Per Income Level

Purchase Price of House	Deposit (5%)[1]	Loan Amount	Interest Rate (30 yr. fixed)	Estimated[2] Assessed Rate	Taxes[3][4]	Home Ins./yr.	Montly Payment (include Mort. Ins)
$70,000.00	$3,500.00	$66,500.00	6%	$56,000.00	$1,941.00	$200.00	$577.00
$80,000.00	$4,000.00	$75,000.00	6%	$64,000.00	$2,032.00	$250.00	$639.00
$90,000.00	$4,500.00	$85,500.00	6%	$72,000.00	$2,127.00	$300.00	$715.00
$100,000.00	$5,000.00	$95,000.00	6%	$80,000.00	$2,224.00	$350.00	$785.00
$125,000.00	$6,250.00	$118,750.00	6%	$100,000.00	$2,452.00	$400.00	$949.00
$150,000.00	$7,500.00	$142,500.00	6%	$120,000.00	$2,680.00	$450.00	$1,115.00
$175,000.00	$8,750.00	$166,250.00	6%	$140,000.00	$2,909.00	$500.00	$1,257.00
$200,000.00	$10,000.00	$190,000.00	6%	$160,000.00	$3,138.00	$550.00	$1,446.00
$225,000.00	$11,250.00	$213,750.00	6%	$180,000.00	$3,366.00	$600.00	$1,612.00
$250,000.00	$12,500.00	$237,500.00	6%	$200,000.00	$3,595.00	$650.00	$1,777.00
$275,000.00	$11,375.00	$263,625.00	6%	$220,000.00	$3,825.00	$700.00	$1,958.00
$300,000.00	$15,000.00	$285,000.00	6%	$240,000.00	$4,052.00	$750.00	$2,108.00
$325,000.00	$16,250.00	$308,750.00	6%	$260,000.00	$4,281.00	$800.00	$2,274.00
$350,000.00	$17,500.00	$332,300.00	6%	$280,000.00	$4,509.00	$850.00	$2,438.00
$375,000.00	$18,750.00	$356,250.00	6%	$300,000.00	$4,738.00	$900.00	$2,601.00
$400,000.00	$20,000.00	$380,000.00	6%	$320,000.00	$4,967.00	$950.00	$2,767.00
$425,000.00	$21,250.00	$403,750.00	6%	$323,000.00	$4,979.00	$1,000.00	$2,914.00

1. Additional application fees and closing costs estimated to be from $2,000.-$5,000.
2. Taxes based on estimated assessed value equal to 80% of sale price.
3. Taxes include Millage Rates of .962 County, .064 Fire/Rescue, .112 State. Total = $1.138/$100. of Value or $11.38/$1,000. of Value + $74. Environmental Service Fee, $30. Bay Restroation Fund and a 0.43% service charge
4. Taxes also adds another $1,200./Year /Housing Unit for School Excise Tax for new housing construction over a 10 year period only.

C. *Supply & Demand Analysis Methodology & Assumptions*

Income Categories and Available Income for Housing:

A. Establish Income Levels: Income levels were divided into three ranges or categories which include Affordable (30%-60% of median household income) Affordable/Workforce (60%-80% of median household income or referred to as the "overlap area" in the report) and Workforce (80%-120% of median household income).

The Affordable and Workforce income levels were established by definitions set by the County Commissioners based on previous housing research, census, HUD data and housing industry standards for income categories. For analysis purposes, the Affordable/Workforce category separated as it overlapped between the two primary categories. The most current Income data was from Census Bureau Survey data published in 2008 which was used for this report.

B. Percentage of Income. For each category, 30% of gross income was chosen as the acceptable level of income that would be available to be used for housing payments on a monthly basis – either for rent or for mortgage payments. This was verified as acceptable through local realtors, banks and mortgage companies. For the sake of simplicity, this standard excludes all transportation costs including those of work related commuting which are frequently combined with pure housing costs when evaluating workforce housing budgets.

C. Income & Housing Data. Using the data above, a range of monthly income was established as available for housing and compared to mortgage or rental costs for housing.

D. Housing Mortgage & Rental Costs. Mortgage costs were calculated based on several assumptions which include that a minimum 5% down payment is required and interest rates are held fixed at 6% which is slightly above current market rates (depending on individual credit ratings). Monthly payments for mortgage costs also include taxes as based on established county tax rates. They are based on assessed values of 80% of the purchase price. Estimated home liability insurance costs were based on actual sample data. Mortgage payments and mortgage insurance costs were amortized over 30 years based on a mortgage calculator program. This resulted in establishing monthly mortgage costs for various housing prices with the same monthly figure also relating to the net housing costs for renters. By determining monthly costs available to pay for a

mortgage or rent, this data can be matched to the total price of a house a household income can afford when purchasing or renting a house or apartment.

Existing Housing Supply & Demand:

Based on a peer review process it was determined that it was necessary to examine existing housing supply and demand to best understand the unfulfilled demand of existing residents.

A. Total Housing Units in the County (Supply) The number of total housing units for 2010 was obtained from the Maryland Department of Assessment and Taxation, Real Property Data Search for Charles County. This was researched and provided by the County's Information Technology Division and formatted in a spreadsheet by assessed values by the County's Planning Division staff. Housing assessments are done on a 3 year cycle and therefore it is assumed that the actual value of housing is balanced throughout the county due to the fluctuation in the market that has occurred over the past 3 years. In other words, at the end of 2006 the market was still strong and assessed values were below market sale value, while at the end of 2009 the market was weak and the assessed values generally run greater than the market sale value. Since only 1/3 of all housing units are assessed each year, the overall housing values based on assessed values are considered accurate in comparison to actual values.

B. Total Households in the County (Demand) To understand the real demand for affordable and workforce housing it is necessary to compare the number of existing households in various income ranges with what they can afford to pay with the supply of existing housing units in various price ranges. The total household counts grouped in income ranges for Charles County were provided by the US Department of Housing and Urban Development (USHUD) survey data. The most recent household income data available was for 2008.

C. Supply in Comparison to Demand Comparing the data in A & B above, the balance between supply and demand was evaluated to determine whether supply is actually meeting demand, or were more households in need of various priced housing for which supply is not keeping up with demand. If within each income category, supply is not keeping pace with demand, then households are either paying more than 30% of their income for housing, or they are making lifestyle changes that afford them the opportunity to pay 30% less for housing such as having roommates, sharing costs with extended family members, or are living in sub-standard housing.

Future Supply & Demand

Demand for future growth is based on population growth divided by household size.

A. Population Growth Population growth was established by the Charles County Comprehensive Plan and previous housing studies.
B. Establish Household Size. Household size is documented in census data and for Charles County it is 2.8 persons per household.
C. Housing Unit Demand. Future household growth demand per year is determined by dividing population growth by the household size of 2.8
D. Housing Demand & Income. Once the overall demand of yearly housing units based on growth was established, the demand was further refined by multiplying the total demand by the percentages of total households in of each of the three income category levels (per census data) which were previously established.

Housing Supply & Demand Comparison

A. Summary Tables. The summary tables of the analysis matches supply with demand. It illustrates the range of housing affordability for each of the income levels. It is important to note that an additional tax cut of approximately $100./month is available for older houses because a required School Excise Tax is only applied to new housing which expires after a 10 year period. Therefore a larger priced mortgage can be carried by the homeowner for housing which is at least 10 years old.

B. New, Used and Rental Housing. The number of rental units in Charles County was documented by the Maryland Department of Assessment and Taxation, Real Property Data Search for 2010. The base line rental rates as noted in the report were based on survey data conducted by staff and provided by the American Rental Management Company which included a list of over 300 units in various parts of the county.

List of Assumptions

1. 30% of household gross income is available to be applied to housing costs.
2. Estimated taxes are based on 80% of house sale price (anticipated assessed values)
3. Mortgage rates are held at 6% for purposes of the study.
4. Affordable Housing is defined as: Housing located in Charles County that can be rented or purchased by households earning between 30-80% of the Charles County Median Family Income as determined annually by the US Department of Housing and Urban Development. This was recommended by the Charles County Housing Authority and adopted by the County Commissioners in 2009.

5. Workforce Housing is defined as: Housing located in Charles County that can be rented or purchased by households earning between 60-120% of the Charles County Median Family Income as determined annually by the US Department of Housing and Urban Development. (This was recommended by the Charles County Housing Authority and adopted by the County Commissioners in 2009)
6. Housing mortgage costs per month are estimated using 30 year fixed rate amortization.
7. 5% down payment is considered in the mortgage costs.
8. Home sales and rental data as provided by the Maryland Department of Assessment and Taxation are assumed to be accurate.
9. Annual growth rates for housing units are based on:
    a) Comprehensive Plan (table 3-2) 14 years of housing permit records (1990-2004)
    b) Population growth established in the Comprehensive Plan
    c) US Census Bureau population growth
    d) Five years of actual residential housing permit growth (2005-2009)

The average of these four sources equal 930 units per year. For the purposes of this study, the demand of 1,000 units per year was used. This is assumed to be high; however, using this number helps to offset any additional demand needed in the Town of Indian Head and La Plata which were not a part of this equation.

10. Income used to calculate housing and mortgage data are based on a median income for a family of 4 in Charles County and obtained from the US Department of Housing and Urban Development.

Part II: Zoning Options for Affordable & Workforce Housing

A. Introduction

The following zoning revisions and options are presented as part two of this report. The results of Part I – Supply and Demand were considered in the recommendations as presented. Five different zoning options are presented for consideration:

B(i) Moderately Priced Dwelling Units (MPDU): Mandated Requirements Ordinance
B(ii) Moderately Priced Dwelling Units (MPDU): Incentive Based Ordinance

C. Revisions to the Existing Density Chart for Affordable Housing
D. Changes to the Planned Manufactured Homes (PMH) Zoning Code
E. Village Boundary Changes to Increase Densities for Affordable Housing

In addition to these five options, a Comprehensive Plan Amendment would be needed to allow increasing densities in rural areas for affordable housing should the County Commission wish to allow for such.

The purpose of this study was to gauge the current supply and demand of housing as related to affordability and then to examine zoning options as one such tool as related to these findings. The MPDU zoning options focus on the affordable housing income range and more specifically those in the 30-60% of median income where the housing problem is most evident by a review of the data in part I of this study. Therefore these ordinances should more specifically address for sale housing priced at $150,000 or less and rental rates between $750. - $1,150. per month.

Each of the five zoning options is presented as draft codes on the following pages. The final section titled Options and Recommendations makes a final recommendation and strategy for future zoning options.

B (i): MANDATED MPDU'S

Requires 10% Affordable Housing in New Subdivisions

ARTICLE XV
MODERATELY PRICED DWELLING UNITS (MPDU'S)

§ 297-240. INTENT

A. THE COUNTY COMMISSIONERS INTENT IS TO IMPLEMENT THE COUNTY'S HOUSING GOALS, OBJECTIVES AND POLICIES AS SET FORTH IN THE COMPREHENSIVE PLAN INCLUDING THOSE WHICH PERTAIN TO PROVIDING A BROAD RANGE OF QUALITY HOUSING FOR ALL COUNTY RESIDENTS INCLUDING THOSE WITH LOW AND MODERATE INCOMES; IMPLEMENTATION OF PROGRAMS TO PROVIDE QUALITY HOUSING OPPORTUNITIES FOR ALL INCOME LEVELS; AND FOR THOSE HAVING DIFFICULTY COMPETEING FOR STANDARD MARKET RATE DWELLINGS.

§ 297-241. APPLICABILITY

ESTABLISHING THE FOLLOWING MANDATORY MODERATELY PRICED DWELLING UNITS REQUIREMENTS AND DENSITY BONUSES FOR MODERATELY PRICED DWELLING UNITS (MPDU'S)

§ 297-242 DEFINITIONS

DEFINITIONS ESTABLISHED FOR IMPLEMENTATION OF MPDU'S IS AS FOLLOWS:

A. <u>MODERATELY PRICED DWELLING UNITS (MPDU'S)</u>: HOUSING UNITS WHICH ARE PRICED AND TARGETED FOR SALE OR RENT TO HOUSEHOLDS WITHIN THE INCOME RANGE PER THE DEFINTION OF AFFORDABLE HOUSING UNITS AS DESCRIBED IN 297-242B, BELOW;

B. <u>AFFORDABLE HOUSING UNITS</u>: FOR PURPOSES OF THIS ORDINANCE, AFFORDABLE HOUSING UNITS ARE DEFINED AS HOUSING LOCATED IN CHARLES COUNTY THAT CAN BE RENTED OR PURCHASED BY HOUSEHOLDS EARNING BETWEEN 30-60 PERCENT OF THE CHARLES COUNTY MEDIAN FAMILY INCOME AS DETERMINED ANNUALLY BY THE UNTIED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT;

C. <u>ELIGIBLE PERSON</u>: A PERSON OR HOUSEHOLD WHOSE MEDIAN

INCOME COMPLIES WITH THE HOUSEHOLD EARNINGS AS DESCRIBED IN THE DEFINITIONS FOR AFFORDABLE HOUSING PER SECTION 297-242B ABOVE, AND AS REPORTED BY THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

D. REVIEW OF APPLICABILILTY: THE EARNINGS PERCENTAGE TO BE APPLICABLE FOR THIS ORDINANCE AS DESCRIBED HEREIN IN SECTION 297-242B ABOVE, IS TO BE REVIEWED ON A BIENNIAL BASIS, ONCE EVERY TWO YEARS, TO DETERMINE IF THE ELIGIBLE PERCENTAGE SHOULD BE ADJUSTED.

§ 297-243. REQUIREMENTS

A. WHEN AN APPLICANT PROPOSES TO DEVELOP AT ANY LOCATION IN THE AC, RC, RR, RV RL, RM, RH, MX, CRR, CMR, WC, AUC, TOD OR ANY PLANNED DEVELOPMENT ZONING DISTRICTS WHICH INCLUDES A HOUSING COMPONENT, THE REQUIRED NUMBER OF MPDU'S IS A MINIMUM OF 10% OF THE TOTAL NUMBER OF UNITS.

B. THE APPLICATION FOR SITE PLAN OR PRELIMINARY PLAN OF SUBDIVISION MUST INCLUDE ON THE PLAN THE NUMBER OF MPDU'S, TYPE, LOCATION AND PLAN FOR STAGING CONSTRUCTION OF DWELLING UNITS AND SUCH OTHER INFORMATION AS MAY BE REQUIRED BY THE DEPARTMENTS OF GROWTH MANAGEMENT AND COMMUNITY SERVICES TO DETERMINE THE APPLICANT'S COMPLIANCE WITH THIS SECTION.

C. PRIOR TO FINAL SUBDIVISION PLAT OR SITE PLAN APPROVAL FOR ANY DEVELOPMENT OF 20 OR MORE RESIDENTIAL DWELLING UNITS IN ONE LOCATION AN APPLICANT MUST BE SUBMIT TO THE COUNTY'S PLANNING DIVISION A WRITTEN MPDU AGREEMENT WHICH ADDRESSES THE REQUIREMENTS OF THIS ORDINANCE TO BE DISTRIBUTED AND APPROVED BY THE COMMUNITY SERVICES AND LEGAL DEPARTMENTS THAT PROVIDES THE REQUIRED NUMBER OF MODERATELY PRICED DWELLING UNITS (MPDU'S). AN APPLICANT MUST NOT AVOID THESE REQUIREMENTS BY SUBMITTING PARTIAL APPLICATIONS OR APPROVAL REQUESTS.

D. THE STAGING PLAN FOR THE REQUIRED NUMBER OF DWELLING UNITS UNDER THE APPROVED DEVELOPMENT PLAN MUST BE SO ARRANGED THAT MDPU'S WILL BE BUILT ALONG WITH OR BEFORE ANY OTHER DWELLING UNITS.

E. IF AN APPLICANT DOES NOT BUILD THE MPDU'S CONTAINED IN THE STAGING PLAN ALONG WITH OR BEFORE OTHER DWELLING UNITS, THE ZONING OFFICER MAY WITHOLD ANY SUBSEQUENT DEVELOPMENT, INFRASTRUCTURE OR BUILDING PERMITS FOR THE PROJECT UNTIL THE MPDU'S CONTAINED IN THE STAGING PLAN ARE BUILT.

F. CERTIFIED COPIES OF COVENANT OR DEED RESTRICTIONS OR ELEMENTS OF THE MPDU AGREEMENT BETWEEN THE APPLICANT AND THE COUNTY ARE REQUIRED TO BE FILED AND RECORDED IN THE LAND RECORDS AND SHALL BE PROVIDED TO THE PLANNING DIVISION PRIOR TO APPROVAL OF A FINAL SUBDIVISION PLAT OR SITE PLAN APPROVAL OR ELSE SUCH SITE PLAN OR THE FINAL SUBDIVISION PLAT SUBMITTAL SHALL BE DETERMINED TO BE INCOMPLETE, AND NO FURTHER PROCESSING WILL BE UNDERTAKEN.

G. IN ADDITION TO THE ELEMENTS AS NOTED ABOVE, THE AGREEMENT WILL CONTATIN, AT A MINIMUM, THE FOLLOWING PROVISIONS:

1. THE REQUIRED NUMBER OF MPDU UNITS WITHIN THE PROJECT AND ANY PROPOSED ADDITIONAL DENSITY BONUSES REQUESTED PER § 297-245;
2. SIGNATURES OF AUTHORIZATION FROM THE PROPERTY OWNERS;
3. IMPLEMENTATION PROCEDURES FOR THE STAGING PLAN;
4. COPIES OF ANY COVENENT OR DEED RESTRICTIONS TO ENSURE COMPLIANCE WITH MPDU REQUIREMENTS;
5. SALE OR RENTAL PRICING AS RELATED TO THE REQUIREMENTS FOR MPDU'S INCLUDING MINIMUM AND MAXIMUM PRICING OF UNITS;
6. A COMMITMENT TO A MINIMUM TIME CONTROL PERIOD OF 10 YEARS FOR MAINTAINING MPDU REQUIREMENTS;
7. PROVISIONS TO LIMIT OR CONTROL THE TRANSFER TO ANY OTHER NON QUALIFYING PARTY;
8. ANNUAL MONITORING REPORTS AND SUBMITTAL DEADLINES FOR RENTER OCCUPANT INCOME AND HOME SALE DATA INCLUDING SALES PRICES AND BUYER INCOME FOR THE FOLLOWING YEAR;

§ 297-244 ELIGIBILITY & VERIFICATION

THE COMMUNITY SERVICES DEPARTMENT AND/OR THE HOUSING AUTHORITY WILL MAINTAIN A LIST OF ELIGIBILILTY OF APPROVED PROJECTS AND OF INTERESTED QUALIFIED OCCUPANTS AND PROVIDE CERTIFICATES OF ELIGIBILITY FOR PROJECTS AND TENANTS TO BE

AVAILABLE AND DISTRIBUTED TO INTERESTED PARTIES.

THE COMMUNITY SERVICES DEPARTMENT OR HOUSING AUTHORITY WILL PROCESS THE MPDU AGREEMENT AND FURTHER DEVELOP AND IMPLEMENT ADDITIONAL ADMINISTRATIVE POLICIES AND PROCEDURES AS NEEDED IN ORDER TO FULLY VERIFY AND IMPLEMENT THE PROVISIONS OF THIS ZONING ORDINANCE, SUCH AS, BUT NOT LIMITED TO:

A. APPEAL PROCEDURES FOR HOUSING AUTHORITY CONSIDERATION REGARDING VARIANCES AND TERMS OF COMPLIANCE;
B. CONDITIONS FOR SUBSEQUENT SALES;
C. ADDITIONAL DETAILED REPORTING AND MONITORING PROVISIONS;
D. APPLICATION FORMS AND ASSOCIATED REVIEW PROCESSES AND TIME FRAMES;
E. OCCUPANT VACATION PROVISIONS FOR THOSE NO LONGER MEETING MPDU INCOME REQUIREMENTS;
F. ELIGIBILITY PERSON REQUIREMENTS INCLUDING CALCULATIONS OF ACCEPTABLE INDIVIDUAL AND FAMILY INCOME AND MONTHLY PAYMENT LEVELS;
G. HOUSING SALE OR RENTAL PRICE POINTS BASED ON THE MPDU DEFINITIONS FOR THE FOLLOWING 12 MONTH PERIOD ON DECEMBER OF EACH YEAR;
H. PROCESSING OF ALTERNATIVE COMPLIANCE MEASURES AS STIPULATED IN 297-246 BELOW;

§ 297-245 DENSITY BONUSES ABOVE REQUIRED AMOUNT

WHEN THE DEVELOPMENT AT ANY ONE LOCATION IS IN A RESIDENTIAL ZONE IN WHICH A DENSITY BONUS IS PROVIDED AND IS COVERED BY PRELIMINARY SUBDIVISION PLAN OR A RESIDENTIAL SITE PLAN AND REQUIRES A BUILDING PERMIT TO BE ISSUED FOR CONSTRUCTION, THE ADDITIONAL NUMBER OF MODERATELY PRICED DWELLING UNITS ABOVE THAT REQUIRED IS A VARIABLE OF PERCENTAGE OF THE TOTAL NUMBER OF DWELLING UNITS AT THAT LOCATION AND AS DETERMINED BY THE TABLE BELOW.

THE REQUIRED NUMBER OF MPDU'S ABOVE THE MINIMUMM REQUIRED CAN VARY ACCORDING TO THE AMOUNT BY WHICH THE PROJECT PROPOSES TO EXCEED THE BASE DENSITY AND REQUIRED NUMBER OF UNITS FOR THE ZONE IN WHICH IT IS LOCATED. THE AMOUNT OF DENSITY BONUS ACHIEVED IN THE APPROVED DEVELOPMENT DETERMINES THE PERCENTAGE OF TOTAL UNITS THAT MUST BE MDPU'S AS FOLLOWS:

MPDU'S REQUIRED & DENSITY BONUS PROVISIONS

DENSITY BONUS/AC AVAILABLE	AFFORDABLE HOUSING UNITS OF PROJECT
REQUIRED	10%
UP TO 25% BONUS	14%
UP TO 50% BONUS	16%
UP TO 75% BONUS	18%
UP TO 100% BONUS	20%

(WHEN CALCULATING REQUIRED MPDU'S, FRACTIONS OF UNITS MUST BE ROUNDED TO THE NEAREST WHOLE NUMBER)

THE AMOUNT OF THE DENSITY BONUS ACHIEVED SHALL BE ADDED TO ANY OTHER DENSITY BONUSES ACHIEVED THROUGH OTHER PROVISIONS OF THIS CHAPTER.

§ 297-246 ALTERNATIVE COMPLIANCE MEASURES

THE FOLLOWING ALTERNATIVE COMPLIANCE MEASURES MAY BE CONSIDERED AS APPROVED BY THE COUNTY COMMISSIONERS:

A. PAYMENT OF A COMPARABLE FEE TO THE COUNTY TO BE USED FOR FUTURE MPDU DEVELOPMENT PROJECTS;
B. OFF SITE DEVELOPMENT OF REQUIRED MPDU'S;
C. DONATION OF LAND TO THE COUNTY TO BE USED FOR FUTURE MPDU DEVELOPMENT PROJECTS;
D. PURCHASE OF TRANSFER OF DEVELOPMENT RIGHTS (TDR'S) IN LIEU OF PROVIDING THE MINIMUM REQUIRED NUMBER OF MPDU'S AS AN ADDITIONAL INCENTIVE FOR AGRICULTURAL LAND PRESERVATION IF DETERMINED TO BE IN COMPLIANCE WITH THE COUNTY'S CURRENT TDR PROGRAM;

B(ii): INCENTIVE BASED MPDU

Affordable Housing Planned Development Zoning District

(A Comprehensive Plan Amendment is also required to allow this increase in density)

§ 297-115 PLANNED AFFORDABLE HOUSING DEVELOPMENT

A. PURPOSE. IT IS THE PURPOSE OF THE COUNTY COMMISSIONERS TO IMPLEMENT THE COUNTY'S HOUSING GOALS, OBJECTIVES AND POLICIES AS SET FORTH IN THE COMPREHENSIVE PLAN INCLUDING THOSE WHICH PERTAIN TO PROVIDING A BROAD RANGE OF QUALITY HOUSING FOR ALL COUNTY RESIDENTS INCLUDING THOSE WITH LOW AND MODERATE INCOMES; IMPLEMENTATION OF PROGRAMS TO PROVIDE QUALITY HOUSING OPPORTUNITIES FOR ALL INCOME LEVELS; AND FOR THOSE HAVING DIFFICULTY COMPETING FOR STANDARD MARKET RATE DWELLINGS.

B. COMPATIBILITY REQUIREMENTS: THIS ZONE SHALL BE APPROVED OR DISAPPROVED BY THE COUNTY COMMISSIONERS UPON FINDINGS THAT THE APPLICATION IS OR IS NOT PROPER FOR THE COMPREHENSIVE AND SYSTEMATIC DEVELOPMENT OF THE COUNTY, IS OR IS NOT CAPABLE OF ACCOMPLISHING THE PURPOSES OF THIS ZONE, IS OR IS NOT IN SUBSTANTIAL COMPLIANCE WITH THE POLICIES AND DIRECTION OF THE COMPREHENSIVE PLAN AND IS OR IS NOT COMPATIBLE WITH THE SURROUNDING AREAS

C. THE REQUIRED MINIMUM AREA SIZE SHALL BE 10 ACRES.

D. OPEN SPACE. EACH PROJECT SHALL CONTAIN A MINIMUM OF 25% OF THE PROJECT SITE FOR USEABLE OPEN SPACE

E. ZONING REGULATIONS. PROJECTS UTILIZING THE MPDU DENSITY BONUS WILL PROVIDE FOR THE SAME REQUIREMENTS FOR ANY PLANNED DEVELOPMENT ZONING APPLICATION WITH PERMITTED USES PER THE SCHEDULE OF ZONING REGULATIONS AS PERMITTED IN TABLE IV-1 TABLE OF PERMISSIBLE USES OF THE ZONING CODE; AND THE PERTINENT DEVELOPMENT STANDARDS AS PER THE SCHEDULE OF ZONING REGULATIONS FOR THE RESIDENTIAL USE ZONE THE PROJECT IS LOCATED WITHIN.

F. APPLICABILITY. CHARLES COUNTY COMMISSIONERS MAY REQUIRE AND APPROVE PLANNED AFFORDABLE HOUSING DEVELOPMENTS AS PROVIDED IN THIS ARTICLE, WITH THE DENSITY BONUSES

ESTABLISHED HEREIN AND AS BASED UPON AN AGREEMENT WITH THE APPLICANT.

G. DEFINITIONS AS ESTABLISHED FOR PAH DEVELOPMENTS INCLUDE THE FOLLOWING:

1. MODERATELY PRICED DWELLING UNITS (MPDU'S): HOUSING UNITS WHICH ARE PRICED AND TARGETED FOR SALE OR RENT TO FAMILIES PER THE DEFINITION OF AFFORDABLE HOUSING PLANNED DEVELOPMENT UNIT AS DESCRIBED IN SECTION 297-115G2 BELOW;

2. AFFORDABLE HOUSING PLANNED DEVELOPMENT UNIT: HOUSING LOCATED IN CHARLES COUNTY THAT CAN BE RENTED OR PURCHASED BY HOUSEHOLDS EARNING BETWEEN 30-60 PERCENT OF THE CHARLES COUNTY MEDIAN FAMILY INCOME AS DETERMINED ANNUALLY BY THE UNTIED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT;

3. MODERATELY PRICED DWELLING UNIT AGREEMENT: A WRITTEN AGREEMENT FROM AN APPLICANT TO PROVIDE MPDU'S THAT IS PROVIDED TO THE COUNTY AND EXECUTED IN A MANNER CONSISTENT WITH THE REGULATIONS ADOPTED TO ADMINISTER THIS ARTICLE.

4. ELIGIBLE PERSON: A PERSON OR HOUSEHOLD WHOSE MEDIAN INCOME COMPLIES WITH THE HOUSEHOLD EARNINGS AS DESCRIBED IN THE DEFINITIONS FOR AFFORDABLE HOUSING PLANNED DEVELOPMENT UNIT IN SECTION 297-1152G ABOVE, AND AS REPORTED BY THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

H. ADDITIONAL REQUIREMENTS FOR PLANNED AFFORDABLE AND WORKFORCE HOUSING PROJECTS

1. THE APPLICATION FOR SITE PLAN OR PRELIMINARY PLAN OF SUBDIVISION MUST INCLUDE ON THE PLAN THE NUMBER OF MPDU'S, TYPE, LOCATION AND PLAN FOR STAGING CONSTRUCTION OF DWELLING UNITS AND SUCH OTHER INFORMATION AS MAY BE REQUIRED BY THE DEPARTMENTS OF PLANNING AND GROWTH MANAGEMENT AND COMMUNITY SERVICES OR THE HOUSING AUTHORITY TO DETERMINE THE APPLICANT'S COMPLIANCE WITH THIS SECTION.

2. PRIOR TO FINAL SUBDIVISION PLAT OR SITE PLAN APPROVAL FOR ANY DEVELOPMENT WHICH UTILIZES THE DENSITY BONUS PROVISIONS HEREIN, AN APPLICANT MUST SUBMIT TO THE COUNTY'S PLANNING DIVISION A WRITTEN MPDU AGREEMENT WHICH ADDRESSES THE REQUIREMENTS OF THIS ORDINANCE. IT WILL BE DISTRIBUTED AND APPROVED BY THE COMMUNITY SERVICES DEPARTMENT OR THE

HOUSING AUTHORITY. IT SHALL STIPULATE THE REQUIRED NUMBER OF MODERATELY PRICED DWELLING UNITS (MPDU'S). AN APPLICANT MUST NOT AVOID THESE REQUIREMENTS BY SUBMITTTING PARTIAL APPLICATIONS OR APPROVAL REQUESTS.

3. A STAGING PLAN IS REQUIRED FOR THE REQUIRED NUMBER OF DWELLING UNITS WITHIN THE APPROVED DEVELOPMENT PLAN. IT MUST BE SO ARRANGED THAT MDPU'S WILL BE BUILT ALONG WITH OR BEFORE ANY OTHER DWELLING UNITS.

4. IF AN APPLICANT DOES NOT BUILD THE MPDU'S CONTAINED IN THE STAGING PLAN ALONG WITH OR BEFORE OTHER DWELLING UNITS, THE ZONING OFFICER MAY WITHOLD ANY SUBSEQUENT DEVELOPMENT SERVICES OR BUILDING PERMITS FOR THE PROJECT UNTIL THE MPDU'S CONTAINED IN THE STAGING PLAN ARE BUILT.

5. CERTIFIED COPIES OF COVENANT OR DEED RESTRICTIONS OR ELEMENTS OF THE MPDU AGREEMENT BETWEEN THE APPLICANT AND THE COUNTY ARE REQUIRED TO BE FILED AND RECORDED IN THE LAND RECORDS. COPIES OF THESE DOCUMENTS SHALL BE PROVIDED TO THE PLANNING DIVISION PRIOR TO APPROVAL OF A FINAL SUBDIVISION PLAT OR SITE PLAN APPROVAL OR ELSE SUCH SITE PLAN OR THE FINAL SUBDIVISION PLAT SUBMITTAL SHALL BE DETERMINED TO BE INCOMPLETE, AND NO FURTHER PROCESSING WILL BE UNDERTAKEN.

6. IN ADDITION TO THE ELEMENTS AS NOTED ABOVE, A MPDU AGREEMENT IS REQUIRED AND WILL CONTAIN, AT A MINIMUM, THE FOLLOWING PROVISIONS:

a. THE REQUIRED NUMBER OF MPDU UNITS WITHIN THE PROJECT AND ANY PROPOSED ADDITIONAL DENSITY BONUSES REQUESTED PER § 297-115I;
b. SIGNATURES OF AUTHORIZATION FROM THE PROPERTY OWNERS;
c. IMPLEMENTATION PROCEDURES FOR THE STAGING PLAN;
d. COPIES OF ANY COVENENT OR DEED RESTRICTIONS TO ENSURE COMPLIANCE WITH MPDU REQUIREMENTS;
e. SALE OR RENTAL PRICING AS RELATED TO THE REQUIREMENTS FOR MPDU'S INCLUDING MINIMUM AND MAXIMUM PRICING OF UNITS;
f. A COMMITMENT TO A MINIMUM TIME CONTROL PERIOD OF 10 YEARS FOR MAINTAINING MPDU REQUIREMENTS;
g. PROVISIONS TO LIMIT OR CONTROL THE TRANSFER TO ANY OTHER NON QUALIFYING PARTY;
h. ANNUAL MONITORING REPORTS AND SUBMITTAL DEADLINES FOR RENTER OCCUPANT INCOME AND HOME SALE DATA INCLUDING SALES PRICES AND BUYER INCOME FOR THE FOLLOWING YEAR;

I. DENSITY BONUSES

WHEN THE DEVELOPMENT AT ANY ONE LOCATION IS IN A RESIDENTIAL ZONE IN WHICH A DENSITY BONUS IS PROVIDED AND IS COVERED BY PRELIMINARY SUBDIVISION PLAN OR A RESIDENTIAL SITE PLAN AND REQUIRES A BUILDING PERMIT TO BE ISSUED FOR CONSTRUCTION, THE REQUIRED NUMBER OF MODERATELY PRICED DWELLING UNITS IS A VARIABLE OF THE PERCENTAGE OF THE TOTAL NUMBER OF DWELLING UNITS AT THAT LOCATION AND AS DETERMINED BY THE TABLE BELOW.

WITH THE EXCEPTIONS CONTAINED IN THE MPDU PROGRAM REGULATIONS, THE REQUIRED NUMBER OF MPDU'S CAN VARY ACCORDING TO THE AMOUNT BY WHICH THE PROJECT PROPOSES TO EXCEED THE BASE DENSITY FOR THE ZONE IN WHICH IT IS LOCATED. THE AMOUNT OF DENSITY BONUS ACHIEVED IN THE APPROVED DEVELOPMENT DETERMINES THE PERCENTAGE OF TOTAL UNITS THAT MUST BE MDPU'S AS FOLLOWS:

MPDU'S REQUIRED & DENSITY BONUS PROVISIONS

DENSITY BONUS/AC AVAILABLE	AFFORDABLE HOUSING UNITS OF PROJECT
UP TO 10% BONUS	12%
UP TO 25% BONUS	14%
UP TO 50% BONUS	16%
UP TO 75% BONUS	18%
UP TO 100% BONUS	20%

(WHEN CALCULATING REQUIRED MPDU'S, FRACTIONS OF UNITS MUST BE ROUNDED TO THE NEAREST WHOLE NUMBER)

J. THE AMOUNT OF THE DENSITY BONUS ACHIEVED SHALL BE ADDED TO ANY OTHER DENSITY BONUSES ACHIEVED THROUGH OTHER PROVISIONS OF THIS CHAPTER.

K. ELIGIBILITY & VERIFICATION

THE COMMUNITY SERVICES DEPARTMENT AND/OR THE HOUSING AUTHORITY WILL MAINTAIN A LIST OF ELIGIBILITY OF APPROVED PROJECTS AND OF INTERESTED QUALIFIED OCCUPANTS AND PROVIDE

CERTIFICATES OF ELIGIBILITY FOR PROJECTS AND TENANTS TO BE AVAILABLE AND DISTRIBUTED TO INTERESTED PARTIES.

THE COMMUNITY SERVICES DEPARTMENT OR THE HOUSING AUTHORITY WILL PROCESS THE MPDU AGREEMENTS AND FURTHER DEVELOP AND IMPLEMENT ADDITIONAL ADMINISTRATIVE POLICIES AND PROCEDURES AS NEEDED IN ORDER TO FULLY VERIFY AND IMPLEMENT THE PROVISIONS OF THIS ZONING ORDINANCE, SUCH AS, BUT NOT LIMITED TO:

a. APPEAL PROCEDURES FOR HOUSING AUTHORITY CONSIDERATION REGARDING VARIANCES REGARDING TERMS OF COMPLIANCE;
b. CONDITIONS FOR SUBSEQUENT SALES OF MPDU UNITS;
c. ADDITIONAL DETAILED REPORTING AND MONITORING PROVISIONS;
d. APPLICATION FORMS AND ASSOCIATED REVIEW PROCESSES AND TIME FRAMES;
e. OCCUPANT VACATION PROVISIONS FOR THOSE NO LONGER MEETING MPDU INCOME REQUIREMENTS;
f. ELIGIBILITY REQUIREMENTS INCLUDING CALCULATIONS OF ACCEPTABLE INDIVIDUAL AND FAMILY INCOME AND MONTHLY PAYMENT LEVELS;
g. HOUSING SALE OR RENTAL PRICE POINTS BASED ON THE MPDU DEFINITIONS FOR THE FOLLOWING 12 MONTH PERIOD ON DECEMBER OF EACH YEAR;

L. ALTERNATIVE COMPLIANCE MEASURES

THE FOLLOWING ALTERNATIVE COMPLIANCE MEASURES MAY BE CONSIDERED AS APPROVED BY THE COUNTY COMMISSIONERS:

a. PAYMENT OF A COMPARABLE FEE TO THE COUNTY FOR TO BE USED FOR FUTURE MPDU DEVELOPMENT PROJECTS;
b. OFF SITE DEVELOPMENT OF REQUIRED MPDU'S;
c. DONATION OF LAND TO THE COUNTY TO BE USED FOR FUTURE MPDU DEVELOPMENT PROJECTS;
d. PURCHASE OF TRANSFER OF DEVELOPMENT RIGHTS (TDR'S) AS AN ADDITIONAL INCENTIVE FOR AGRICULTURAL LAND PRESERVATION IF DETERMINED TO BE IN COMPLIANCE WITH THE COUNTY'S CURRENT TDR PROGRAM;

C: Revisions to Existing Residential Density Chart.

This section keeps the existing MPDU program in place and proposes across the board density increases for those proposing affordable housing projects with MPDU agreements. Alternative mitigation measures as provided for in the other MPDU zoning options of this report could also be included as a further incentive.

Figure V-1
Maximum Residential Densities
(Dwelling Units Per Acre)
[Amended 3-1-1999 by Ord. No. 99-16; 12-11-2000 by Ord. No. 00-93; 6-16-2003 by Bill No. 03-03; 1-25-2005 by Bill No. 05-04; 7-25-05 by Bill. No. 05-01; 3-7-07 by Bill. No. 2006-15]

10%↑ for AC, RC, RR
20%↑ for RL
25%↑ for RM, RH, RV

Residential Zones	Type of Development	Base Density	With Affordable Housing Density Bonus[1]	With Maximum TDRs	Maximum TDRs Affordable Housing Density Bonus
Agricultural Conservation (AC)	Conventional	0.33	[0.40] **0.44**	--	--
	Cluster	0.33	[0.40] **0.44**	--	--
Rural Conservation (RC)	Conventional	0.33	[0.40] **0.44**	--	--
	Cluster	0.33	[0.40] **0.44**	--	--
Rural Conservation Deferred RC(D)[2]	Conventional	0.10			
Rural Residential (RR)	Conventional	1.00	[1.22] **1.34**	--	--
	Cluster	1.00	[1.22] **1.34**	--	--
Village Residential (RV)	Conventional	1.80	[2.20] **2.75**	--	--
	Cluster	1.80	[2.20] **2.75**	--	--
	W/ Central Water or Sewer	3.00	[3.40] **4.25**		
Low-Density Residential (RL)	Conventional	1.00	[1.22] **1.46**	--	--
	Cluster	1.00	[1.22] **1.46**	3.00	3.22
	PRD	1.75	[1.97] **2.36**	3.50	3.72
	TOD Zone	1.75	[1.97] **2.36**	3.50	3.72
Medium-Density Residential (RM)	Conventional	3.00	[3.66] **4.60**	--	--
	Cluster	3.00	[3.66] **4.60**	4.00	4.66
	Application of a Planned Development– PRD Zone	3.00	[3.66] **4.60**	6.00	6.66
	Application of a Planned Development– MX and PMH Zones	3.00	[3.66] **4.60**	10.00	10.66
	TOD Zone	4.00	[4.66] **5.81**	8.00	8.66
High-Density Residential (RH)	Conventional	5.00	[6.10] **7.63**	--	--
	Cluster	5.00	[6.10] **7.63**	6.00	7.10
	Application of a Planned Development– PRD Zone	5.00	[6.10] **7.63**	12.00	13.10
	Application of a Planned DevelopmentMX Zone	5.00	[6.10] **7.63**	19.00	20.10
	PMH Zone	5.00	[6.10] **7.63**	10.00	11.10
	TOD Zone	15.00	[16.10] **20.00**	27.50	28.60
Core Employment/Residential (CER)	Conventional	2.00	-	15.00[3]	15.00[3]
Core Retail/Residential (CRR)	Conventional	2.00	-	15.00[3]	15.00[3]
Core Mixed Residential (CMR)	Conventional	2.00	-	10.00[3]	10.00[3]

MINIMUM 12% OF UNITS MUST BE AFFORDABLE IN THE AC, RC, RR, RV ZONING DISTRICTS. MINIMUM OF 15% OF UNITS MUST BE AFFORDABLE IN ALL OTHER QUALIFYING ZONING DISTRICTS

D: Planned Manufactured Homes

CHARLES COUNTY GOVERNMENT
Department of Planning and Growth Management
Melvin C. Beall, Jr., P.E., Director

CHARLES COUNTY MARYLAND
Where Eagles Fly™

INTEROFFICE MEMORANDUM

TO: Steve Ball, Planning Director

FROM: Shelley Wagner, Program Manager

DATE: February 25, 2010

SUBJECT: **Planned Manufactured Homes**

Based upon a review the Charles County, Calvert County and St. Mary's County's Zoning Ordinances, the following information is presented for your use and review

1. All three counties allow PMH projects. St. Mary's and Charles is a floating zone (planned development) application. Calvert County allows the altering, expansion and improvement of currently existing PMH as the expansion of a non-conforming use with the approval of the Board of Appeals.

2. All three counties require the project to be designed with private road standards as a minimum.

3. All three counties require the entrance to the parks to meet standards required in the road ordinances.

4. Charles requires a minimum of 10 acres for the parks, St. Mary's 5 acres.

5. All counties require a minimum off-street parking requirement of two spaces per site.

6. All counties do not permit "temporary" use for RV and camper parking.

7. All counties require the park be served by water and sewer.

8. All counties require meeting the requirements of Regulation 10.03.23 of the Maryland Department of Health and Mental Hygiene.

9. All counties require buffering, open space, storage facilities for each pad site, and recreation areas.

10. In general, density is approximately 5 DU/acre.

FIGURE VII-1
LOCATION OF
PLANNED DEVELOPMENT ZONES

BASE ZONE	PLANNED DEVELOPMENT ZONES				
	PRD	MX	PEP	PMH	TOD
AC			P	?	
RC			P	?	
RR			P	?	
RV		P	P	P	
RL	P		P	P	
RM	P	P	P	P	P
RH	P	P	P	P	P
RO					
CN			P		
CC		P	P		P
CB		P	P		P
CV		P	P		
BP		P	P		P
IG		P	P		P
IH		P	P		P
CER					
CRR					
CMR					

NOTES:

1. A BLANK INDICATES THAT PLANNED DEVELOPMENT IS NOT ALLOWED IN THE BASE ZONE.
2. P=PERMITTED
3. THIS DRAFT FORMAT WOULD EXPAND THE PERMITTED USE ARES FOR PLANNED MANUFACTURED HOMES AS HIGHLIGHTED TO ALLOW REZONING PROPOSALS. THE QUESTION MARK POSES THE POLICY QUESTION: SHOULD WE ALLOW THESE USES IN SINGLE FAMILY AND RURAL AREAS TO PROMOTE AFFORDABLE HOUSING, BUT AT A LOWER DENSITY THAN THAT PROVIDED FOR IN URBAN AREAS WHICH ALLOWS 5 UNITS PER ACRES OUTRIGHT, 6.1 UNITS PER ACRE WITH AFFORDABLE HOUSING AND UP TO 10 UNITS PER ACRE WITH TDR'S.

E: Village Boundary Expansion, Zoning

As a part of the process of updating the comprehensive plan it is proposed to study each of the rural village boundaries and better define the boundaries with the purpose of expanding the primary village areas. The following excerpts are from three sections of the draft Request for Proposal which will be advertised for consultant services in the near future.

"The Consultant shall compile and document the necessary background, historical information and existing conditions and conduct various land use and resource analysis to answer the following questions:

A. What are the appropriate boundaries of Charles County's Development District and Deferred Development District?

B. How much, what type, and where should development occur outside the development district to serve the local population?

C. What are the appropriate boundaries for Charles County's rural villages and what design criteria should they follow?

What types of land use strategies will support energy conservation, resource stewardship and sustainable development practice"

"**Village Centers** – The current Comprehensive Plan identifies 22 village centers that range in size and scale from a crossroads hamlet to a regional service center. An analysis of these village centers should clarify the land use classifications for these existing villages, distinguishing between hamlets and villages. While those areas serving as hamlets will probably not hold additional growth capacity, those areas serving as true villages should be further evaluated to determine appropriate sizing of commercial and residential areas. For the true villages, design criteria should also be evaluated. The work should clarify the boundary locations of each hamlet and village on a series of maps. It should clearly define what constitutes a village and, if necessary, establish a hierarchy of village types, sizes and land uses."

"**Rural Village Vision and Design Alternatives** -The Consultant shall produce 6-9 elevation drawings of villages and hamlets as well as land use and boundary maps for each of the village areas. This will include information generated through the public participation process boundary map and analysis. Updated conceptual land use maps for the comprehensive plan with preferred option and alternatives."

F: PROPOSED AMENDMENT TO THE COMPREHENSIVE PLAN TO PROVIDE FOR INCREASED DENSITY FOR AFFORDABLE HOUSING

(This is required if the Affordable Housing Planned Development Zoning is preferred to allow housing densities to be increased above that currently permitted in the plan)

Background:

The Charles County Comprehensive Plan establishes policy guidelines and sets density limits for the various land use categories as illustrated on the Land Use Concept Plan (Figure 3-2 of the Plan).

The Zoning Text Amendments would allow for increases in density through a bonus system above that currently stipulated in the various land use categories as described in the currently adopted Comprehensive Plan. The Growth Management and Land Use Element of the plan discuss the intention to direct growth and high density residential projects into the development district. This element also describes the intent to limit residential density levels to 1 unit per 1 acre in the Rural Residential land use area and 1 unit per 3 acres in the Agricultural Conservation District and in the Rural Conservation Districts.

The proposed zoning text amendment (as well as the increased density chart) as presented would provide a zoning mechanism to exceed the currently established density policy direction established in the Comprehensive Plan as outlined above for purposes of providing opportunities for affordable housing. Therefore, if it is the intention of the County Commissioners to provide for such, the Charles County Comprehensive Plan should be amended prior to, or in conjunction with, any proposed Zoning Text Amendment. The following Comprehensive Plan text amendment and policy revisions are proposed to be considered in conjunction with the Zoning Text Amendment to allow an increase in density for the purposes of provisions for affordable and workforce housing.

Proposed Revisions Needed:

In order to allow for increased density beyond that currently allowed in the Comprehensive Plan, it is proposed to create an additional section to Chapter 3 of the Charles County Comprehensive Plan – Growth Management and Land Use – under Section titled: Land use plan concept and implementation strategies 1 through 12, add a new section 13 that read as follows with additional language shown as underlined:

13. Land Use Density Exceptions for Affordable Housing

It is the intention of the County Commissioners to provide for a broad range of quality housing for all county residents including those with low and moderate incomes; and to implement programs to provide housing opportunities for all income levels of the residents of Charles County. These objectives and policies are specifically expressed in the housing element of this Comprehensive Plan.

To carry out this direction, this section of the Comprehensive Plan recognizes that the Charles County Commissioners may review, consider, authorize or deny, at their discretion, an increase in the permitted densities above that established in the land use categories of this element solely for the purpose of projects which specifically include affordable housing units and which said projects make a commitment to reserving these units for such use over time.

The mechanism for consideration of such an increase will be established in the Zoning Ordinance with density increases based upon the amount of affordable housing provided for specific projects. The Zoning Ordinance will provide for criteria in order to qualify for consideration, including verification of compliance standards for affordable housing and require specific approval by Charles County Commissioners.

Nothing in this plan will automatically qualify such projects or commit Charles County Commissioners to exceed such established densities already in place; but this provision of the Comprehensive Plan provides an opportunity for project consideration for affordable housing provided a determination is made that such projects are compatible with the surrounding land uses, neighborhood and community in which such projects are proposed; are consistent with the provisions established in the Zoning Code; and any required agreements or implementing conditions are in place to ensure these projects fulfill their intended purpose; and have in place adequate measures to mitigate the impacts associated with the proposed development projects.

Summary:

If this amendment to the Comprehensive Plan is adopted, then it will be included as an insert into the existing plan at this time and formatted in the future to fit into the element when the entire plan is updated in 2012.

G: Options & Recommendations

Feedback received from the development community on the affordable housing questionnaire indicates that the current incentives and profit levels for affordable housing are inadequate to impact the market. However, if new programs are developed, a preference to locate these units in the development district was noted as well as providing a higher priority for these projects in school seat allocations.

There are also significant county administrative costs associated with affordable housing legislation. A good program requires staff time to review and approve the terms and agreements as well as verification of income levels of residents and monitoring and ensuring housing costs are targeted to those in need.

The following are the various options as presented in this report and staff recommendation on how to proceed.

The six options include:

1. Keep the current MPDU program in place. Make no changes to our codes at this time. Revisit and update the supply and demand analysis every two years and respond accordingly based on the findings at that time;

2. Proceed with a new mandated MPDU adoption process as outlined in Section B(i), requiring all new subdivisions to provide 10% of units for affordable housing. This eliminates the old MPDU process with a mandated program targeted to the needs of those within the affordable housing income range of 30-60% of the household median income which is the greatest area of need for housing in the county. Target this only to the development district and within rural village boundaries. It also allows additional density bonuses for those projects that would propose increases in affordable housing units above the mandated 10% level. Direct staff to process the Zoning Text Amendment and the companion Comprehensive Plan Amendment to allow higher densities outside of the development district only in rural villages.

3. Proceed with the incentive based new floating zone (Affordable Housing Planned Development) as outlined in Section B(ii) to provide greater density bonuses than currently exist for development providing affordable housing units for those with income ranges of 30-60% of the household median income. Target this only to the Development District and within Rural Village boundaries. This requires rezoning sites when specific affordable housing projects are proposed. Direct staff to process the Zoning Text Amendment and the companion Comprehensive Plan Amendment to allow higher densities in the development district and also outside the development district only in rural villages. This eliminates the old MPDU process and the current density chart, replacing it with the incentive based zoning and associated bonuses in the new code;

4. Proceed with revisions to the current density chart to increase densities for affordable housing outright without requiring any zoning changes as outlined in Section C. Incorporate additional mitigation choices for projects choosing to use this option. However, the Comprehensive Plan Amendment should also be processed as previously

noted to provide a policy to allow the increased densities. This keeps the existing MPDU process just changes permitted densities;

5. Consider allowing planned manufactured homes (PMH) zoning in areas aside from the current restrictions at higher densities in rural village zoning districts in conjunction with #6 below (Section D). Specific and appropriate density limitations of PMH zoning in these areas would need further study;

6. Expand selected rural village boundaries as part of our comprehensive plan update process and allow higher densities and expanded uses as permitted outright by zoning changes within the new boundaries;

Recommendation: In consideration of the results of the supply and demand analysis, the Planning Staff recommends options #3 (Development of a new incentive based MPDU floating zone), and #6 (Examine appropriate density changes and uses to Village Boundaries as part of the Comprehensive Plan update) as noted above.

This may provide for greater incentives than are currently in place. While the mandatory MPDU ordinance as outlined in #1 above has merit considering the supply and demand analysis, it also has a high administrative and monitoring cost associated with implementation needs for such a program and it may not be compatible with budget constraints for staffing at this time.

Appendix

- Existing MPDU Zoning Code
- 2000 Census Data, Table DP-3
- Affordable & Workforce Housing Definitions
- Rental Cost Survey Data
- List of Reviewers

EXISTING CODE

ZONING REGULATIONS

ARTICLE XV
Moderately Priced Dwellings

§ 297-240. Intent.

The County Commissioners intend to implement the county's housing policies set forth in the Comprehensive Plan by establishing the following moderately priced dwelling requirements.

§ 297-241. Applicability.

This Article will become fully applicable upon the Commissioners' adoption of the Moderately Priced Dwelling Unit (MPDU) Program and Regulations, as a separate part of the County Code. Prior to such adoption, the Charles County Commissioners may approve MPDUs, as provided in this article, with the density bonuses in § 297-243, as based on an agreement with an applicant. This interim process shall automatically be revoked upon adoption by the Commissioners of a Moderately Priced Dwelling Unit Program and Regulations as part of the County Code.

§ 297-242. Requirements.

A. When an applicant, as defined in the MPDU Program, proposes a development at one location in the AC, RC, RR or RV Zones, the required number of moderately priced dwelling units is a minimum of 12% of the total number of dwelling units at that location. If the property is located in the RL, RM, RH, PRD, MX, CER, CRR or CMR Zones, the required number of MPDUs is a minimum of 15% of the total number of units. **[Amended 7-25-2005 by Ord. No. 05-01]**

B. The application for site plan or preliminary plan of subdivision must include the number, type, location and plan for staging construction of an dwelling units and such other information as may be required by the Department of Planning and Growth Management to determine the applicant's compliance with this section.

C. A required Master Plan or general development plan for a proposed development must contain the number of MPDUs that will be constructed and how the MPDUs are distributed and integrated throughout the development.

D. Prior to final subdivision or site plan approval for the development of 50 or more residential dwellings in one location as set forth in the MPDU Program, an applicant must submit to the Zoning Officer a written MPDU agreement approved by the Deputy County Administrator for Community Services and by the County Attorney that provides the required number of moderately priced dwelling units.

E. The staging plan for an dwelling units under the approved development plan must be so arranged that MPDUs will be built along with or before any other dwelling units.

F. If an applicant does not build the MPDUs contained in the staging plan along with or before other dwelling units, the Zoning Officer may withhold any later zoning permits to that applicant until the MPDUs contained in the staging plan are built.

G. Certified copies of the covenants reflecting the restrictions or elements of the MPDU agreement between an applicant and the county, which are required to be filed in the land records, shall be presented to the Zoning Officer prior to the approval of a final site plan or subdivision plat, or else such site plan or subdivision plat submittal shall be determined to be incomplete, and no further processing will be undertaken.

§ 297-243. Density bonus.

A. When the development at one location is in a residential zone in which a density bonus is provided and is covered by a plan of subdivision, is covered by a plan of development or a site plan or requires a building permit to be issued for construction, the required number of moderately priced dwelling units is a variable percentage that is not less than 12.5% of the total number of dwelling units at that location. With the exceptions contained in the MPDU Program regulations, the required number of MPDUs must vary according to the amount by which the approved development exceeds the base density for the zone in which it is located. Article V, § 297-75, permits bonus densities over the base density where MPDUs are provided. The amount of density bonus achieved in the approved development determines the percentage of total units that must be MPDUs, as follows:

Achieved Density Bonus	MPDUs Required
Zero	12.5%
Up to 1%	12.6%
Up to 2%	12.7%
Up to 3%	12.8%
Up to 4%	12.9%
Up to 5%	13.0%
Up to 6%	13.1%
Up to 7%	13.2%
Up to 8%	13.3%
Up to 9%	13.4%
Up to 10%	13.5%
Up to 11%	13.6%
Up to 12%	13.7%
Up to 13%	13.8%
Up to 14%	13.9%
Up to 15%	14.0%

Up to 16%	14.1%
Up to 17%	14.2%
Up to 18%	14.3%
Up to 19%	14.4%
Up to 20%	14.5%
Up to 22%	15.0%
Up to 100%	75.0% (with approval of project and density bonus by County Commissioners)

B. The amount of the density bonus achieved shall be added to any other density bonuses achieved through other provisions of this chapter.

§§ 297-244 through 297-254. (Reserved)

ZONING REGULATIONS

Figure V-1
Maximum Residential Densities
(Dwelling Units Per Acre)
[Amended 3-1-1999 by Ord. No. 99-16; 12-11-2000 by Ord. No. 00-93; 6-16-2003 by Bill No. 03-03; 1-25-2005 by Bill No. 05-04; 7-25-05 by Bill. No. 05-01; 3-7-07 by Bill. No. 2006-15]

Residential Zones	Type of Development	Base Density	With Affordable Housing Density Bonus[1]	With Maximum TDRs	Maximum TDRs Affordable Housing Density Bonus[1]
Agricultural Conservation (AC)	Conventional	0.33	0.40	--	--
	Cluster	0.33	0.40	--	--
Rural Conservation (RC)	Conventional	0.33	0.40	--	--
	Cluster	0.33	0.40	--	--
Rural Conservation Deferred RC(D)[2]	Conventional	0.10			
Rural Residential (RR)	Conventional	1.00	1.22	--	--
	Cluster	1.00	1.22	--	--
Village Residential (RV)	Conventional	1.80	2.20	--	--
	Cluster	1.80	2.20	--	--
	W/ Central Water or Sewer	3.00	3.40		
Low-Density Residential (RL)	Conventional	1.00	1.22	--	--
	Cluster	1.00	1.22	3.00	3.22
	PRD	1.75	1.97	3.50	3.72
	TOD Zone	1.75	1.97	3.50	3.72
Medium-Density Residential (RM)	Conventional	3.00	3.66	--	--
	Cluster	3.00	3.66	4.00	4.66
	Application of a Planned Development – PRD Zone	3.00	3.66	6.00	6.66
	Application of a Planned Development – MX and PMH Zones	3.00	3.66	10.00	10.66
	TOD Zone	4.00	4.66	8.00	8.66
High-Density Residential (RH)	Conventional	5.00	6.10	--	--
	Cluster	5.00	6.10	6.00	7.10
	Application of a Planned Development – PRD Zone	5.00	6.10	12.00	13.10
	Application of a Planned Development-MX Zone	5.00	6.10	19.00	20.10
	PMH Zone	5.00	6.10	10.00	11.10
	TOD Zone	15.00	16.10	27.50	28.60
Core Employment/Residential (CER)	Conventional	2.00	-	15.00[3]	15.00[3]
Core Retail/Residential (CRR)	Conventional	2.00	-	15.00[3]	15.00[3]
Core Mixed Residential (CMR)	Conventional	2.00	-	10.00[3]	10.00[3]

Notes:

1. The County Commissioners may grant density bonuses as set forth in § 297-241.

2. Densities may be increased to 1DU per acre in the Neighborhood Conservation District established in the Comprehensive Plan as set forth in § 297-88.

3. Density calculations in the CER, CMR and CRR Zones. To achieve a density over the base density in these zones, the applicant must purchase one Transferable Development Right for each of the third, fifth, seventh and ninth lots/dwelling units per acre. Density is established by dividing the number of lots/dwelling units by the number of acres devoted to residential development. The resulting density, usually a mixed number, is determine the number of development rights required. Any fractional portion of a number resulting from a density calculation will automatically be rounded up to the next whole number. For instance, if the resulting density calculation yields 2.01units per acre, this will be considered to be 3 units per acre, and one Transferable Development Right must be purchased for each of the lots/dwelling units. In no case may densities in these zones exceed 15 units per acre in the Core Retail Residential (CRR) and Core Employment Residential (CER) Zones or 10 units per acre in the Core Mixed Residential (CMR) Zone.

Table DP-3. Profile of Selected Economic Characteristics: 2000

Geographic area: Charles County, Maryland

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	**89,512**	**100.0**
In labor force	64,983	72.6
Civilian labor force	62,951	70.3
Employed	60,836	68.0
Unemployed	2,115	2.4
Percent of civilian labor force	3.4	(X)
Armed Forces	2,032	2.3
Not in labor force	24,529	27.4
Females 16 years and over	**46,610**	**100.0**
In labor force	31,448	67.5
Civilian labor force	31,034	66.6
Employed	29,900	64.1
Own children under 6 years	**10,237**	**100.0**
All parents in family in labor force	7,285	71.2
COMMUTING TO WORK		
Workers 16 years and over	**61,698**	**100.0**
Car, truck, or van - - drove alone	47,794	77.5
Car, truck, or van - - carpooled	9,820	15.9
Public transportation (including taxicab)	1,485	2.4
Walked	527	0.9
Other means	406	0.7
Worked at home	1,666	2.7
Mean travel time to work (minutes)[1]	39.3	(X)
Employed civilian population 16 years and over	**60,836**	**100.0**
OCCUPATION		
Management, professional, and related occupations	21,706	35.7
Service occupations	8,472	13.9
Sales and office occupations	17,215	28.3
Farming, fishing, and forestry occupations	148	0.2
Construction, extraction, and maintenance occupations	7,715	12.7
Production, transportation, and material moving occupations	5,580	9.2
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	493	0.8
Construction	6,376	10.5
Manufacturing	2,484	4.1
Wholesale trade	1,354	2.2
Retail trade	7,315	12.0
Transportation and warehousing, and utilities	3,745	6.2
nformation	1,874	3.1
Finance, insurance, real estate, and rental and leasing	3,112	5.1
Professional, scientific, management, adminis-trative, and waste management services	6,480	10.7
Educational, health and social services	9,788	16.1
Arts, entertainment, recreation, accommodation and food services	3,426	5.6
Other services (except public administration)	3,454	5.7
ublic administration	10,935	18.0
CLASS OF WORKER		
Private wage and salary workers	40,270	66.2
Government workers	17,773	29.2
Self-employed workers in own not incorporated business	2,637	4.3
Unpaid family workers	156	0.3

Subject	Number	Percent
INCOME IN 1999		
Households	**41,675**	**100.0**
Less than $10,000	1,793	4.3
$10,000 to $14,999	968	2.3
$15,000 to $24,999	2,536	6.1
$25,000 to $34,999	3,832	9.2
$35,000 to $49,999	6,278	15.1
$50,000 to $74,999	10,340	24.8
$75,000 to $99,999	7,499	18.0
$100,000 to $149,999	6,660	16.0
$150,000 to $199,999	1,243	3.0
$200,000 or more	526	1.3
Median household income (dollars)	62,199	(X)
With earnings	36,742	88.2
Mean earnings (dollars)[1]	67,177	(X)
With Social Security income	7,496	18.0
Mean Social Security income (dollars)[1]	10,085	(X)
With Supplemental Security Income	995	2.4
Mean Supplemental Security Income (dollars)[1]	7,197	(X)
With public assistance income	733	1.8
Mean public assistance income (dollars)[1]	2,195	(X)
With retirement income	8,612	20.7
Mean retirement income (dollars)[1]	23,042	(X)
Families	**32,500**	**100.0**
Less than $10,000	791	2.4
$10,000 to $14,999	483	1.5
$15,000 to $24,999	1,682	5.2
$25,000 to $34,999	2,721	8.4
$35,000 to $49,999	4,635	14.3
$50,000 to $74,999	8,260	25.4
$75,000 to $99,999	6,394	19.7
$100,000 to $149,999	5,916	18.2
$150,000 to $199,999	1,130	3.5
$200,000 or more	488	1.5
Median family income (dollars)	67,602	(X)
Per capita income (dollars)[1]	24,285	(X)
Median earnings (dollars):		
Male full-time, year-round workers	43,371	(X)
Female full-time, year-round workers	34,231	(X)

Subject	Number below poverty level	Percent below poverty level
POVERTY STATUS IN 1999		
Families	**1,203**	**3.7**
With related children under 18 years	1,004	5.3
With related children under 5 years	384	5.4
Families with female householder, no husband present	798	13.5
With related children under 18 years	754	17.5
With related children under 5 years	306	20.9
Individuals	**6,518**	**5.5**
18 years and over	4,120	4.9
65 years and over	776	8.6
Related children under 18 years	2,277	6.7
Related children 5 to 17 years	1,798	7.0
Unrelated individuals 15 years and over	2,364	16.0

-Represents zero or rounds to zero. (X) Not applicable.

[1]If the denominator of a mean value or per capita value is less than 30, then that value is calculated using a rounded aggregate in the numerator. See text.

Source: U.S. Bureau of the Census, Census 2000.

Housing Commission
of Charles County, Maryland

Established 1991

June 25, 2009

Charles County Commissioners
P.O. Box 2150
200 Baltimore Street
La Plata, Maryland 20646

Subject: Affordable Housing Definition

Dear County Commissioners,

The Charles County Commissioners submitted a request to the Housing Commission for a standard definition for "affordable housing" in Charles County, Maryland. The Housing Commission members agree that the citizens of Charles County will be best served with a standard definition for "affordable housing". We hereby formally agree to the following proposed "affordable housing" definition for Charles County:

"Affordable Housing is defined as housing located in Charles County that can be rented or purchased by households earning between 30 to 80 percent of the Charles County Median Family Income as determined annually by the US Department of Housing and Urban Development."

Should you wish to discuss this matter, please contact me.

Sincerely,

Aaron R. Tyler,
Chair

cc: Karen Lehman Cieplak, *Director, Department of Community Services*

ART/lpc
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Equal Opportunity County • Say No To Drugs

EQUAL HOUSING OPPORTUNITY

HOUSING COMMISSION
of Charles County, Maryland

Established 1991

March 26, 2009

Charles County Commissioners
P.O. Box 2150
200 Baltimore Street
La Plata, Maryland 20646

Subject: Work Force Housing Definition

Dear County Commissioners,

The Charles County Housing Commission members are not aware of a standard definition for "work force housing" in Charles County, Maryland. The Housing Commission members agree that the citizens of Charles County will be best served with a standard definaition for "work force housing". We hereby formally agree to the following proposed "work force housing" definition for Charles County:

"Work Force Housing is defined as housing located in Charles County that can be purchased by households earning between 60 and 120 percent of the Charles County Median Family Income as determined annually by the US Department of Housing and Urban Development.

The work force is defined as those who are in fields of emergency medical services, law enforcement, nursing, teaching, non-profit health and human services, civil servants, service workers, and any other workers essential to the vitality of Charles County's economy."

Should you wish to discuss this matter, please contact me at 301-392-3773.

Sincerely,

Hammad S. Matin,
Chair

cc: Karen Lehman Cieplak, *Director*, Department of Community Services

HSM/lpc
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Equal Opportunity County • Say No To Drugs

St. Charles

2 BEDROOM APT	1130
2BEDROOM APT W/ DEN	1895
3 BEDROOM APT	1275
3 BEDROOM	2040

Of the 2412 Units within ARMC control 223 are available.

Waldorf

2 Bedroom Apt	28 Units	2040
2 Bedroom Apt		2280
3 Bedroom Apt		2340
2 bedroom Apt	13 Units	1455
2 Bedroom Apt		1740
2 Bedroom Apt	5 Units	1353
2Bedroom Apt		1472
2 Bedroom Apt	10 Units	1255
2 Bedroom Apt		1275
3 Bedroom Apt		1550
3 Bedroom House	3	1750
3 Bedroom House	2	1800
4 Bedroom House	2	1800
3-4 Bedroom House	2	1850
4 Bedroom House	1	1900
3-4 Bedroom House	2	1995
3 Bedroom House	2	2000
3-4 Bedroom House	4	2100
4 Bedroom House		2200

Indian Head

4 Bedroom House	2800

Dentsville

2 Bedroom House	1750

LaPlata

3 Bedroom	1350
3 Bedroom House	1400
3-4 Bedroom House	1495
2 Bedroom Apt	1550
4 Bedroom House	1750
3 Bedroom House	2000
5 Bedroom House	2100
3 Bedroom House	2150

Peer Review of Document:

1) McGrain Realty Advisors, LLC
   Daniel P. McGrain, Principal (full review of drafts, advisor)
2) Keith Wardrip, Senior Research Associate
   Center for Housing Policy (limited review, advisor)
3) David Engel, USHUD - Retired (limited review, advisor)

MCGRAIN
REALTY ADVISORS

MEMORANDUM

TO: Mr. Steven Ball
Planning Director

DATE: August 10, 2010

FROM: McGrain Realty Advisors, LLC

RE: Review Comments
Affordable & Workforce Housing Paper

The following review comments and suggestions are from McGrain Realty Advisors' ("MRA") review of the Charles County Planning & Growth Management Department's July 14, 2010 document entitled "Housing Supply, Demand and Zoning Options." This review was conducted pursuant to a July 19, 2010 Proposal for Consultant Services.

This memorandum is accompanied by a copy of the relevant pages of the report interlineated with additional comments and suggestions for consideration by the Planning Director.
Respectfully submitted,

McGrain Realty Advisors, LLC
Daniel P. McGrain, Principal

Methodology Review
The primary goal of this assignment is to review and comment on the methodology of the current report, revised substantially from the earlier May draft. The selection, organization, and analysis of data is presented on page 1 under Summary & Findings, and in more detail on pages 13-16. We agree with in total and support the new methodology, and find that it is consistent with industry standards. It is well laid out for the reader to follow from point to point and the logic there employed to reach the conclusions is easy to follow. This approach of matching the County's income distribution with its distribution of existing housing by price point, using the reasonable affordability standard of 30% of income, provides all the required back-up and logical support for the conclusions reached in the report, and should give the Department comfort that it has accurately analyzed the current state of housing supply and demand, and the various states of balance or imbalance at the various price points presented. The additional explanatory comments addressing the fact that not all households adhere to a reasonable affordability standard is also helpful, and imparts a certain realism that helps further bolster the report's credibility.

Editorial Aspects
A secondary goal of the assignment was to review the report from the editorial perspective, and offer any appropriate comments. The attached red-lined PDF file of the report includes our comments, all of which are offered in an effort to improve on the report's readability, and to attempt to "cross and foot" all comments, so that all discussion items are consistent throughout each section.

Follow Up
Based on this review and the underlying report, we are ready to attend the County Commissioners meeting suggested in the July Proposal for Consultant Services, to answer any questions regarding the methodology of the study and its validity in order to support the study as being professionally acceptable.

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