

HOUSE BILL 1045

Housing Elements in Comprehensive Plans

Planning Directors Roundtable
September 24, 2020



HB 1045 REQUIREMENTS

A housing element shall address the need for affordable housing and will include:

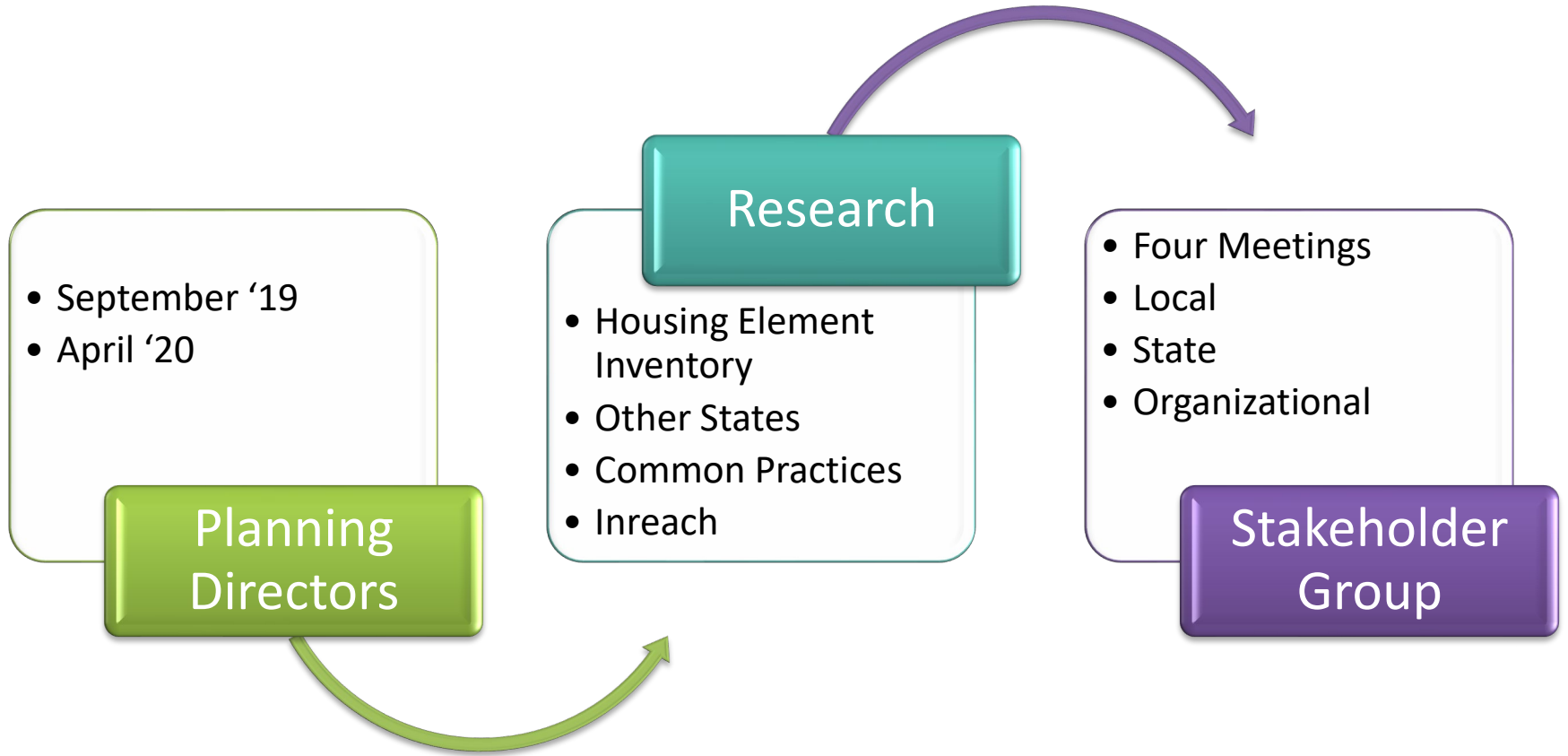
1. Workforce Housing
2. Low-Income Housing

A housing element **MAY** include:

1. Goals
2. Objectives
3. Policies
4. Plans
5. Standards



MODELS AND GUIDELINES DEVELOPMENT PROCESS



STAKEHOLDER INPUT

Visioning, education, proactivity, and ongoing dialogue

Affordable housing benefits communities and households in interconnected ways

Partnerships and allies (health care facilities, employers, churches, CDCs)

Transparency and marketing (processes and incentives)

Don't reinvent the wheel. Use and build upon existing resources

Zoning is key (greater density, by-right development, manufactured housing)

Incremental addition of affordable units (inclusionary zoning and ADUs) "Quiet Density"

Incentives should provide extra density

Preservation/maintenance of existing units just as important as building new ones

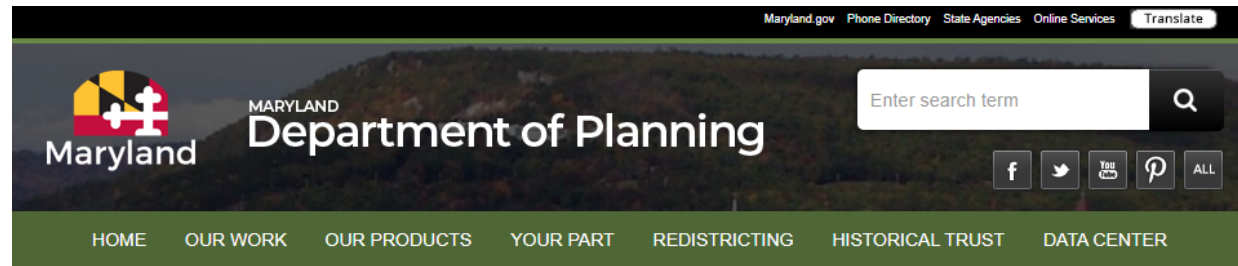
High costs and barriers to development (impact fees, water and sewer availability, delayed/unclear local processes, APFOs)

Helpful analyses (gap, housing market, income levels, needs assessment, commuting)

Local examples of best practices!



MODELS AND GUIDELINES



- Introduction
- Housing Planning
- Self Assessments
- Housing Data
- Housing Practices
- Affordable Housing Resources

Models & Guidelines: The Housing Element

Introduction

The Maryland Department of Planning (Planning) is the primary state agency responsible for reviewing comprehensive plans, providing technical assistance to complete them, and creating Models and Guidelines (M&G) to implement them. In response to Senate Bill (SB) 55 (2019), Planning is the central repository for all comprehensive plans and amendments and they are compiled on our Comprehensive Plans webpage. In this role, Planning collaborates with other state agencies and local staff at every step of the process — from community outreach efforts to plan implementation. As planning statutes change in Maryland, we seek to respond with expertise, resources, and guidance for communities.



<https://planning.maryland.gov/Pages/OurWork/housing-element-mg/housing-element-home.aspx>



MODELS AND GUIDELINES (SELF-ASSESSMENTS)

- Vision
- Analysis and Policy
- Implementation and Regulation



[This Photo](#) by Unknown Author is licensed under [CC BY-NC-ND](#)



HOUSING DATA DASHBOARD



Geography ▾ Reports ▾ Links ▾ About ▾

Geography : County

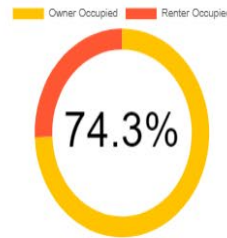
Current Selection : Anne Arundel



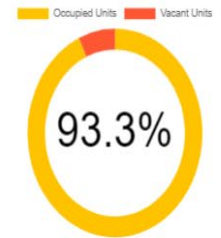
County Area Median Income

2020 AMI for Anne Arundel[Baltimore-Columbia-Towson, MD] :	\$104,000
HB 1045 Household Income Levels/Ranges	
Workforce Ownership Range (60% - 120% AMI) :	\$62,400 - \$124,800
Workforce Rental Range (50% - 120% AMI) :	\$52,000 - \$124,800
Low Income (< 60% AMI) :	\$62,400
Affordable Homeowner/Rental Monthly Payments (Based on 30% of Household Income)	
Workforce Ownership Range :	\$1,308 - \$3,016
Workforce Rental Range :	\$1,257 - \$3,016
Low Income :	\$1,508

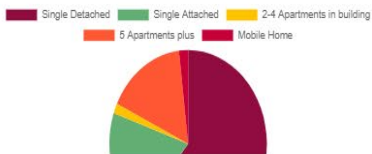
Housing Tenure



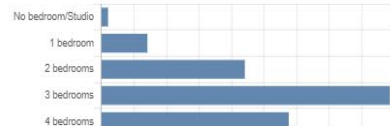
Housing Occupancy



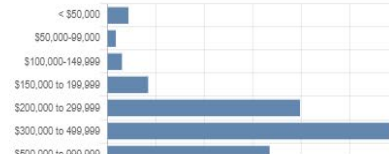
Units in Structure



Number of Bedrooms



Value of Owner Occupied Units



Monthly Owner Costs as Percent of Household Income



HOUSING PRACTICES

- Model Housing Element Development Process
 - Data Analysis
 - Dashboard
 - Other Sources
 - Local
 - Existing Programs
 - Example Goals, Objectives, and Strategies
- Common Practices



AFFORDABLE HOUSING RESOURCES

Housing Resource Table

Resource Type

Financing Assistance ^

- Financing Assistance
- Grants
- Loans
- Other
- Tax Credits/Incentives
- Technical Assistance

Category

All v

Description	Agency	Resource Type	Category	Regulation
the Office of Recapitalization is a mortgage program with a y.	RECAP	Assistance		
opportunities for lenders to enter ing agreements with HUD to d service FHA loans for small perties.	HUD	Financing Assistance	Federal	
Section 811 Project Rental Assistance (PRA) Program provides capital advances to private nonprofit sponsors and for-profit limited partnerships to expand the supply of housing integrated with supportive services and promote community integration for low- and extremely-low income persons with disabilities.	HUD	Financing Assistance	Federal	
SEED Community Development Anchor Institution Program The Seed Community Development Anchor Institution Fund provides competitive grants and loans to anchor institutions for community development projects in blighted areas of the state.	Maryland Department of Housing and Community Development (DHCD)	Financing Assistance	State	



NEXT STEPS (PHASING)

Phase 2

Data Additions

Foreclosures

Days on Market

Housing Needs
Assessment

Compare Function

Local
Examples/Best
Practices

Address
Feedback



GROUP RESPONSE

Go to www.menti.com and use the code 52 79 06 1

Provide an example of an affordable housing implementation best practice



Empathy

The Town of Denton has Partnered with the Habitat for Humanity , with Grants form DHCD to purchase both Blighted Properties and Condemned Properties in the Town, The Team then Demolished all Homes Purchase and have starting building New Homes on the

Parenting with Habitat for Humanity to serve the needs of low cost quality housing for Families



FEEDBACK OR QUESTIONS

JOE GRIFFITHS

JOSEPH.GRIFFITHS@MARYLAND.GOV

