

HOUSE BILL 1045 (2019)

Comprehensive Plans
Housing Elements

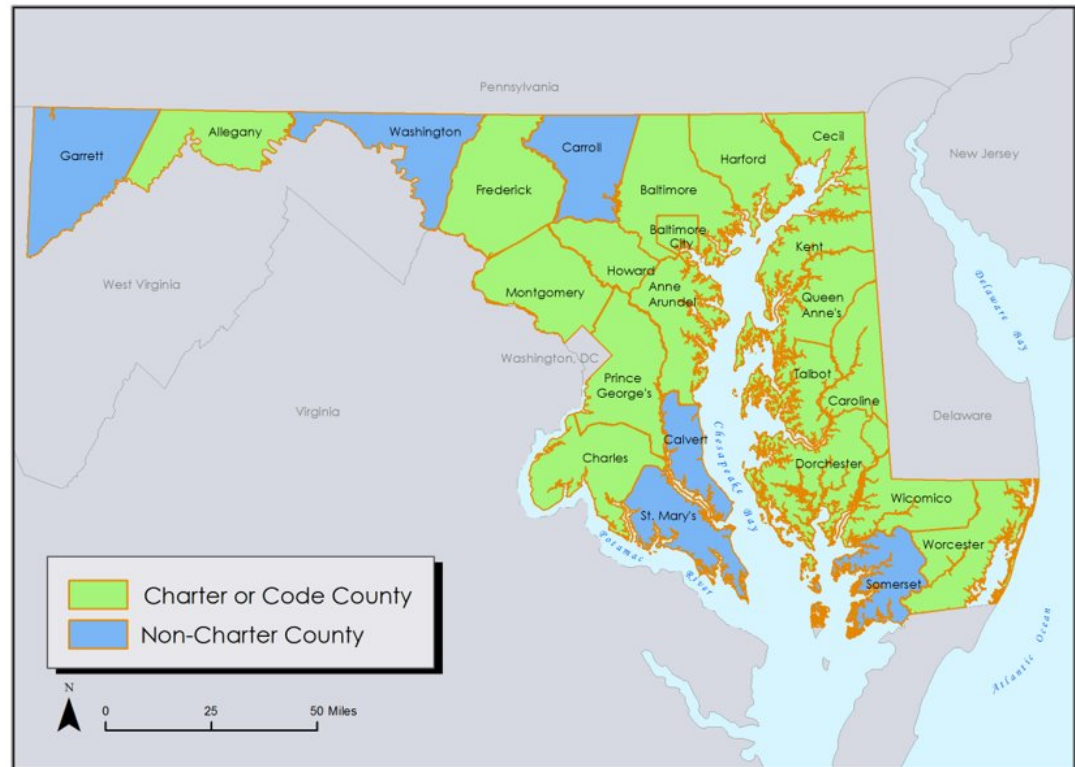
Maryland Department of Planning
Models & Guidelines



MARYLAND CODE REQUIREMENTS

All Maryland jurisdictions with planning and zoning authority must include a housing element in all new and updated comprehensive plans as of June 1, 2020

- Charter and Code Counties
 - [County List](#)
(See map to the right for Charter/Code vs Non-Charter)
Land Use Article § 1-406
- Non-charter Counties and Municipalities
 - [Municipality List](#)
Land Use Article § 3-102



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

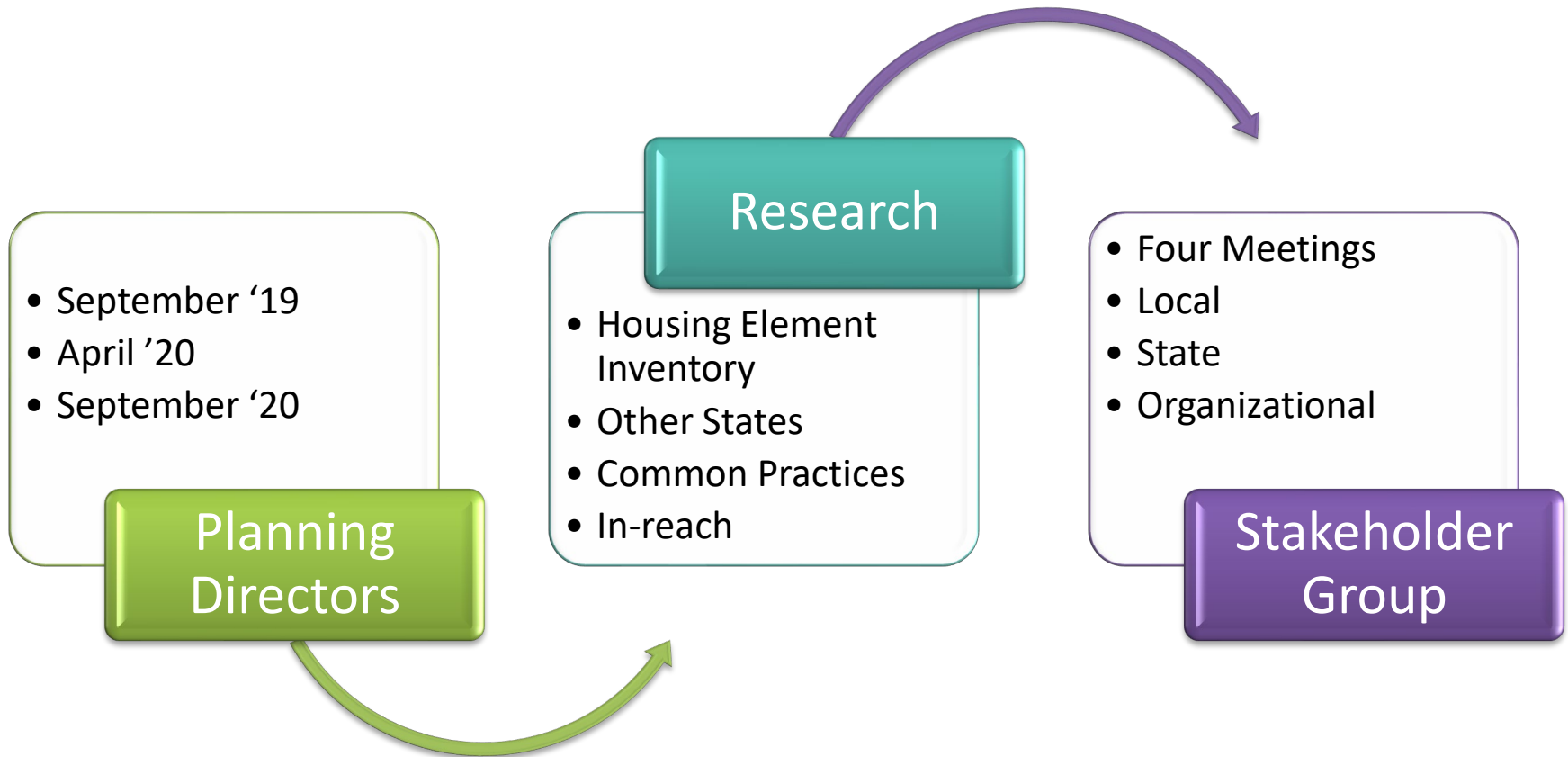


DEFINITIONS

- **Affordable Housing** (Housing and Community Development Article Section §4-1801)
 - Housing costs do not exceed 30%
- **Area Median Income (AMI)**
 - Median household income, adjusted annually, of area, adjusted for household size (US Department of Housing and Urban Development)
- **Low-Income Housing** (Land Use Article Sections §1-407 and §3-114)
 - Affordable to a household with an aggregate annual income below 60% of the AMI
- **Workforce Housing** (Housing and Community Development Article Section §4-1801)
 - Rental: affordable to a household with an aggregate income between 50% - 100% AMI
 - Ownership: affordable to a household with an aggregate income between 60% - 120% AMI or in target areas for purposes of administering the MD Mortgage Program, an aggregate income between 60% - 150% AMI



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

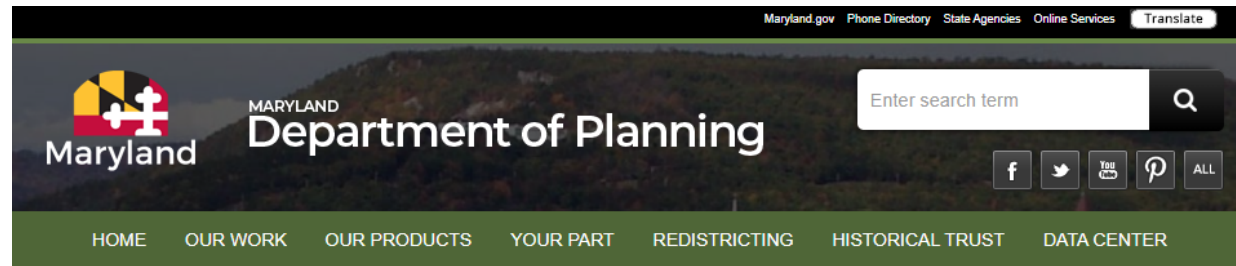
High costs and barriers to development (impact fees, water and sewer availability, delayed/unclear local processes, APFOs)

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>



HOUSING PLANNING

- Benefits of Affordable Housing
- HB 1045 Description
- Understanding HUD's Area Median Income



New Construction: Sandtown, Baltimore - Leslie Street



Energy Costs are Included in a Household's Housing Costs



SELF-ASSESSMENTS

To help Maryland's jurisdictions engage in internal and stakeholder dialogues about housing, The Maryland Department of Planning developed three [self-assessments](#) that may be used to spark discussion and reflection.

- Vision
- Analysis and Policy
- Implementation and Regulation



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HOUSING DATA DASHBOARD



Geography ▾ Reports ▾ Links ▾ About ▾

Geography : County

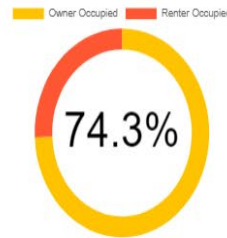
Current Selection : Anne Arundel



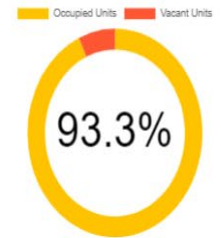
County Area Median Income

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

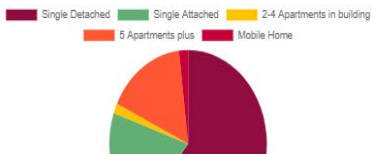
Housing Tenure



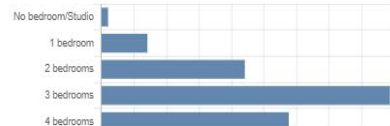
Housing Occupancy



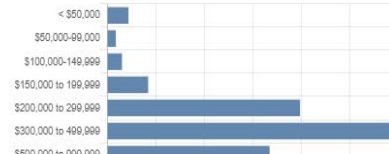
Units in Structure



Number of Bedrooms



Value of Owner Occupied Units



Monthly Owner Costs as Percent of Household Income



HOUSING PRACTICES



Civic Works Community Meeting Discussing Affordable Housing

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



AFFORDABLE HOUSING RESOURCES

Filterable [Power BI Table](#) of Federal, State, and Local resources supporting the development and preservation of affordable housing

- Funding
- Technical Assistance
- Additional Sources of Resources

Housing Resource Table

Resource Type: Category:

Description	Agency	Resource Type	Category	Reg
the Office of Recapitalization is a mortgage program with a y.	RECAP	Assistance		
rtunities for lenders to enter g agreements with HUD to d service FHA loans for small perties.	HUD	Financing Assistance	Federal	
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)

Future Enhancements

Data Additions

Foreclosures

Days on Market

Housing Needs
Assessment

Compare Function

Local
Examples/Best
Practices

Address
Feedback



**FOR MORE INFORMATION OR TO
PROVIDE FEEDBACK**

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