Goals of the study included refining the County’s Housing Initiatives to:

- Address housing affordability
- Find ways for residents to age in place
- Explore affordability barriers to for-sale and rental housing
Housing Affordability:

- Spending no more than 30% of gross household income on housing
- When people/families spend more than 30% of their income on housing, they may experience shortages for purchasing other items like food, medical care, and clothing

Cost-Burdened Households:

- Households paying more than 30% of their gross household income on housing but less than 50%

Severely Cost-Burdened:

- Households paying more than 50% of their gross household income on housing
Housing Affordability in Charles County for a Family of Four

<table>
<thead>
<tr>
<th>HUD Income Categories</th>
<th>Percentage of MFI* (MFI = $110,300)</th>
<th>Annual Income</th>
<th>Payment Range/Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income</td>
<td>≤ 30% MFI</td>
<td>≤ $33,100</td>
<td>≤ $830.00</td>
</tr>
<tr>
<td>Very Low Income</td>
<td>30 ≤ 50% MFI</td>
<td>$33,100 - $55,150</td>
<td>$831.00 - $1,380.00</td>
</tr>
<tr>
<td>Low Income</td>
<td>50 ≤ 80% MFI</td>
<td>$55,151 - $88,250</td>
<td>$1,381.00 - $2,200.00</td>
</tr>
<tr>
<td>Low to Moderate Workforce Income</td>
<td>80 ≤ 100% MFI</td>
<td>$88,251 - $110,300</td>
<td>$2,201.00 - $2,760.00</td>
</tr>
<tr>
<td>Workforce Income</td>
<td>100 ≤ 120% MFI</td>
<td>$110,300 - $132,400</td>
<td>$2,761.00 - $3,310.00</td>
</tr>
<tr>
<td>Above Workforce Income</td>
<td>&gt; 120% MFI</td>
<td>≥ $132,401</td>
<td>≥ $3,310.00</td>
</tr>
</tbody>
</table>

*MFI = Median Family Income
Total Households in Charles County – 52,270

Total Cost-Burdened Households (30-50%) – 10,575
  • 30 ≥ 50% MFI = 1,515
  • 50 ≥ 80% MFI = 2,195

Total Severely Cost-Burdened Households (>50%) – 6,965
  • 30 ≥ 50% MFI = 1,665
  • 50 ≥ 80% MFI = 650

All Cost-Burdened Households – 17,540 or 33.5%
Who Needs Affordable and Workforce Housing?

• CCSO – Police Officer/Recruit - $40,000
• CCSO – Police Officer/Completed Academy - $46,920
• CCSO – Correctional Officer – $43,367
• CCPS – Starting Teacher - $45,253
• CSM – Admissions Assistant - $31,962
• CSM – Veteran Advisor - $42,774
• CSM – HVAC Mechanic - $47,583
• Private Dental Office – Office Manager - $40,00-$50,000
• Counselor or Social Worker - $27,000-$33,000
Unmet Need for Affordable and Workforce Housing:

- The study found that in 2018 there was an unmet demand of 1,375 affordable units for households earning between 30-80% of MFI.

- To meet residual demand, the study recommends that we add 288 affordable units per year.

- The unmet demand for workforce units for households earning between 80-120% of MFI (workforce housing) was not calculated, possibly because there is adequate housing stock to meet workforce needs.
Report Recommendations:

1. Amend the balanced housing stock policy in the comprehensive plan from 80/15/5 to better meet unmet housing demand, which is likely affordable multi-family rental housing.

2. Modify the Moderately Priced Dwelling Unit (MPDU) program to make it mandatory for projects with 20 or more units.

3. Offer for sale or lease surplus County property to affordable housing developers.

4. Incorporate affordability into subarea and village plans through a mix of housing types that includes housing which is affordable to households earning between 30-80% of the MFI.
Report Recommendations (continued):

5. Remove barriers to affordable housing production:
   
a. Code audit to potentially reduce the cost of developing affordable housing
   
   • Flexible design standards
     o Brick requirements
     o Minimum unit size
     o On-site parking requirements
   
   • Minimum lot size
   
   • Streamlined permitting process
6. Devote funding to affordable housing production and preservation
7. Ensure housing remains affordable in perpetuity
8. Establish the Charles County Affordable Housing Board
9. Explore the feasibility of creating a Housing Advisory Board with a Board of Commissioners
10. Continue to engage the public in dialogue
Do we have land where affordable housing can be developed?

1. Maryland Multifamily Rental Financing Program
   • Low Income Housing Tax Credit Program
   • State-Mapped Opportunity Areas

2. Zoning

3. Available Land
   • Greenfield
   • Redevelopment Opportunities

4. School Capacity
Are there other barriers to developing affordable housing?

1. School construction excise tax
   - Single Family Detached - $17,385 = ~$145/month for 10 years
   - Single Family Attached - $17,392 = ~$145/month for 10 years
   - Multi Family - $14,554 = ~$120/month for 10 years

2. Sewer and water connection fees
   - Water - $5,094
   - Sewer - $9,530
   - 20% paid prior to DSP approval; 30% paid prior to plat recordation; 50% paid prior to issuance of water/sewer permit
Presented By: Christina Pompa, Deputy Director
Charles County Government
Department of Planning & Growth Management
200 Baltimore Street, La Plata, Maryland 20646
301-645-0540
MD Relay Service: 7-1-1

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