Prince George's County MARYLAND

Experience Community.
Expand Opportunity.
Explore Choice.



COMPREHENSIVE HOUSING STRATEGY

HOUSING OPPORTUNITY FOR ALL

Prepared in partnership with Enterprise Community Partners, Inc.

Enterprise®

ACKNOWLEDGEMENTS

Housing Opportunity for All, Prince George's County's Comprehensive Housing Strategy (CHS), was prepared in partnership with Enterprise Community Partners, Inc. on behalf of the Prince George's County Department of Housing and Community Development (DHCD), and at the request of County Council. *Housing Opportunity for All* was created through an iterative process that included a variety of community engagement activities, including stakeholder interviews, focus groups, community surveys, feedback from the Advisory Group, and oversight by a Council Ad Hoc Subcommittee.

COUNTY COUNCIL

* **Todd M. Turner** – Chair, Dist. 4, 2014-present
Rodney C. Streeter – Vice-Chair, Dist. 7, 2018-present
Mel Franklin – At-Large, 2018-present; Dist. 9, 2010-2018
Calvin S. Hawkins, II – At-Large, 2018-present
Thomas E. Dernoga – Dist. 1, 2018-present
* **Mary A. Lehman** – Dist. 1, 2010-2018
Deni L. Taveras – Dist. 2, 2014-present
* **Dannielle M. Glaros** – Dist. 3, 2015-present. Chair, 2017-2018
Jolene Ivey – Dist. 5, 2018-present
* **Andrea Harrison** – Dist. 5, 2008-2018
* **Derrick Leon Davis** – Dist. 6, 2011-present
Karen R. Toles – Dist. 7, 2010-2018
Monique Anderson-Walker – Dist. 8, 2018-present
Obie Patterson – Dist. 8, 2010-2018
Sydney J. Harrison – Dist. 9, 2018-present

* *Members of the Ad Hoc Subcommittee*

DHCD STAFF

Estella Alexander – Acting Director
Eric C. Brown – Former Director
Rosalyn Clemens
Adedamola George
Patricia Isaac
Michelle Johnson
Sharon Land
LeShann Murphy
Jonathan Sager
Pamela Wilson
Alexis Yeoman

ADVISORY GROUP

County Executive's Office
County Council
Department of Social Services
Economic Development Corporation
The Maryland-National Capital Park and Planning Commission (M-NCPPC), Prince George's County Planning Department
Office of Human Relations
Board of Education
D.C. Department of Health (HAHSTA)
Maryland Transportation Authority
Prince George's County municipalities
Prince George's County Association of Realtors
Prince George's County Chamber of Commerce
AHC, Inc.
Apartment & Office Building Association of Metropolitan Washington (AOBA)
Bozzuto Construction
CASA de Maryland
Community Development Network of Maryland
Conifer Realty
Disability Rights Maryland
Foundation Development Group
Habitat for Humanity Metro Maryland
Housing Initiative Partnership, Inc. (HIP)
Independence Now
Kaiser Permanente
Maryland Building Industry Association
Maryland Legal Aid
Purple Line Corridor Coalition
Skinner Consulting Services
U.S. Department of Housing and Urban Development
Urban Atlantic
Urban Matters Development
Victory Housing
Volunteers of America

A NOTE ABOUT THE DATA IN THIS DOCUMENT

The analysis in Housing Opportunity for All *used the most recent and reliable data that was available at the start of this project. Two of its primary data sources were the 2011-2015 American Community Survey and 2010-2014 Comprehensive Housing Affordability Strategy (or CHAS). Data from the 2010-2014 CHAS is based on special tabulations of data in the American Community Survey and provides important insights on housing problems, affordability, and cost-burden that are not readily available from other data sources. Recognizing that conditions continue to change over time,* Housing Opportunity for All *recommends continued measurement and monitoring throughout implementation (cross-cutting action 2.12).*





EXECUTIVE SUMMARY

Prince George's County is a place that has attracted families, individuals, and businesses wanting to experience its diverse and connected community, expand their economic opportunities, and explore communities of choice for the past several decades. *Plan 2035*, Prince George's County's General Plan, establishes a clear vision for the future of Prince George's County, recognizing the need to "think holistically and grow sustainably and equitably." Development within the county, especially development of new homes, requires a similar holistic and equitable approach.

This approach is not new to Prince George's County. It has a storied history of housing innovation. For instance, Greenbelt was the first successful cooperatively owned project in the United States. Prince George's County will bring that same level of innovation to its future housing investments.

Housing Opportunity for All, Prince George's County's Comprehensive Housing Strategy, represents the County's 10-year plan to serve the housing needs of all county residents, both current and future, while expanding access to opportunity through housing investments. Implementing *Housing Opportunity for All* will help establish the county as a community of choice in the Washington, D.C. metropolitan region—a place where families and individuals can live, grow and thrive!

Prince George's County will take a dual approach to its housing investments over the next 10 years. First, it will remove regulatory barriers and other hurdles to make development easier across the board. Second, it will use public policy and resources to help produce new housing options, especially for lower income households that the private market may not serve. Together, Prince George's County, along with its partners, will aim to create an environment that supports housing for all ages, abilities, and incomes.

***Housing Opportunity for All* will achieve three primary goals:**

- **Support existing residents**, including long-time residents, seniors, residents with disabilities, and residents at-risk of displacement.
- **Attract new residents**, including millennials, families, employers, and developers.
- **Build on strategic investments & submarket conditions**, including transit-oriented development (TOD) areas like the Purple Line Corridor, areas around strategic assets and major public investments, and areas designated under the County's Transforming Neighborhoods Initiative (TNI) and federal Opportunity Zones.

To understand the housing needs and conditions shaping our future, Prince George's County conducted a comprehensive analysis of existing conditions and future trends. This effort evaluated existing supply and demand, examined factors of housing affordability and quality, estimated future housing growth, assessed existing programs and tools, and engaged key stakeholders and residents through focus groups, public meetings and surveys to solicit feedback.

FINDINGS RELATED TO **SUPPORTING EXISTING RESIDENTS**

- **Lack of diverse housing options.** The county's housing stock has not evolved to meet the changing needs of residents. Limited housing options not only affect the County's ability to attract new residents and businesses, but also affect current residents' ability to

stay in the county.

- **Growing market strength.** The long-term trajectory of the county's housing market, namely increases in rents and home values since 2000, suggest that it is gaining strength. While this increased market strength presents opportunities for growth, it has also raised concerns among residents about the risk of gentrification and displacement.
- **Challenges with housing costs.** Many housing consumers cannot find housing that aligns with their earnings, resulting in cost-burdens. While residents recognized and appreciated that the county offered more affordable housing options relative to the region, many reported personally facing challenges with their current housing due to cost.
- **Housing quality concerns.** The county's housing stock is aging, and many households are living with housing problems. Aging housing was a key reason for dissatisfaction with current housing among county residents.

FINDINGS RELATED TO
ATTRACTING NEW RESIDENTS

- **Demand for more housing options in neighborhoods with amenities and resources.** The county's current housing stock does not offer a wide range of options to regional housing consumers—rather, it is concentrated in a few price points and building types. Not only is there demand for more price points and building types, but there is also demand for more neighborhoods that offer housing plus amenities, like shopping and transit.
- **Barriers to new development.** There is a misalignment between current County goals for development and market-based perspectives on projected growth. Developers noted a variety of barriers that may be affecting the pace of new development, including some challenges in several areas that the County has prioritized for new development, such as TOD areas and more broadly, areas inside the Beltway.
- **Perception issues.** The county continues to have a perception problem, even as underlying conditions improve. These negative perceptions were raised by a variety of groups, including non-resident in-commuters, developers, business leaders, seniors, and residents of market-rate housing.
- **Regional affordability as an asset.** Overall, the county is commanding lower rents and home values than its neighbors. However, there is a disconnect between current residents' understanding of affordability as an asset and outside perceptions.

FINDINGS RELATED TO
BUILDING ON STRATEGIC INVESTMENTS AND SUBMARKET CONDITIONS

- **Varied submarket conditions.** There is significant variation in both the housing supply and access to opportunity across the county's submarkets. Pathways to opportunity vary greatly throughout the county—the closer you get to the District, the stronger the access to jobs, goods, and services. Meanwhile, the more rural you get, the stronger the environmental quality. Social capital and cohesion and quality of community institutions is strongest in the suburban subarea, followed by the rural subarea and then the urban subarea.
- **Strategic investment and TOD areas.** Areas around strategic public investments, including TOD areas, throughout the county have seen uneven levels of private market activity. Residents value the types of amenities and resources that are around these strategic public investments.



***Housing Opportunity for All* is our roadmap to address these findings and establish Prince George's County as a community of choice.** It outlines a *two-pronged approach* to increase the County's capacity and target current and future resources to address specific housing needs and market conditions.

1. **CROSS-CUTTING STRATEGIES AND RELATED ACTIONS WILL EXPAND HOUSING POLICIES TO:** 1) better support new and existing residents; 2) promote collaboration; and 3) increase resources for implementation.

    - **Cross-cutting Strategy #1: Enhance policies and incentives to promote housing development and preservation throughout the county.** This strategy creates a more supportive environment for housing development and offers additional tools to help stabilize vulnerable residents.
    - **Cross-cutting Strategy #2: Increase collaboration, coordination, and transparency.** This strategy expands partnerships, improves coordination, and increases transparency on priorities and process, which will put the County in a better position to respond to changing market conditions and resident needs.
    - **Cross-cutting Strategy #3: Expand funding and diversify financing mechanisms to increase development and other housing opportunities.** This strategy expands existing funding and financing to support additional housing development, attract a broader array of developers, protect and improve existing properties, and provide financial assistance. Additional resources will also allow the County to better leverage the private and philanthropic sectors in support of these housing strategies.

2. **TARGETED STRATEGIES AND RELATED ACTIONS DIRECTLY RESPOND TO THREE KEY HOUSING MARKET CONDITIONS:** 1) lack of diverse housing options; 2) ongoing need to preserve affordability and quality of housing in a rapidly changing regional market; and 3) need for comprehensive investment to spur economic opportunity in key areas.

    - **Targeted Strategy #1: Encourage new, context-sensitive development that expands housing types to serve the county's diverse population and distinct geographic character.** This strategy "right-sizes" housing investments to meet the needs of Prince George's County's diverse population, made up of seniors, families, and households of different races and ethnicities. It recognizes that a wider range of housing opportunities could be used to attract new residents, along with new employers or other business opportunities, to the county. It also accounts for the unique urban, suburban, and rural character of Prince George's County by ensuring that new housing opportunities complement the area in which they are built.
    - **Targeted Strategy #2: Improve the quality of the county's existing housing supply, including older homes and income-restricted properties, and help keep housing costs low to stabilize residents at-risk of displacement.** This strategy helps keep county residents who are facing higher housing costs, especially seniors and those living near the Purple Line or other strategic investments, in their homes by lowering their housing costs or protecting income-restricted units. It also seeks to improve the quality of properties, particularly older homes, throughout the county to ensure they remain in good condition and residents can continue to live in them.
    - **Targeted Strategy #3: Use new housing development and coordinated public investments to build stronger economic opportunity and revitalize neighborhoods.** This strategy will focus on leveraging housing development to provide additional neighborhood-level benefits. Building on new and existing delivery models, these investments may include improving educational and employment opportunities, upgrading infrastructure, and adding new health services, retail shopping, or parks.

Implementation requires change, expanded tools, resources, and new partnerships. *Housing Opportunity for All* incorporates strategies and actions to address all housing needs, across all income levels, ages, and abilities, and accounts for neighborhood-level conditions to inform housing investments that increase access to opportunity.

Housing Opportunity for All builds and leverages increased coordination and capacity across County departments and expanded partnerships with local and regional partners, to support implementation. It guides 48 actions over the short- (years 1-3), medium- (years 4-7), and long-term (years 8-10) to leverage increased capacity and build on past efforts.

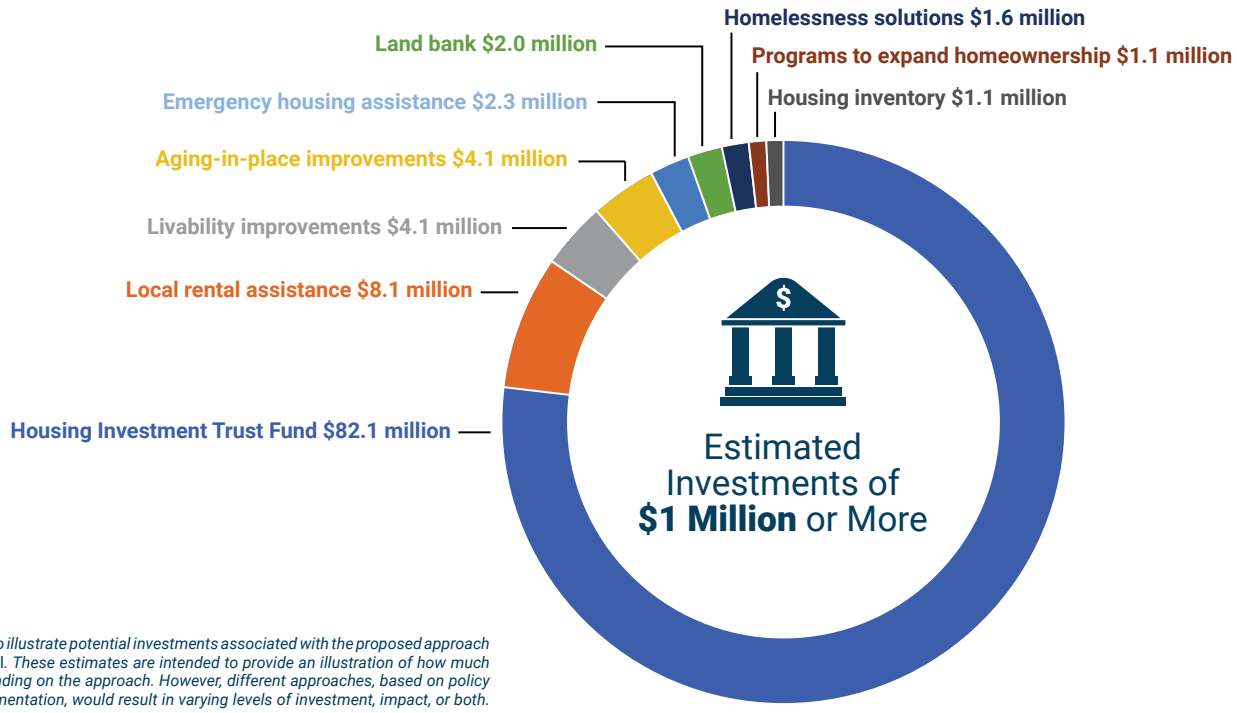
Housing Opportunity for All includes several new or expanded policies, programs, funding, and financing tools, many of which require executive and legislative leadership. One of the most important actions in *Housing Opportunity for All* is the expansion of Prince George's County Housing Investment Trust Fund. In addition to increasing the overall funding available through the Housing Investment Trust Fund, this expansion will allow the HITF to be usd for a broader range of activities, like rehabilitation, acquisition, and services. The County will also seek to maximize its existing resources to meet the goals in *Housing Opportunity for All*. For instance, it will increase its use of project-based vouchers through its Moderate Rehabilitation Program and its ability to serve aging residents and improve housing quality and safety through its Housing Rehabilitation Assistance Program (HRAP).

Other major policy initiatives aim to streamline development and diversify the county's housing supply. *Housing Opportunity for All* relies on the County's continued effort to modernize its zoning code to achieve many of its actions. It also proposes the County pursue inclusionary zoning in a targeted way, allow accessory dwelling units as a legal use, and offer expedited permitting for mixed-income development as additional steps to make development easier and help achieve the County's broader growth management goals.

Housing Opportunity for All requires a significant commitment—both in terms of time and in terms of resources. Many of the new or expanded tools proposed within *Housing Opportunity for All* will require direct investment of new or expanded funding. The exhibit below provides an illustration of the larger investments that could be made through *Housing Opportunity for All*. The largest investment would be to increase the rental housing supply, among other activities, through an expanded Housing Investment Trust Fund. Other significant investments mirror the new or expanded actions in *Housing Opportunity for All*, including funding to provide livability improvements to seniors' homes and emergency assistance for households experiencing a housing crisis, like an unexpected lease termination or foreclosure.

Providing high-quality and diverse housing options for county residents is no longer a consideration. Instead, it is a prerequisite for maintaining and improving quality-of-life of existing residents, attracting new ones, and sustaining economic vitality.

ESTIMATED INVESTMENTS FOR ACTIONS WITH DIRECT COSTS
(for illustration purposes)



Note: This exhibit is intended to illustrate potential investments associated with the proposed approach in Housing Opportunity for All. *These estimates are intended to provide an illustration of how much each action could cost, depending on the approach. However, different approaches, based on policy decisions made during implementation, would result in varying levels of investment, impact, or both.*



TABLE OF CONTENTS

INTRODUCTION 9

HOW DID WE GET HERE? 11
HOW DOES THE CHS ADDRESS OR CAPITALIZE ON THESE OBSERVATIONS? 13
HOW DOES THE CHS RELATE TO OTHER COUNTY PLANS AND INITIATIVES? 14
SUMMARY OF FEEDBACK FROM PUBLIC MEETINGS 15
KEY TERMS 16

PART 1: COMMUNITY ASSESSMENT 17

INFOGRAPHIC: **DEMOGRAPHIC TRENDS** 18
INFOGRAPHIC: **HOUSING MARKET CONDITIONS** 19
SUMMARY OF KEY OBSERVATIONS 20
KEY OBSERVATIONS RELATED TO SUPPORTING EXISTING RESIDENTS 21
KEY OBSERVATIONS RELATED TO ATTRACTING NEW RESIDENTS 31
REGIONAL COMPARISON 41
KEY OBSERVATIONS RELATED TO BUILDING ON STRATEGIC INVESTMENTS AND SUBMARKET CONDITIONS 44

PART 2: STRATEGY ROADMAP 53

HOW DO I READ THIS ROADMAP? 54
INFOGRAPHIC: **HOUSING OPPORTUNITY FOR ALL** 57
CROSS-CUTTING STRATEGIES AND ACTIONS 59
TARGETED STRATEGIES AND ACTIONS 61
CROSS-CUTTING STRATEGY #1 63
CROSS-CUTTING STRATEGY #2 73
CROSS-CUTTING STRATEGY #3 85
TARGETED STRATEGY #1 93
TARGETED STRATEGY #2 101
TARGETED STRATEGY #3 110
IMPLEMENTATION PLAN 117
TIMELINE FOR ACTIONS REQUIRING EXECUTIVE APPROVAL 137
TIMELINE FOR ACTIONS REQUIRING LEGISLATIVE APPROVAL 138
TIMELINE FOR ACTIONS UNDER CURRENT DEPARTMENTAL AUTHORITY 139
ACTIONS BY KEY GEOGRAPHIES 140
ACTIONS BY KEY BENEFICIARIES 146
YEAR 1 IMPLEMENTATION CHECKLIST 148

DATA SOURCES AND REFERENCES 149
APPENDICES 150

INTRODUCTION

Every resident in Prince George's County deserves a decent, affordable home as a pathway to achieving economic security, higher quality-of-life, and greater sense of stability. This is a fundamental belief of leaders in Prince George's County.

Currently, the county lacks enough housing options to appeal to its diverse and changing population—in terms of location, type, and affordability. To achieve the County's vision to be a "community of choice" for families, businesses, and workers in the region, it needs affordable, high-quality housing options—for a range of income levels, preferences, and phases of life. The County has made significant strides to address residents' housing needs over the past several years through the following actions:

- Capitalizing the Housing Investment Trust Fund (HITF), which facilitates the production and preservation of workforce housing.
- Activating the Housing Rehabilitation Assistance Program (HRAP), which has helped long-term residents across the county remain in their communities.
- Facilitating increased production of much-needed housing for seniors.
- Continuing the County's commitment to assist first-time homebuyers gain access to the American Dream of homeownership through the down payment assistance and closing cost programs.

On March 2016, the Prince George's County Council adopted Resolution CR-13-2016, which commissioned a Comprehensive Housing Strategy (CHS) to guide the County over the next 10 years. In doing so, the County Council recognized that housing for individuals and families at all income levels plays a pivotal role in the county's future.

WHAT IS THE CHS?

Housing Opportunity for All, Prince George's County's Comprehensive Housing Strategy (CHS), articulates the county's housing challenges and assets, communicates the County's community vision, and provides an actionable set of solutions to achieve that vision. These solutions will build its capacity to respond to changing housing market conditions and serve as the "roadmap" for housing investments over the next 10 years. Following this roadmap will help the County to maximize the impact of its housing investments by accounting for factors of opportunity like access to transportation, high-quality education, employment opportunities, public green spaces, and convenient child care and health services.

Housing Opportunity for All has two parts: Part 1 - Community Assessment, which summarizes current housing needs, assets and housing market opportunities, and how those needs and assets may change over time; and Part 2 - Strategy Roadmap, which outlines actions the County will take over the next 10 years to build capacity, address unmet needs, and capitalize on housing market opportunities. The roadmap includes an implementation plan, which illustrates where the County will focus implementation efforts in the short-, medium-, and long-term.

WHAT ARE THE GOALS OF *HOUSING OPPORTUNITY FOR ALL?*

Housing Opportunity for All aims to help existing and future residents in Prince George's County through strategic investments in housing over the next 10 years. It has three overarching goals:

1. **Support existing residents.** Ensure new and long-time residents – including seniors, residents with disabilities, and residents at risk of displacement – have a place to live and thrive within Prince George's County.
2. **Attract new residents.** Make Prince George's County a community of choice for millennials, families, employers, and developers.
3. **Build on strategic investments and submarket conditions.** Expand economic opportunities through our housing investments and tailor those investments to the many unique submarket conditions throughout the county.

HOW WILL THE COUNTY ACCOMPLISH THOSE GOALS?

The County will accomplish those goals by pursuing housing investments and solutions that are:

- **Comprehensive.** The CHS acknowledges that new housing development needs to work for residents living in all parts of Prince George's County, in all

types of housing, and needs to serve people of all ages, abilities, and incomes.

- **Market-informed.** The CHS recognizes that the local and regional housing market is one of our most powerful tools to unlock new development opportunities and create benefits for long-time residents.
- **Inclusive.** The CHS helps make Prince George's County a welcoming place where all residents—including our most vulnerable—can thrive, meet their daily needs, and invest in their future. No resident should have to choose between paying their rent or mortgage and other necessities, like food and health care.
- **Connected to opportunity.** The CHS encourages development that expands both housing and economic opportunities, such as building or preserving housing near job centers and transit or using housing to attract new employers and support new business opportunities.
- **Asset-based.** The CHS builds on existing assets, like Metro, large federal employers, and entertainment destinations like National Harbor, seeking to maximize the impact of the County's new and past investments.
- **Coordinated and transparent.** The CHS promotes coordinated and transparent decision-making, minimizes silos across County departments, and supports proactive communication with the public, private, and philanthropic sectors.

Each of the strategies and actions presented in the CHS have been vetted against these core principles, all of which were informed by feedback from the Advisory Group, public meeting attendees, and County Council.



HOW DID WE GET HERE?

THE CHS WAS DEVELOPED OVER THREE PHASES:

1. **DEFINING THE COUNTY'S HOUSING CHALLENGES & ASSETS. The process included a data-driven approach to understand unmet housing needs, assets and housing market opportunities, and how those needs and assets may change over time.**

   A market analysis was conducted to understand existing and future housing needs and market conditions at three geographies: countywide, within county subareas (urban, suburban, and rural), and at the Census Tract-level. This included an analysis of existing and historic demographic trends, characteristics of the housing supply over time, current market conditions, and market-based projections of development over the next 10 years.

   A survey about county residents' housing needs was conducted via random cellular and land line telephone calls to obtain a representative sample of Prince George's County residents. Between November and December 2017, 1,003 interviews were completed.

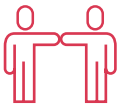
   Focus groups and interviews were conducted between October 2017 and May 2018 with eight specific populations: 1) persons with disabilities; 2) persons experiencing homelessness; 3) residents of public and subsidized housing; 4) residents of market-rate housing; 5) the Hispanic immigrant community; 6) seniors; 7) multi-family developers; and 8) business leaders. An on-line survey of non-resident in-commuters was also conducted. These populations were identified by the County to present viewpoints from a broad range of community residents and partners.

2. **DEVELOPING SOLUTIONS. Identifying how the County can address its housing needs and capitalize on its assets, drawing on both our past successes and experiences of our neighbors in the Washington, D.C. region.**

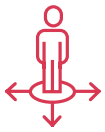
   After defining our housing challenges and assets, the County worked with a consultant team and local partners to develop potential solutions. These solutions were informed by a thorough assessment of the County's existing programs, policies, and financing tools, which included more than 20 interviews with County staff and elected officials between September 2017 and February 2018. This was also informed by a review of ongoing plans (including *Plan 2035* and the draft zoning rewrite), as well as a review of best practices from around the region.

3. **GATHERING AND INCORPORATING FEEDBACK. Throughout this process, the County has gathered and incorporated feedback from residents to reflect what housing needs and solutions matter most to them. In addition**





EXPERIENCE COMMUNITY
Prince George's County is more than a place to live. Our communities are connected to broader, cross-cutting services, like access to transportation, high-quality education and employment opportunities, a wide range of shopping options, recreational activities and health services.



EXPAND OPPORTUNITY
Prince George's County provides an opportunity for every resident to have a decent, affordable home as a pathway to achieving economic security, a high quality-of-life, and sense of stability. We are a desirable location for businesses and employers that want their workforces to live near their jobs.



EXPLORE CHOICE
Prince George's County has a broader vision to be a community of choice for families, businesses, and workers in the region. Our goal is to offer affordable, high-quality housing options for a range of income levels, preferences, and phases of life.

to the surveys and focus groups, the County hosted public meetings and harnessed local expertise through its Advisory Group, a group of local and regional housing experts that met bi-monthly throughout the planning process.

Four public meetings were held across the county between October 2017 and May 2018, where the County received input from more than 200 residents about their housing needs and desired solutions. See page 15 for a summary of feedback from these public meetings.

The Advisory Group reviewed and provided feedback at every stage of this planning process. This group represented leaders in government, business, the faith-based community, and the non-profit sector. Oversight and feedback was also provided by County Council through regular meetings of the CHS Ad Hoc Subcommittee, which was comprised of five Council members, including the Chairs of the recently merged Planning, Zoning, and Economic Development (PZED) and Transportation, Housing and the Environment (THE) committees.

WHAT ARE SOME KEY OBSERVATIONS THAT SHAPED THE CHS?

Before developing the solutions detailed in the CHS, the County conducted a comprehensive analysis of existing local and regional housing market conditions and future trends. The following summarizes the key observations that emerged from this analysis (see Part 1 - Community Assessment for additional information on these findings).

Several observations highlight actions the County could take to better support existing residents:

- The county's housing stock has not evolved to meet the changing needs of residents.
- The housing market is strengthening, bringing both opportunity and creating concern among existing residents.
- Many current residents cannot find housing that aligns with their earnings.
- There are significant concerns about the quality and livability of some of the county's existing housing.

Several observations provide insight about actions the County could take to attract new residents:

- Demand exists for more housing options in neighborhoods with amenities and resources.
- Barriers may be affecting new housing development in the county.
- Negative perceptions about the county persist, even as underlying conditions improve.
- The county's relative affordability—compared to other jurisdictions in the region—is an asset.

Some observations indicate opportunities to better leverage strategic investments and submarket conditions within the county:

- Significant variation exists in both the housing supply and access to opportunity across the county's submarkets.
- Policy changes and additional public investment may be needed to capitalize on strategic investment areas, particularly Transit-Oriented Development (TOD) areas.



HOW DOES THE CHS ADDRESS OR CAPITALIZE ON THESE OBSERVATIONS?

The CHS outlines a two-pronged approach that both increases the County's capacity and targets current and future resources to address specific housing needs and market conditions. The figure below illustrates this approach.

CROSS-CUTTING STRATEGIES

To support a more robust market for development and increase overall capacity for implementation

- Enhance policies and incentives for housing development;
- Increase collaboration, coordination and transparency; and
- Expand funding and diversify financing mechanisms.

TARGETED STRATEGIES

To address specific housing needs and market conditions

- Encourage new, context-sensitive development that expands housing types; and
- Improve the quality of the county's existing housing supply and maintain affordability.
- Build stronger economic opportunity and revitalize neighborhoods

LEVERAGE INCREASED CAPACITY AND TARGETING THROUGH SHORT-, MEDIUM-, & LONG-TERM ACTIONS

ACTIONS IN YEARS 1, 2, AND 3

- Strengthen the County's internal capacity and coordination;
- Increase and diversify financing for housing development;
- Better leverage available land for housing development;
- Expand supports for vulnerable residents; and
- Ensure transparency and accountability throughout implementation of the CHS.

ACTIONS IN YEARS 4 THROUGH 7

- Align housing priorities and land use regulations;
- Strengthen and streamline available development financing;
- Expand partnerships to support strategy implementation;
- Target neighborhood revitalization and economic development efforts; and
- Continue to expand supports for vulnerable residents.

ACTIONS IN YEARS 8, 9, AND 10

- Design programs to support existing residents;
- Leverage vacant or underutilized properties;
- Cultivate additional financing; and
- Plan for the future.

CORE PRINCIPLES

HOW DOES THE CHS RELATE TO OTHER COUNTY PLANS AND INITIATIVES?

The CHS builds on years of progress, including past and ongoing planning efforts and initiatives.

PLAN 2035 (2014)

The County's General Plan, *Plan 2035*, outlines the blueprint for where and how the county will grow through 2035. The plan designates three distinct types of geography throughout the county—urban, suburban, and rural—and identifies targeted areas for future development, including residential and mixed-use development. These designations were used to define the urban, suburban, and rural subareas analyzed as part of developing *Housing Opportunity for All*.

ZONING ORDINANCE REWRITE (2018)[1]

Updating the Zoning Ordinance and Subdivision Regulations is a key step to implementing *Plan 2035*, solidifying Prince George's County as a sustainable network of communities for individuals to live, work, play, and shop. Through the zoning rewrite, the County has pursued a variety of opportunities to support more development throughout the county, including housing development. Members from the Prince George's County Planning Department of the Maryland-National Capital Park and Planning Commission (M-NCPPC), have led the zoning rewrite effort, advised the CHS team throughout strategy development and participated in the Advisory Group to ensure the County's housing strategy was informed by the County's future zoning. In addition to staff perspectives, the CHS also benefitted from the public feedback from the zoning rewrite's community engagement process.

PURPLE LINE CORRIDOR COALITION

The Purple Line Corridor Coalition (PLCC), formed in 2013, is a multi-sector collaborative led and administered by the University of Maryland's National Center for Smart Growth (NCSG) in partnership with a coalition of community organizations, state and local governments—including Prince George's County—non-profits, philanthropies, and businesses. PLCC led the creation of the Community Development Agreement for the Purple Line Corridor which articulates a collective vision for vibrant economic and community development along the 16-mile light rail corridor. The strategies in the CHS directly support the goals of the PLCC—particularly its goals of ensuring housing choices for all and supporting vibrant, sustainable communities. The Advisory Group contained multiple members of the PLCC Housing Workgroup who helped ensure the County's housing strategy was developed in alignment with ongoing strategic efforts and investments around the Purple Line.



[1] *As of September 2018, when the CHS was submitted for final review and Council action, the updated zoning ordinance was not in place. References to the zoning rewrite represented the most current and available information about the zoning ordinance update when the CHStrategy was written in September 2018. Additional changes to the zoning rewrite after September 2018 are not included in the CHS.*

SUMMARY OF FEEDBACK FROM PUBLIC MEETINGS

As part of developing the Comprehensive Housing Strategy, the Department of Housing and Community Development hosted four public meetings throughout the county. The first set of public meetings focused on defining the value of housing among county residents and identifying key assets and challenges to help inform which strategies the County should take over the next 10 years. The second set of public meetings focused on gathering feedback on strategies the County planned to take as part of implementing the *CHS*. For a more detailed summary of these public meetings, see the appendices.

Over the course of the four meetings, members of the public affirmed the need to expand housing affordability within Prince George's County, and many members of the public shared personal stories about how changing housing market conditions (or external market factors) are making it difficult to stay in their current home. Many members of the public also asked for better property maintenance and code enforcement, as well as stronger rights for both tenants and landlords.



"We need affordable housing for many, many Prince George's County residents who have a job but cannot afford housing. Many have to get a roommate whether they want to live with someone else or not. We should require inclusionary zoning. Every new development should have a certain percentage of affordable units, at least near transit, but preferably throughout the county."

— Public meeting participant

Members of the public also emphasized the importance of location and features of homes within Prince George's County. They would like to be able to live in walkable and transit-accessible areas, near grocery stores and parks. Members of the public cited Prince George's County's open space and recreation activities, along with Science, Technology, Engineering and Math (STEM) programs at county schools and condominiums for families, as valued assets within the county. In terms of housing features, some members of the public would like to see more environmentally friendly buildings, while others would like to ensure accessible homes for persons living with disabilities.

Members of the public also offered solutions to address some of the challenges that they, along with their neighbors and loved ones, face. Of the strategies that members of the public thought were most important for Prince George's County to pursue over the next 10 years, production of affordable housing to help cost-burdened residents was ranked most consistently as the highest priority. Many members of the public expressed support for inclusionary zoning in some form within the county. At the same time, discussion at public meetings highlighted the importance of preserving affordability and maintenance of existing homes.

Members of the public also called for stronger rights for tenants and landlords—representing one of the most commonly proposed solutions across all the public meetings. They proposed proactive property inspections to address health and safety problems and improve property conditions. They also recommended tools like increased rental assistance and a community land trust as ways to address rising housing costs and create long-term housing affordability within Prince George's County.

KEY TERMS

AFFORDABLE HOUSING: Housing is typically considered affordable if total housing costs, including utilities, do not exceed 30 percent of a household's gross income.

COST-BURDEN: When a household pays more than 30 percent of their gross income on housing, including utilities, they are "cost-burdened." Cost-burdened households have less for other essentials, like food, clothing, transportation, and medical care.

INCLUSIONARY HOUSING: According to the Lincoln Land Institute, "inclusionary housing refers to a range of local policies that tap the economic gains from rising real estate values to create affordable housing—tying the creation of homes for low- or moderate-income households to the construction of market-rate residential or commercial development." While sometimes also called inclusionary zoning, because it can be implemented through zoning, it may be implemented outside of the zoning code (through a separate program).

MARKET-RATE HOUSING: Market-rate housing are homes that are available in the private market. They do not receive any public subsidies or have any limits on who can live there based on income.

MISSING MIDDLE HOUSING: Missing middle housing describes homes between detached single-family and large multi-family buildings, such as live/work units, bungalows, and small-scale multi-family buildings. These types of homes add variety to the housing supply, support walkable places, and blend in with single-family neighborhoods.

OPPORTUNITY: According to the Haas Institute at the University of California-Berkeley, opportunity is "the full set of pathways available to a person, where an individual can access resources to move him or her along these set of pathways."

PUBLIC HOUSING: Public housing was established to provide decent and safe rental housing for eligible low-income families, older adults, and persons with disabilities. It is subsidized through the federal government and managed by local housing authorities.

STRATEGIC INVESTMENT AREAS: For the purposes of this study, "strategic investment areas" refer to six small areas with transit assets or existing or planned economic development projects: 1) Konterra; 2) Prince George's Plaza; 3) Branch Avenue; 4) Regional Medical Center (Largo); 5) Suitland; and 6) Naylor Road. The housing market conditions in these areas were analyzed in greater detail as part of developing the CHS.

SUBSIDIZED HOUSING: Public housing, rental assistance like Housing Choice Vouchers (formerly known as Section 8), and developments that use Low-Income Housing Tax Credits are examples of subsidized housing. Subsidized housing lowers overall housing costs for people who live in it. Affordable housing and subsidized housing are different, even though they are sometimes used interchangeably.

WORKFORCE HOUSING: While no common standard exists, workforce housing typically refers to providing homes for middle-income service workers, such as police officers, teachers and nurses, in close proximity to their jobs, who may not qualify for some housing subsidies.

ZONING ORDINANCE UPDATE (OR ZONING REWRITE)**:** The zoning rewrite is a multiyear process that began in 2014 to modernize Prince George's County zoning code and subdivision regulations. The updated zoning ordinance aims to streamline and simplify regulations and development approval p processes; update land use and development standards; incentivize economic and transit-oriented mixed-use development; and protect and enhance stable residential neighborhoods.

PART 1:
COMMUNITY ASSESSMENT



DEMOGRAPHIC TRENDS

Prince George's County MARYLAND

CHANGING POPULATION AND HOUSING NEEDS

Demographics—or who lives within the county—have changed over time. Housing needs and preferences in Prince George's County are changing as the county's population changes. Today, Prince George's County has more seniors and persons living alone or with roommates, while average household size increased slightly. Prince George's County needs to offer more homes—for a range of income levels, preferences, and phases of life—to meet existing and future housing needs among existing and new residents.

TOTAL POPULATION

POPULATION GROWTH (2010–2015):

+3% | **29,000+** new county residents

PROJECTED POPULATION (2030):

950,000+ county residents

SENIORS (AGED 65+)

CHANGE IN SENIORS (2010–2015):

+11%

COUNTY'S TOTAL SENIOR POPULATION (2015):

37%

COST-BURDENED HOUSEHOLDS IN PRINCE GEORGE'S COUNTY

The number of households paying too much for housing—and the amount of their paycheck they are spending on housing—has grown.



41% of all households pay 30% or more of their monthly income on housing costs.

49% of all renters | **36%** of all owners

CHANGE IN COST-BURDENED HOUSEHOLDS (2000–2014):

+11,683 households

CAN DIFFERENT OCCUPATIONS IN PRINCE GEORGE'S COUNTY AND THE SURROUNDING REGION AFFORD TO RENT OR OWN?

= CANNOT AFFORD TO RENT | = CANNOT AFFORD TO OWN | ✓ = ABLE TO RENT OR OWN

OCCUPATION	MEDIAN ANNUAL EARNINGS	MAX AFFORDABLE MONTHLY HOUSING COST	SINGLE EARNER	SINGLE EARNER 90TH PERCENTILE	DOUBLED UP
RETAIL SALESPERSON	$23,500	$587	=	=	=
CASHIER	$21,840	$546	=	=	=
OPERATIONS MANAGER	$134,300	$3,357	✓	✓	✓
FOOD PREP WORKER	$20,940	$523	=	=	=
MANAGEMENT ANALYST	$98,750	$2,468	✓	✓	✓
JANITOR	$25,740	$643	=	=	=
BUSINESS OPERATIONS SPECIALIST	$92,150	$2,303	✓	✓	✓
OFFICE CLERK	$36,730	$918	=	=	=
ADMINISTRATIVE ASSISTANT	$42,860	$1,071	=	=	✓
SERVER	$21,930	$548	=	=	=

Sources: Plan2035; 2010 Decennial Census; 2011–2015 American Community Survey 5-Year Estimates; 2000 and 2014 Comprehensive Housing Affordability Strategy; VCHR tabulation of 2016 U.S. Bureau of Labor Statistics. Round 9.0 Cooperative Forecast Summary for Prince George's County. Prepared by M-NCPPC, Research Section (May 2016). Available at www.pgparks.com/523/Cooperative-Forecast—Round-90.

HOUSING MARKET CONDITIONS

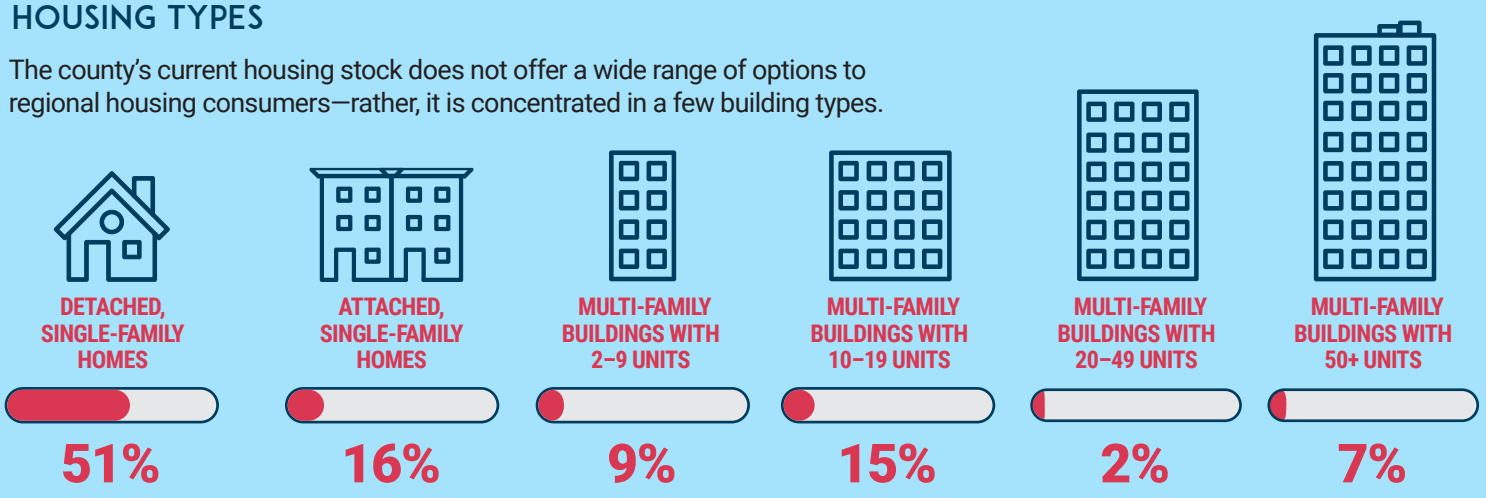
Prince George's county MARYLAND

VARIED MARKET CONDITIONS

The local and regional housing market is one of Prince George's County's most powerful tools to unlock new development opportunities and create benefits for long-time residents. Median rents and home values have increased countywide over time. What is the impact of higher housing costs? It varies among residents living in different parts of Prince George's County and developers. These varied perspectives show that there's more than one way to think about the County's housing market.

HOUSING TYPES

The county's current housing stock does not offer a wide range of options to regional housing consumers—rather, it is concentrated in a few building types.



HOUSING COSTS: 2000-2015

+29% MEDIAN RENT = $1,294 MEDIAN RENT

+30% MEDIAN HOME VALUE = $254,700 MEDIAN HOME VALUE

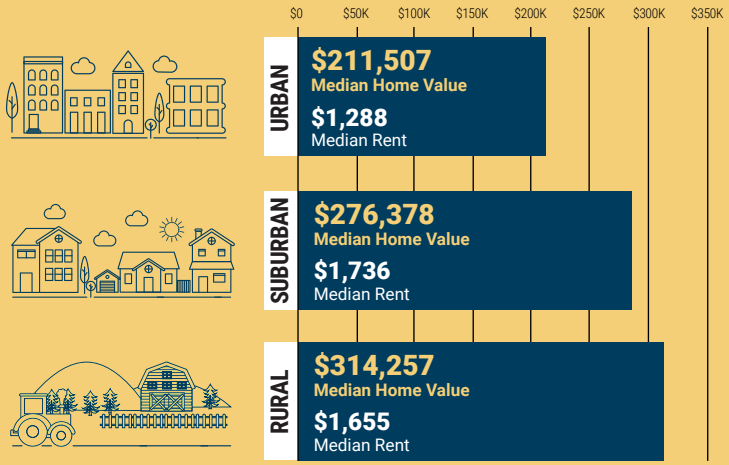
-1% MEDIAN INCOME = $74,260 MEDIAN INCOME

FAIR MARKET RENT (FY17):

$1,513 (1 bedroom) | $1,746 (2 bedroom) | $2,300 (3 bedroom)

MARKET VARIATION ACROSS URBAN, SUBURBAN, AND RURAL SUBAREAS

Median home values and rents in the suburban and rural areas of the county are approaching some neighboring jurisdictions:



SUBSIDIZED HOUSING SUPPLY

MORE THAN 18,000 UNITS

(OR 5% OF ALL HOUSING UNITS) IN PRINCE GEORGE'S COUNTY RECEIVE A FEDERAL SUBSIDY.

MORE THAN HALF OF SUBSIDIZED HOUSING CONTRACTS (OR ABOUT 6,000 UNITS) COULD EXPIRE BY 2030.

50%+

Sources: 2000 Decennial Census; 2011–2015 American Community Survey 5-Year Estimates; 2014 Comprehensive Housing Affordability Strategy; HUD User Fair Market Rent Documentation System; 2017 National Housing Preservation Database

SUMMARY OF KEY OBSERVATIONS

The Community Assessment summarizes key observations related to goals the County set to achieve through the Comprehensive Housing Strategy (CHS):

- **Support existing residents**, including long-time residents, seniors, residents with disabilities, and residents at-risk of displacement
- **Attract new residents** (including millennials, families, employers, and developers)
- **Build on strategic investments & submarket conditions** (including Transit-Oriented Development (TOD) areas like the Purple Line Corridor, areas around strategic assets & major public investments, Transforming Neighborhood Initiative (TNI) areas, and Opportunity Zones)

These observations are drawn from a quantitative analysis of current and future market conditions; a representative telephone survey of general Prince George's County residents; focus groups and interviews with targeted populations; and an assessment of the County's current housing programs and tools, relative to regional and national best practices. Detailed reports on the full findings from each of these activities may be found in the appendices. These observations also reflect feedback received during public meetings and meetings with the Advisory Group.

For each observation, the following information is provided:



Market findings related to this observation



Context from surveys, focus groups, & public meetings



Current capacity to address or capitalize on this observation (including current programs, policies and financing)



Opportunities to build capacity to address or capitalize on this observation

Below are examples of observations that highlight actions the County could take to better support existing residents:

- The county's housing stock has not evolved to meet the changing needs of residents.
- The housing market is strengthening, bringing both opportunity and concern among existing residents.
- Many current residents cannot find housing that aligns with their earnings.
- There are significant concerns about the quality and livability of some of the county's existing housing.

The following are examples of observations that provide insight about actions the County could take to attract new residents:

- There is demand for more housing options in neighborhoods with amenities and resources.
- There are barriers that may be slowing new housing development in the county.
- Negative perceptions about the county persist, even as underlying conditions are improving.
- The county's relative affordability, compared to other jurisdictions in the region, is an asset.

Some other observations indicate opportunities to better leverage strategic investments and submarket conditions within the county:

- There is significant variation in both the housing supply and access to opportunity across the county's submarkets.
- Additional investments may be needed to capitalize on strategic investment areas, particularly TOD areas.

KEY OBSERVATIONS RELATED TO SUPPORTING EXISTING RESIDENTS

LACK OF DIVERSE HOUSING OPTIONS

THE COUNTY'S HOUSING STOCK HAS NOT EVOLVED TO MEET THE CHANGING NEEDS OF RESIDENTS.

The county's housing stock is concentrated in a few price points (rental options are generally priced for households earning between 31 and 80 percent of area median income (AMI) and for-sale options are generally priced for households earning below regional area median income) and a few building types (predominantly single-family housing).[2] Where there are different housing options (e.g., townhomes or larger multi-family buildings), they tend to be clustered in a few areas of the county, namely inside the Beltway and in the north central areas of Prince George's County.

Developers indicated they expect construction trends in the County to continue, with single-family development representing most of the market.[3]

Meanwhile, residents' housing needs and preferences are changing, shaped by several key demographic shifts: aging residents, a rise in Hispanic and immigrant households, fewer families and more unrelated persons living together, smaller households, and limited growth in middle-income households. For instance, the share of Hispanics living in Prince George's County increased by 12 percent between 2010 and 2015; as of 2015, Hispanics represent more than 16 percent of the county's total population. One-person households increased since 2000, growing by 25 percent; as of 2015, these households represent 28 percent of all households in the county.

LIMITED HOUSING OPTIONS NOT ONLY AFFECT THE COUNTY'S ABILITY TO ATTRACT NEW RESIDENTS AND BUSINESSES, BUT ALSO AFFECT CURRENT RESIDENTS' ABILITY TO STAY IN THE COUNTY.

Current residents expressed demand for different types of housing throughout focus groups, public meetings, and surveys. Among respondents to the housing needs survey, 26 percent of residents reported that their current housing was either too small or too large (15 percent and 11 percent, respectively) for their needs. Participants in public meetings and the focus group of market-rate residents also encouraged the County to explore more diverse housing options to increase density and encourage mixed-use development, as well as other housing types including "missing middle" housing and accessory dwelling units.

Seniors emphasized their desire to stay in their current home as they aged but anticipated they would need modifications as their mobility becomes more limited and were not sure they could afford those modifications. For those interested in moving, they saw few options within the county that would be affordable and accessible to seniors on fixed incomes (though they did recognize options for higher-income, active adults).

Residents with disabilities identified an insufficient number of affordable units available to them within the county, noting the difficulty of getting appropriate modifications even when they found an affordably priced unit. As a result, many continue to live in suboptimal housing situations (e.g., with family members or roommates) because they are unable to find accessible housing that meets their needs.

---

[2] *All references to "area median income" or "AMI" refer to income levels defined by HUD for the Washington-Arlington-Alexandria D.C.-VA-MD Fair Market Rent Area, which contains Prince George's County in addition to 19 other counties, cities, and the District of Columbia. Many stakeholders noted the difference between this regional area median income ($117,200 for FY18) and median household income of the county ($74,260).*

[3] *'Single family' housing designation is intended to refer to detached units, with townhomes included within multi-family based on the building typology, rather than attempting to characterize the occupants themselves.*

More affordably priced housing was also the number one need articulated by homeless service providers, including housing for individuals and families, group homes, transitional housing and shelter beds. Single-room occupancy (SRO) housing was also raised as a new type of housing that was missing in the county that could help accommodate homeless men.

WITHOUT DEDICATED RESOURCES OR PROGRAMMATIC PRIORITIES TO SUPPORT MORE DIVERSE HOUSING TYPES, THE COUNTY'S CAPACITY TO HELP RESIDENTS FIND HOUSING BEST SUITED TO THEIR NEEDS HAS BEEN LIMITED.

None of the County's current incentives or resources for development have evaluation criteria or other priorities for more diverse housing types. Some existing programs can be leveraged to meet unique residents' needs, like using Housing Rehabilitation Assistance Program (HRAP) to make aging-in-place modifications, but demand for their services exceeds currently available resources.

Limited information about housing unit availability and the characteristics of those units has been a significant barrier for residents trying to access existing housing. This has also made it difficult for caseworkers and non-profits to connect clients with the appropriate housing they need.

MANY OF THE SAME ACTIONS THE COUNTY CAN TAKE TO ADDRESS LIMITED HOUSING TYPES AND ATTRACT NEW RESIDENTS CAN ALSO ADDRESS EXISTING RESIDENTS' UNMET NEEDS.

Supporting development of more diverse housing types by identifying priorities for distribution of existing and future resources that align with community needs, including future development solicitations, would create more options that both support existing residents and meet demand from regional housing consumers. Leveraging existing tools and incentives like the Revitalization Tax Credit can also incentivize more diverse housing types and features.

To ensure that new development benefits existing residents, the County can cultivate stronger systems and processes to connect residents, and particularly special needs populations, with the types of housing they need. For example, inventorying units accessible to seniors or persons with disabilities, including specific details about their accessibility features, or establishing a point person to help special needs populations navigate the housing process.



GROWING MARKET STRENGTH



THE LONG-TERM TRAJECTORY OF THE COUNTY'S HOUSING MARKET, INCREASES IN RENTS AND HOME VALUES SINCE 2000, SUGGESTS THAT IT IS GAINING STRENGTH.

Median rent rose by nearly 29 percent between 2000 and 2015, on par with nearby Maryland counties. Median home values also increased countywide by 30 percent between 2000 and 2015.



WHILE THIS INCREASED HOUSING MARKET STRENGTH PRESENTS OPPORTUNITIES FOR GROWTH, IT HAS ALSO RAISED CONCERNS AMONG RESIDENTS ABOUT THE RISK OF GENTRIFICATION AND DISPLACEMENT.

Gentrification was raised as a big concern among residents from two perspectives. First, people moving out of D.C. into Prince George's County puts added pressure on neighborhoods. And second, it was suggested that neighborhoods within Prince George's County are gentrifying, making it challenging for existing county residents to remain in the community. This was raised as a concern for neighborhoods around the Purple Line Corridor, as well as in Deanwood and Capitol Heights, by focus group participants.

Growing market pressure and related challenges with housing costs (discussed in more detail below) are affecting specific populations. For instance, one in four Hispanic households, which represent some of the county's largest population growth, experience housing insecurity. This means they are both low-income and paying more than half of their monthly income on housing. This makes them particularly vulnerable to housing displacement. Many senior households are also experiencing housing insecurity (about one in five)—including many senior homeowners.



THERE ARE FEW CURRENT POLICIES DESIGNED TO SUPPORT RESIDENTS VULNERABLE TO DISPLACEMENT.

Of the County's nine primary housing programs, one is designed to support residents vulnerable to housing displacement – the Rental Allowance Program, which provides short-term rental assistance to eligible lower-income households to address critical and emergency housing needs. This is an important program to prevent households from becoming homeless in the face of unforeseen circumstances.

Right-of-first refusal is the County's primary policy tool to prevent housing displacement. When the owner of a multi-family property of 20 units or more decides to sell, this policy grants the County the right to purchase the property on the same terms and conditions as a private offer before such an offer can be completed by the seller and the private buyer. To date, the County has not been able to use this tool due to its limited financing for property acquisition.

The State of Maryland creates a set of rights for renters; to supplement those rights, Prince George's County has created a wider set of rights. However, many members of public consistently cited a need for stronger tenants' rights, like notice requirements for rent increases and lease terminations and circumstances that would justify an eviction.

THERE ARE A VARIETY OF WAYS THE COUNTY CAN BETTER SUPPORT EXISTING RESIDENTS VULNERABLE TO GROWING MARKET PRESSURES.

This includes offering direct assistance for homeowners (e.g., foreclosure assistance or property tax relief), in addition to short-term rental assistance. The County can also clarify existing systems and policies, including the rights and responsibilities of tenants and landlords.

Further, the County can capitalize on this increasing housing market strength by negotiating broad community benefits (e.g., local hiring) as part of new large-scale projects.

CASE STUDY:

Property tax relief programs provide real-estate tax discounts to eligible homeowners to help prevent housing displacement. These programs are often targeted to special populations like low-income households and seniors.

PROPERTY TAX RELIEF
in Philadelphia, PA

HOW IS THIS STRATEGY IMPLEMENTED OR USED?
This is a real estate tax discount program for long-time homeowners in changing neighborhoods.

- Low-income homeowners who have lived in their homes for 10 years+ may apply for 10-year property tax abatement
- Households are eligible when their property assessment triples from one year to the next

WHAT LOCAL CONDITIONS IS IT ADDRESSING?

- Housing price increases outpacing wages, especially in specific neighborhoods

WHAT ARE THE RESULTS?

- An expected $20 million in tax relief to support up to 80,000 eligible households

WHY IS THIS AN EFFECTIVE TOOL?

- Targeting specific neighborhoods based on change in assessment value
- Supports long-time homeowners

RELEVANCE TO PRINCE GEORGE'S COUNTY

- Cost-burden (& tax-burden) among homeowners
- Changing neighborhoods

NATIONAL BEST PRACTICES

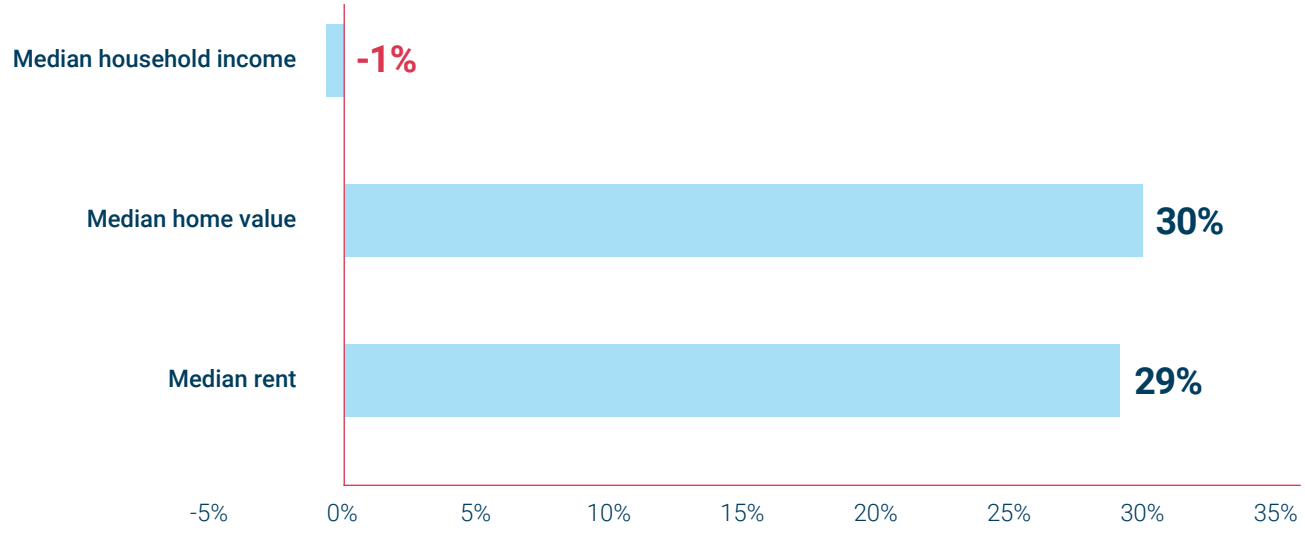
- Targeting tax relief to prevent displacement in the neighborhoods with stronger access to opportunity

CHALLENGES WITH HOUSING COSTS

MANY HOUSING CONSUMERS CANNOT FIND HOUSING THAT ALIGNS WITH THEIR EARNINGS, RESULTING IN COST-BURDENS.

Residents' incomes have not kept pace with increases in the County's rents and home values—median rent and home value rose by about one-third from 2000 to 2015, while median household income fell slightly.

CHANGE IN MEDIAN RENT, HOME VALUE, AND INCOME (2000-2015)

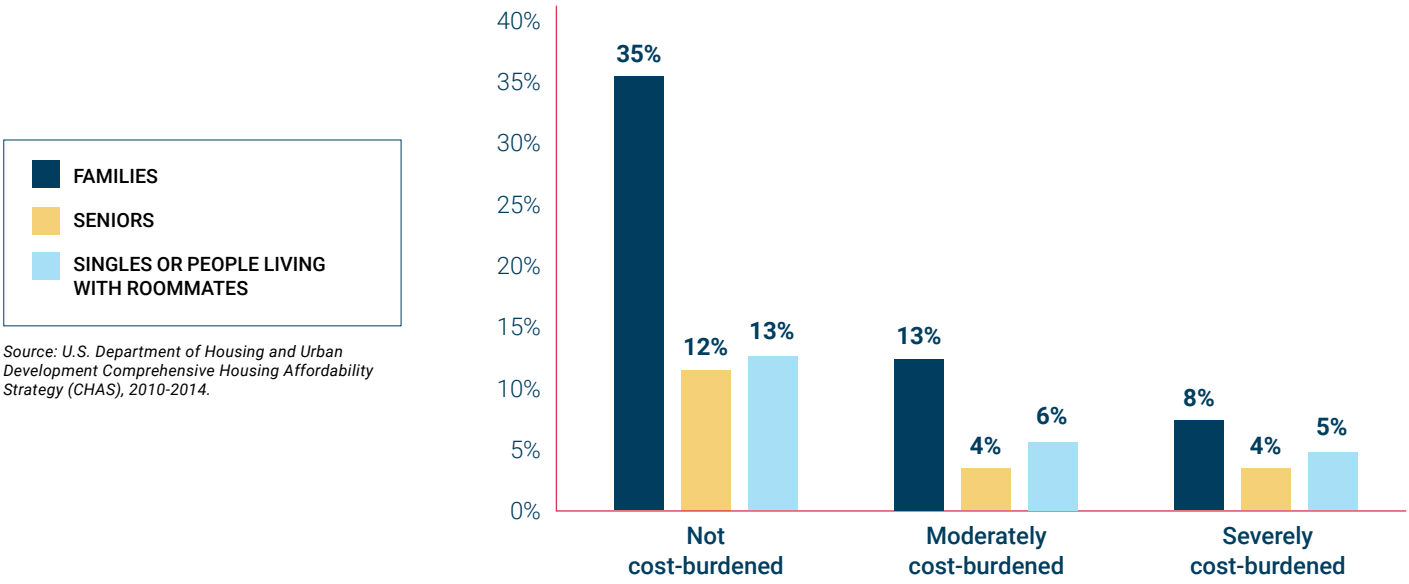


Sources: U.S. Census, 2000 and American Community Survey 5-Year Estimates, 2011-2015; in 2015 inflation-adjusted dollars.

As a result, many county residents are paying a large share of their income on housing costs. Forty-one percent of all households in the county are paying more than 30 percent of their income or more on housing costs, including utilities, each month. The U.S. Department of Housing and Urban Development uses this as the standard for being "cost-burdened." When households are paying above this threshold, evidence shows that they are often forced to make harmful spending trade-offs among other basic necessities, including food, clothing, child care, and health care.[4]

[4] *More information on the impact of housing affordability on households and communities is available at: https://www.enterprisecommunity.org/resources/impact-affordable-housing-families-and-communities-review-evidence-base-13210*

COST-BURDENS AMONG DIFFERENT HOUSEHOLD TYPES (SHARE OF TOTAL HOUSEHOLDS) (2014)



Source: U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS), 2010-2014.

WHILE RESIDENTS RECOGNIZED AND APPRECIATED THAT THE COUNTY OFFERED MORE AFFORDABLE HOUSING OPTIONS, RELATIVE TO THE REGION, MANY REPORTED PERSONALLY FACING CHALLENGES WITH THEIR CURRENT HOUSING DUE TO COST.

The relative affordability of the county was a key reason why residents reported they would purchase housing in the county again in the future. However, a significant portion of residents (more than 40 percent) indicated that there is not enough affordable housing available in the county and many respondents reported personally facing challenges with their current housing due to cost. In fact, price was the number one cause for dissatisfaction with current housing situations, among respondents to the housing needs survey. These cost concerns had a variety of negative implications, including limiting homeownership options and driving families to double-up.

Focus group participants echoed the price concerns of survey respondents and also shared that they felt the tax burden in the county disproportionately falls on residents, and that the County needs to broaden its commercial tax base. Many focus group participants, particularly in the focus group of seniors, commented that high taxes make it harder for existing residents to remain in the county.



THERE ARE SEVERAL CURRENT COUNTY PROGRAMS THAT OFFER DIRECT FINANCIAL ASSISTANCE TO RESIDENTS TO HELP WITH HOUSING COSTS, BUT THEY HAVE NOT BEEN ABLE TO KEEP UP WITH THE GROWING NEED.

Those programs include the Pathways to Purchase program, the Purchase Assistance Program, the Housing Choice Voucher program, and the Rental Allowance Program. The Pathways to Purchase program provides up to $15,000 in home purchase assistance to eligible first-time homebuyers. While, technically, this loan can be used to purchase a home anywhere in the county, in practice, the maximum loan amount can restrict homebuyers to certain areas based on housing market conditions. For example, this program would have limited impact in some of the suburban areas of the county, where many young families may wish to locate due to stronger community institutions, because median home purchase prices are as much as $300,000.

The Housing Choice Voucher program provides rental assistance vouchers to low-income households, so they can choose where they'd like to live at an affordable rent. The demand for this program significantly exceeds the County's ability to provide vouchers. When the Housing Authority of Prince George's County (HAPGC) opened its waiting list, 40,000 people applied for rental assistance. In contrast, the housing authority only could provide 5,000 vouchers. However, some members of the public shared that even when they receive a voucher, it can be difficult to find a landlord to accept it, due to stigma around the program.

The Rental Allowance Program provides short-term rental assistance to prevent households from losing their housing in the event of unforeseen emergencies. This program provides fixed payment amounts, based on family size, which are often not able to keep up with market rents, limiting the program's effectiveness. As with the Housing Choice Voucher program, this program does not have enough resources to keep up with growing need—the Rental Allowance Program has served approximately 50 households annually, compared with more than 47,000 households in the county that are housing insecure. Housing insecure households are the residents most likely to need this kind of assistance because they are both low-income and paying more than 50 percent of their income on housing costs, which makes it very difficult to save for unforeseen emergencies.



MORE SPECIFIC TARGETING OF PROGRAMS AND OTHER POLICY CHANGES CAN HELP MAGNIFY THE IMPACT OF THESE EXISTING PROGRAMS.

For example, the County could work with the state to set payment amounts for the Rental Allowance Program on a sliding scale to adjust for the high variation in market rents throughout the county and evaluating those rents more regularly than once a year to keep up with the pace of the market. Additionally, re-evaluating geographic priorities on an annual basis for funding allocated through the Housing Production Program can help align future housing development with the County's priorities, like TNI and other strategic investment areas throughout the county.

In terms of policy changes, the County could require the acceptance of vouchers when investing resources in a housing development to ensure voucher-holders can more readily find landlords that will accept their voucher. Recognizing the magnitude of this issue and the limitations of public resources, it will also be important to leverage the county's growing private market strength to support the needs of current residents. Policies like inclusionary zoning can ensure residents continue to have affordably priced housing options in the midst of heightened market activity.

There is also clear interest in additional support for homeownership among residents (more than half of survey

respondents said they would be very likely or somewhat likely to attend a homeownership seminar). Bolstering homeownership counseling, particularly for eligible voucher recipients, can help build new pathways from existing rental programs into homeownership and create a steady pipeline for the Pathways to Purchase loan program. The County will use its resale and recapture restrictions, as well as use a community land trust, to preserve longer-term affordability in stronger submarkets and stimulate investments in weaker submarkets.

CASE STUDY:

Inclusionary zoning is a tool used by communities to address critical housing needs, either by requiring or encouraging residential developers to reserve a portion of their housing stock for low- and moderate-income residents. In addition to expanding housing affordability, inclusionary zoning programs seek to promote economic vitality of neighborhoods, create racial and economic diversity, increase access to opportunity, and contribute to the overall quality-of-life for the entire community. Montgomery County implemented the first-ever inclusionary zoning program (MPDU program) in 1972 and since then, more than 400 cities, towns, and counties have implemented their own inclusionary zoning programs.

INCLUSIONARY ZONING
in Fairfax County, VA

HOW IS THIS STRATEGY IMPLEMENTED OR USED?

Developers are required to set aside a share of units for low-income households in exhange for a density bonus.

- Applies to all residential properties requiring County approvals
- Payment (or land donation) in lieu may be granted
- Affordability period of 30 years, with possibility of permanent extension

WHAT LOCAL CONDITIONS IS IT ADDRESSING?

- Limited affordable rental and for-sale options
- Varying character & markets throughout the county

WHAT ARE THE RESULTS?

- 2,448 affordable units from 1992 to 2011

WHY IS THIS AN EFFECTIVE TOOL?

- Adapts to market conditions (unit requirement is calculated on a sliding scale based on density)
- Mandatory element ensures affordable unit construction, while additional density eases burden on developers
- Helps spread affordable units throughout the county

RELEVANCE TO PRINCE GEORGE'S COUNTY

- Zoning re-write
- *Plan 2035* goals & growth areas
- Differing market conditions throughout the county
- Housing shortages at different income levels

NATIONAL BEST PRACTICES

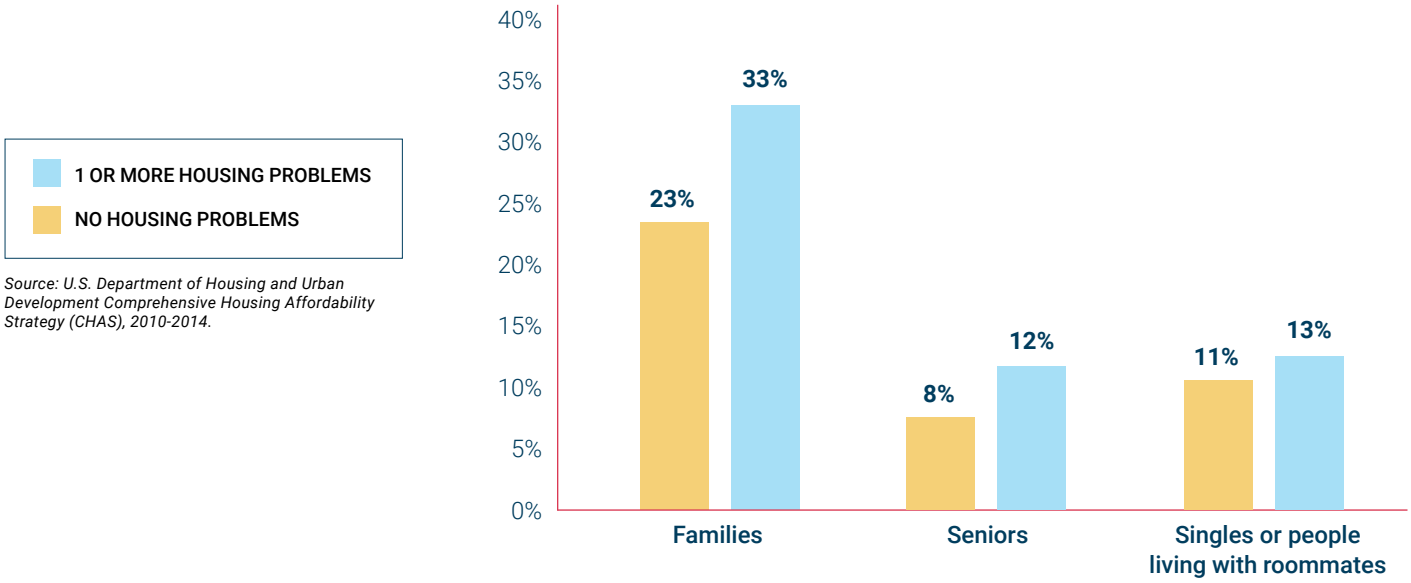
- Transparent requirements & processes
- Targeting specific market conditions
- Regular revision of policy with stakeholder feedback

HOUSING QUALITY CONCERNS

THE COUNTY'S HOUSING STOCK IS AGING, AND MANY HOUSEHOLDS ARE LIVING WITH HOUSING PROBLEMS.

Sixty percent of housing units in the county were built before 1980, suggesting significant need for maintenance. Further, 43 percent of households live in inadequate housing, defined by one or more housing unit problems. These problems can include overcrowding, incomplete kitchen facilities, incomplete plumbing facilities, or cost-burden. Renters, large families, seniors, and low-income households experience housing problems at much higher rates than other groups in the county.

HOUSING PROBLEMS AMONG DIFFERENT HOUSEHOLD TYPES (SHARE OF TOTAL HOUSEHOLDS) (2014)



Source: U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS), 2010-2014.

AGING HOUSING WAS A KEY REASON FOR DISSATISFACTION WITH CURRENT HOUSING AMONG COUNTY RESIDENTS.

The overall quality of housing was reported in the housing needs survey, as well as several focus groups. Residents, particularly those in the Hispanic community, had a wide range of concerns about the quality and livability of their units and their buildings, and were concerned about a lack of responsiveness from property managers and County inspectors. There is often a lack of understanding among renters about their rights and what they can expect from landlords, property managers, and local government.

Participants at public meetings also cited the importance of safe, quality housing as something the County should strive to provide in the future—this was on nearly equal footing with affordability and access to amenities.



THE COUNTY IS LIMITED IN ITS ABILITY TO ADDRESS DEMAND FOR HOUSING QUALITY AND LIVABILITY IMPROVEMENTS DUE TO RESOURCE AND CAPACITY CONSTRAINTS.

The County does not have many preservation programs or policies. The two preservation-related programs—Moderate Rehabilitation Program and HRAP—can help address minor to moderate rehabilitation needs, but there are not enough resources to meet demand. The Moderate Rehabilitation Program leverages project-based vouchers and low-interest loans to help property owners with repairs but the amount of vouchers is limited to up to 20 percent of voucher assistance available to the County. The County also recently restarted its popular rehabilitation program, HRAP, in 2017. Historically, it has served about 100 to 200 households in a year. While restarting the program is a strong step, the funds to restart the program are only a one-time allocation, and program administrators have indicated the program will use these funds quickly due to high demand.

Code enforcement is another important tool the County can leverage to preserve the quality of its existing housing stock. As is the case in many communities across the country, the Department of Permitting, Inspections, and Enforcement (DPIE) does not have enough code enforcement officers to regularly check every property in the county. Instead, they are complaint-driven, which makes it difficult to pre-empt quality concerns.



MAKING FURTHER DIRECT INVESTMENTS IN EXISTING RESIDENTIAL PROPERTIES, PLUS STRENGTHENING THE COUNTY'S EXISTING POLICY FRAMEWORK, WILL HELP IMPROVE THE LONG-TERM QUALITY OF THE HOUSING STOCK.

Identifying a dedicated source of funding for the Housing Investment Trust Fund (HTF), including a set-aside for preservation activities, will allow the County to sustain and expand its efforts to maintain a high-quality housing stock. New tools like Property Assessed Clean Energy (PACE) (financing for energy efficiency upgrades to properties) and Section 108 (financing that can support property redevelopment) could also capitalize other efforts to improve quality and affordability of the housing stock. Making these investments to preserve housing now is particularly important in areas throughout the county where market demand is rapidly increasing (e.g., areas around the Purple Line Corridor), since it may be cost-prohibitive to make these investments later down the line.

Shifting to a more proactive approach to code enforcement (e.g., targeting code enforcement efforts to areas that have had a history of repeated code violations), paired with those additional financial resources for property improvements, can help prevent properties from falling into disrepair. These efforts can also be supported by clarifying and codifying the rights and responsibilities of landlords and tenants, to ensure both know their roles in keeping properties up to code and are aware of the resources available to them.

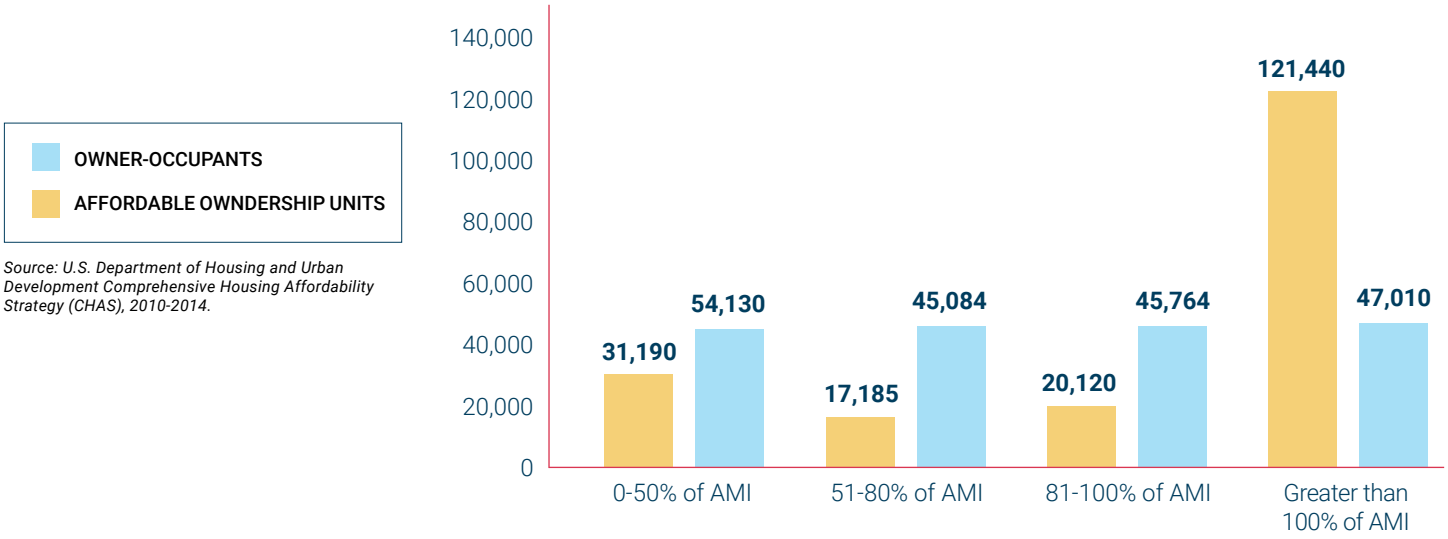
KEY OBSERVATIONS RELATED TO ATTRACTING NEW RESIDENTS

DEMAND FOR MORE HOUSING OPTIONS IN NEIGHBORHOODS WITH AMENITIES AND RESOURCES

THE COUNTY'S CURRENT HOUSING STOCK DOES NOT OFFER A WIDE RANGE OF OPTIONS TO REGIONAL HOUSING CONSUMERS—RATHER, IT IS CONCENTRATED IN A FEW PRICE POINTS AND BUILDING TYPES.

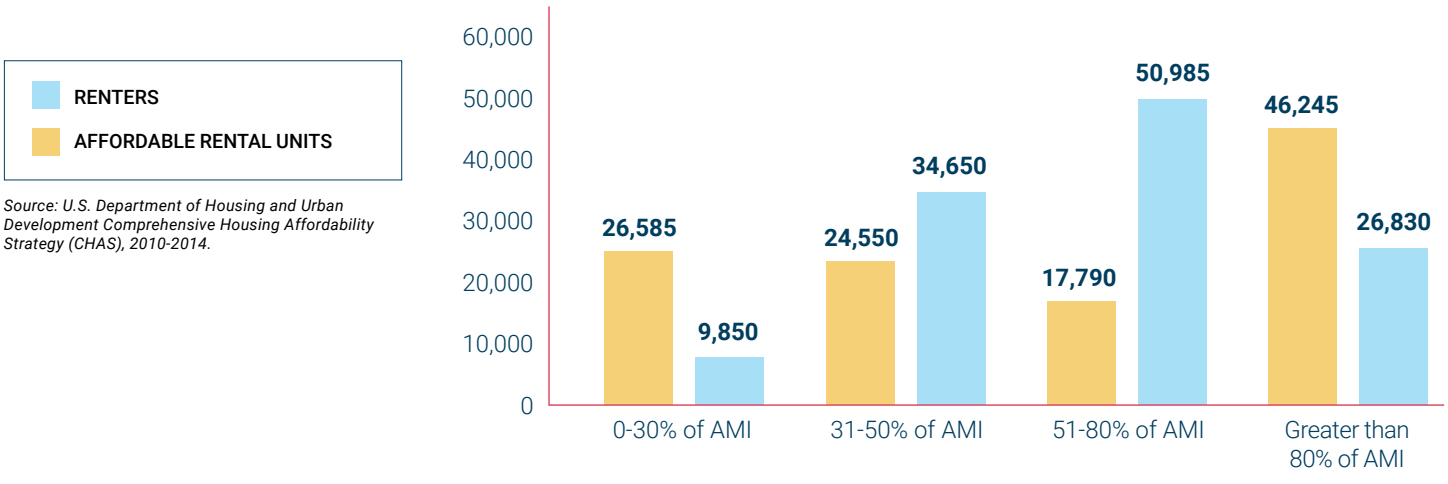
Looking at price, there are limited for-sale housing options for households earning more than the area median income (AMI). Meanwhile, most of the county's rental supply is priced for households earning between 31 and 80 percent of AMI. The County has fewer rental units for households earning above 80 percent of AMI and below 30 percent of AMI.

AFFORDABLE HOMEOWNERSHIP UNITS, PRINCE GEORGE'S COUNTY, MD (2014)



Source: U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS), 2010-2014.

AFFORDABLE RENTAL UNITS, PRINCE GEORGE'S COUNTY, MD (2014)



Source: U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS), 2010-2014.

The distribution of housing types offered in the county has remained largely unchanged since 2000. Single-family detached housing units are by far the most common housing type, comprising more than half of the county's housing stock, particularly outside the I-495 Beltway. Single-family attached homes (i.e., townhomes) account for 16 percent of the county's housing stock and are clustered inside the southern part of the Beltway, with some extending outside the Beltway up to Route 301. The remaining third of the county's housing stock is multi-family buildings. These structures are primarily larger buildings with 10 to 19 units (15 percent of all housing) and they tend to be located inside the Beltway and around municipalities in the north central areas of the county (e.g., Laurel, Bowie, and Greenbelt).



NOT ONLY IS THERE DEMAND FOR MORE PRICE POINTS AND BUILDING TYPES, BUT THERE IS ALSO DEMAND FOR MORE NEIGHBORHOODS THAT OFFER HOUSING PLUS AMENITIES AND RESOURCES.

Regional developers indicated that demand for higher-density neighborhoods with social amenities is on the rise, and there are few opportunities for that kind of housing in Prince George's County currently. This demand was also articulated by non-resident in-commuters to the county: 40 percent of respondents did not believe the county provides enough high-quality, high-amenity housing options.

Looking at current residents' future preferences, 28 percent of respondents to the housing needs survey indicated that proximity to amenities (such as shopping grocery stores, parks, etc.) was their top priority for choosing an area of the county to live in. Lack of resources or amenities, like shopping, was cited by 32 percent of current residents as a reason why they would not purchase housing in the county in the future. Other reasons included crime, school quality, and costs or taxes being too high.



EXISTING PROGRAMS DO NOT SPECIFY OR PRIORITIZE MORE DIVERSE HOUSING PRODUCTS, CONTRIBUTING TO THE LIMITED HOUSING OPTIONS AVAILABLE IN THE COUNTY.

Existing County incentives to support development, like School Facilities and Public Safety Surcharge Exemptions, do not reflect priorities for any type of development in order to receive the incentive (nor to receive higher levels of the incentive). Without additional or differentiated incentives for new types of development, developers may lack the necessary cushion or flexibility that could allow them to deviate from their standard housing models.

For past projects, the Prince George's County Redevelopment Authority has deferred the sale price of County-owned land. Currently, this practice only occurs on a case-by-case basis and not consistently throughout County agencies and departments. Uncertainty about the criteria required to receive this incentive make it harder to plan and assemble financing for new developments, particularly less traditional development models that could leverage infill sites or other unique parcels owned by the County.

According to one assessment, the County's current zoning code "was initially designed for managing rural and suburban growth."[5] Over time, to accommodate new development, like subdivisions and multi-family development, the County made changes to its zoning code, but did not endorse a wide range of housing types in an integrated fashion. The new code aims to provide a mix of housing types, along with greater simplicity and clarity.

[5] *Barnett-Woods, Bryan. (2017). Prince George's zoning code rewrite could make the county greener and less car-dependent. Greater Greater Washington. Available at: https://ggwash.org/view/65274/prince-georges-county-is-rewriting-their-zoning-code-which-could-make-greener-less-car-dependent*



CAPTURING THIS DEMAND WILL REQUIRE A TWO-PRONGED APPROACH: SUPPORTING DEVELOPMENT OF MORE DIVERSE HOUSING IN NEIGHBORHOODS THAT ALREADY OFFER THESE AMENITIES, WHILE ALSO INVESTING IN ADDITIONAL INFRASTRUCTURE AND RESOURCES THAT CAN SUPPORT MORE AMENITIES IN SOME OF THE COUNTY'S EXISTING RESIDENTIAL NEIGHBORHOODS.

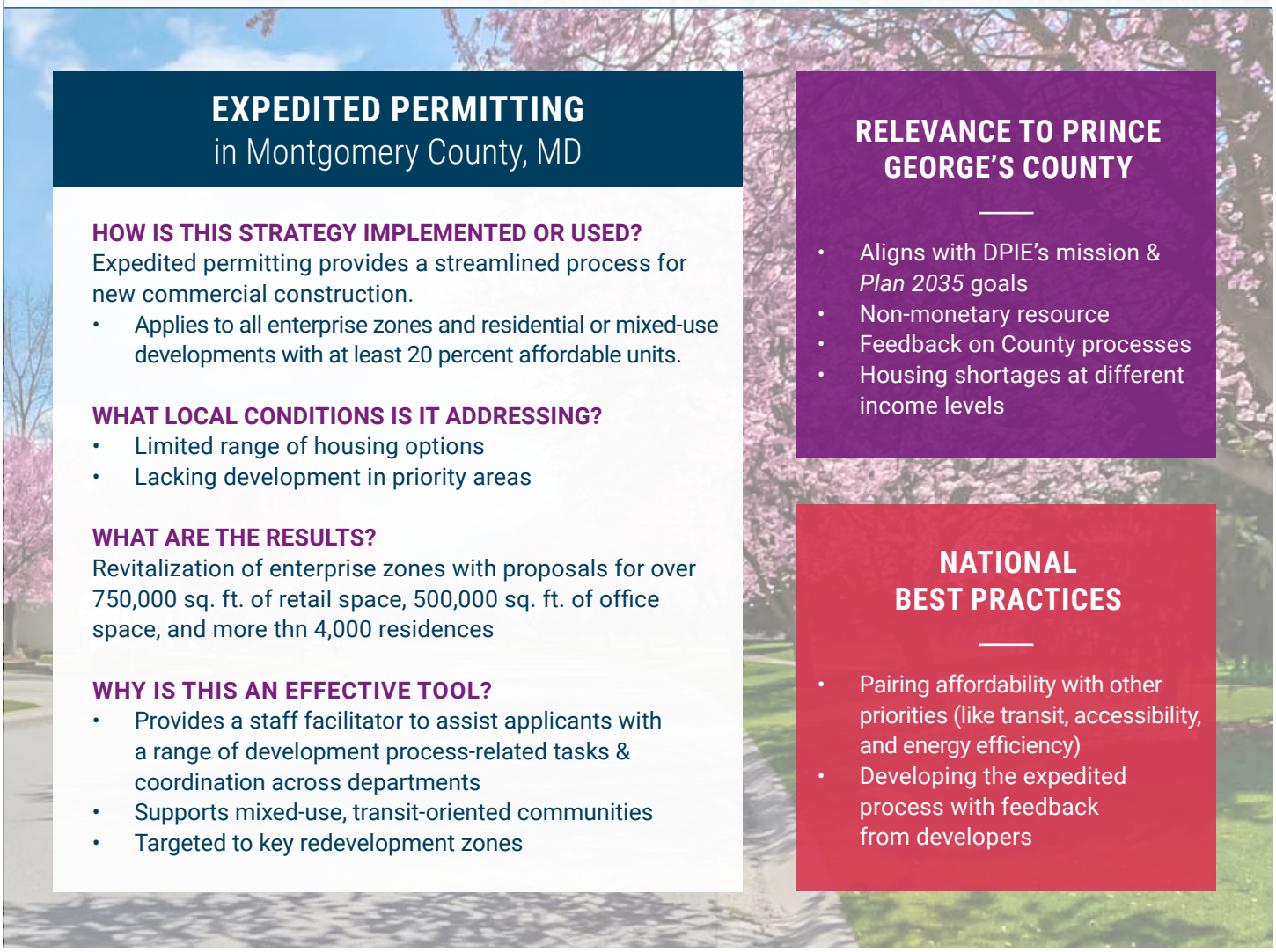
Aligning processes and priorities for existing County resources (e.g., funding, land, approvals) with clear geographic targeting can support increased development of more diverse housing options in close proximity to walkable areas and well-connected to parks and shopping. This could include identifying target neighborhoods or zones and prioritizing more diverse housing products for receipt of public funds, land, or other approvals within those target areas.

As increased development occurs, it is important to preserve the existing housing options in those targeted neighborhoods to ensure there is a wide range of housing options at varied price points well into the future. Additional targeted resources for housing preservation, like a property acquisition fund or loans for energy efficiency upgrades, can support this.

In coordination with the County's ongoing economic development initiatives, additional resources that support more mixed-income and mixed-use development can help attract more amenities to existing residential neighborhoods. Clear priorities and geographic targeting can also support these efforts, particularly as the County emphasizes stronger coordination between its housing and economic development work.

CASE STUDY:

Expedited development review & permitting can help support diverse types of development by limiting the uncertainty associated with project review, zoning, permitting, entitlement, and other approval processes. This saves the developer costs by limiting the amount of time spent waiting for approvals from different agencies and/or re-doing project plans or conducting additional studies to gain local support. This can also save developers costs by limiting the amount of review and application fees they must pay. Since these costs are typically passed onto the occupant of the new building, reducing them can ultimately support more affordable housing prices, in addition to incentivizing developers.



EXPEDITED PERMITTING
in Montgomery County, MD

HOW IS THIS STRATEGY IMPLEMENTED OR USED?
Expedited permitting provides a streamlined process for new commercial construction.

- Applies to all enterprise zones and residential or mixed-use developments with at least 20 percent affordable units.

WHAT LOCAL CONDITIONS IS IT ADDRESSING?

- Limited range of housing options
- Lacking development in priority areas

WHAT ARE THE RESULTS?
Revitalization of enterprise zones with proposals for over 750,000 sq. ft. of retail space, 500,000 sq. ft. of office space, and more thn 4,000 residences

WHY IS THIS AN EFFECTIVE TOOL?

- Provides a staff facilitator to assist applicants with a range of development process-related tasks & coordination across departments
- Supports mixed-use, transit-oriented communities
- Targeted to key redevelopment zones

RELEVANCE TO PRINCE GEORGE'S COUNTY

- Aligns with DPIE's mission & *Plan 2035* goals
- Non-monetary resource
- Feedback on County processes
- Housing shortages at different income levels

NATIONAL BEST PRACTICES

- Pairing affordability with other priorities (like transit, accessibility, and energy efficiency)
- Developing the expedited process with feedback from developers

BARRIERS TO NEW DEVELOPMENT



THERE IS A MISALIGNMENT BETWEEN CURRENT COUNTY GOALS FOR DEVELOPMENT AND MARKET-BASED PERSPECTIVES ON PROJECTED GROWTH.

While the County has created policy goals to direct more growth to its urban subarea, most growth continues to occur in the suburban subarea. Regional projections show only 12 percent of new development over the next 10 years occurring within the urban subarea, significantly lower than projected goals in the County's General Plan, *Plan 2035*.

Developers believe that much more growth will occur in the urban subarea (57 percent) than is shown in the data, but that it would still fall short of *Plan 2035* goals. Developers also see more potential for growth in attached single-family development than past projections account for.



DEVELOPERS NOTED A VARIETY OF BARRIERS THAT AFFECT NEW DEVELOPMENT, INCLUDING SOME PARTICULAR CHALLENGES IN SEVERAL AREAS THAT THE COUNTY HAS PRIORITIZED FOR NEW DEVELOPMENT (E.G., TOD AREAS AND URBAN SUBAREAS).

These challenges include high taxes, the length and uncertainty of the development review and approval process, parking and retail requirements, and inadequate financing. Developers also noted several regulations that apply only to transit districts, which significantly drive up the cost of development in those priority locations.



BROADLY, THERE ARE LIMITED RESOURCES AND FEW TAILORED FINANCING PRODUCTS TO SUPPORT HOUSING DEVELOPMENT, EVEN IN PRIORITY AREAS. INCONSISTENT AND OFTEN LENGTHY DEVELOPMENT PROCESSES ALSO INHIBIT NEW DEVELOPMENT.

The County has limited dedicated, local financial resources to support development, compared to other jurisdictions throughout the region (see table on next page). Varied priorities, evaluation criteria, fees and timelines for accessing these resources add time, cost and uncertainty to the development process.

The proposed new zoning code's greater simplicity and clarity may encourage denser development with a mix of units closer to development goals in *Plan 2035*. However, the code still contains provisions that may impede this development. For example, the "Election to Review" provision creates uncertainty in the project approval process by enabling additional discretionary review after the Planning Board has made a decision.

SNAPSHOT OF REGIONAL HOUSING SOURCES (FY2019)

JURSDICTION	TOTAL POPULATION	TOTAL OPERATING BUDGET	LOCAL HOUSING TRUST FUND	LOCAL RENTAL ASSISTANCE
Prince George's County, MD	892,816	$4.1 billion	$5.1 million	N/A
Montgomery County, MD	1 million+	$5.6 billion	$42.8 million	$14.7 million
Fairfax, VA	1 million+	$8.0 billion	$18 million	N/A
Arlington, VA	223,945	$1.0 billion	$14.3 million	$8.7 million
District of Columbia	647,484	$15.2 billion	$100 million (production) $10 million (preservation)	$15.4 million

Notes: All amounts are for FY19. "Total operating budget" reflects total authorized expenditures. "Local housing trust fund" generally includes a blend of local appropriations and/or dedicated revenue; developer contributions and repayments; and some level of federal funding, such as HOME. Local rental assistance does not include federally funded vouchers. Population estimates via 2011-2015 American Community Survey 5-Year Estimates, 2011-2015.

EXPANDING FINANCING, ESTABLISHING MORE CONSISTENCY AND TRANSPARENCY, AND INCORPORATING MARKET-BASED PERSPECTIVES IN FUTURE POLICY-MAKING WILL FOSTER A MORE ROBUST ENVIRONMENT FOR DEVELOPMENT IN THE COUNTY.

Dedicating and increasing public resources that support housing development, like the Housing Investment Trust Fund (HITF) can provide financing to make more developments viable at lower price points. Standardizing processes for accessing these resources, and aligning those processes with other approval timelines, can help create more transparency and consistency for developers. Pursuing additional partnerships with local banks and institutions may also help further the impact of the County's existing resources.

Building on the progress made by the recent update to the zoning code, further revisions can be made to eliminate key uncertainties in the development review and approval process, as noted above. Creating a forum for regular dialogue between the County and the development community can ensure that market-based perspectives are incorporated in future policy-making and can provide more clarity to developers on County processes.

PERCEPTION ISSUES



PRINCE GEORGE'S COUNTY CONTINUES TO HAVE A PERCEPTION PROBLEM, EVEN AS UNDERLYING CONDITIONS IMPROVE.

School quality, local government accountability, and neighborhood amenities were identified as key drivers of negative perceptions about the county.



THOSE NEGATIVE PERCEPTIONS WERE RAISED BY A VARIETY OF GROUPS, INCLUDING NON-RESIDENT IN-COMMUTERS, DEVELOPERS, BUSINESS LEADERS, SENIORS, AND RESIDENTS OF MARKET-RATE HOUSING.

Even though none of the key drivers are specifically related to housing, developers noted that this perception issue has made it challenging to attract investors to rental housing projects within the county. Business leaders also noted that negative perceptions, particularly of school quality, made it difficult to attract employees. They also noted limited awareness of existing County programs that would make it easier for their employees to find housing.

These perceptions also played out among non-resident in-commuters. About a quarter of surveyed in-commuters (22 percent) said they would consider moving into Prince George's County if school quality was improved. Other reasons given included better-quality health care, lower taxes, and better public safety.



EXISTING COMMUNICATIONS EFFORTS TEND TO EXIST IN SILOS.

Although housing, economic development, and schools are heavily intertwined, the County's communications around these issues tend to exist in silos. Those silos, combined with limited staffing capacity, can make it difficult to reach the kind of broad audience necessary to combat these widespread perception issues. The reorganization of Council's committees to integrate planning, housing, and economic development can support a more integrated approach to these issues moving forward.



TO COMBAT THESE NEGATIVE PERCEPTIONS, COUNTY COMMUNICATIONS EFFORTS COULD BE EXPANDED THROUGH MORE INTER-DEPARTMENTAL COORDINATION AND EXTERNAL PARTNERSHIPS TO REACH A BROADER AUDIENCE AND COVER A GREATER CROSS-SECTION OF TOPICS.

The County can start by reviewing and updating its existing public communications around housing for clarity and consistency across departments, including identifying key intersections with non-housing-related communications efforts. The CHS Communications Toolkit provides a starting point from which the County can continue to hone its cross-sector messaging around housing issues.

From there, the County can focus on targeted outreach to key partners, building off existing communications infrastructure like the annual Housing Fair and the Common Ownership Commission. This outreach could focus on topics like marketing existing housing programs and resources, increasing awareness of key issues facing the county, and celebrating progress made on addressing those issues. Increased coordination across departments would also support this outreach.

REGIONAL AFFORDABILITY AS AN ASSET

ON THE WHOLE, THE COUNTY IS COMMANDING LOWER RENTS AND HOME VALUES THAN ITS NEIGHBORS.

Compared to adjacent counties in Maryland and D.C., Prince George's County has the lowest median home value ($254,700) and lowest median gross rent ($1,294). Prince George's County also showed the lowest increase in median home values (30 percent) between 2000 and 2015, compared to adjacent counties—D.C. experienced a 128 percent increase and Montgomery County and Howard County each experienced a 59 percent increase.

As housing prices around the region have been sharply increasing, there has been growing demand among housing consumers for more affordable products. In this respect, Prince George's County has an advantage if it can continue growing its economy and housing stock, while preserving existing housing options that are more affordable than what is typically found in other areas of the region.

THERE IS A DISCONNECT BETWEEN CURRENT RESIDENTS' UNDERSTANDING OF AFFORDABILITY AS AN ASSET AND OUTSIDE PERCEPTIONS.

Almost half of the current residents that responded to the housing needs survey said they would purchase housing in the county again and affordability was one of the most commonly cited reasons why they would. Another key reason was proximity to D.C., reflecting the comparative advantage of maintaining a level of affordability within the broader regional housing market. Other reasons included the overall community and diversity.

In focus groups, many participants thought that housing affordability and housing choice—including more affordable homeownership options in Prince George's County compared to other places—distinguished the county and was something that should be highlighted and valued, particularly when seeking to attract new residents and businesses.

When non-resident in-commuters were asked what would make them move to Prince George's County, the most common response was if he or she could find a home similar to the one he or she lives in currently at equal or lower cost (42 percent of responses). Even though in-commuters noted the importance of lower-cost housing as something to attract them to the county, 44 percent of respondents indicated they did not believe the county had enough homes at equal or lower cost to their current home. This reflects a key disconnect with both current residents' understanding and data about housing throughout the region.

THE COUNTY TENDS NOT TO MARKET ITS RELATIVE AFFORDABILITY AS PART OF ECONOMIC DEVELOPMENT STRATEGIES AND CURRENT PROGRAMS DO NOT EMPHASIZE PRESERVATION OF THAT EXISTING AFFORDABILITY.

As mentioned above, economic development and housing initiatives have historically been separated, but the County is increasingly integrating its approaches to these issues.

The County's current housing initiatives, tools and preferences emphasize new construction over preservation, limiting its ability to preserve the quality and affordability of its existing housing stock. Of the nine primary County housing programs, only two support preservation efforts—the HRAP and the Moderate Rehabilitation

Program, which are designed to support small- and moderate-scale property rehabilitation, respectively. The HITF can be used to support both preservation and new production efforts. Aligning this resource with additional preservation tools can help the County preserve the affordability and quality of its existing housing.

THE COUNTY CAN CAPITALIZE ON THIS ASSET BY UPDATING EXISTING PROGRAMMATIC, POLICY, AND FINANCING TOOLS (OR CREATING NEW TOOLS) TO INCLUDE PRIORITIES AROUND PRESERVATION OF EXISTING HOUSING IN ADDITION TO PRODUCTION OF NEW HOUSING.

These new tools can include creating a set-aside for preservation activities (like property acquisition or rehabilitation) within the HITF to ensure it is used to support both preservation and new production annually.

Recognizing that it is not possible or desirable to attempt preserving the current price point and quality of every property, it is important to establish clear geographic priorities and criteria for the County's preservation activities. This can be systematized by identifying and codifying priority zones for preservation, where the County can coordinate with non-profit and private sector partners to maintain a range of high-quality housing options at varied price points.

Ensuring the County and its partners are equipped with data on the areas that are priorities for preservation can also assist with preservation activities. For example, creating an inventory of priority properties that may be at risk of losing their affordability would make it easier for the County or a partner to proactively work with the owner of that property to preserve it, through additional resources or incentives.



CASE STUDY:

Preservation ordinances support the preservation of existing affordable housing by designating areas where additional requirements are placed or where incentives are available for the preservation of affordable units. Requirements may range from notifying the local government at a certain time period before the expiration/refinancing/opt-out of existing affordability requirements to providing the same number of affordable units as part of any redevelopment. These programs help ensure affordable housing is not removed permanently from the housing stock and prevent the displacement of low- and moderate-income households households by preserving and promoting a diverse affordable housing supply.

PRESERVATION ORDINANCE
in Arlington, VA

HOW IS THIS STRATEGY IMPLEMENTED OR USED?
It identifies "special affordable housing protection districts" to promote retention of affordable housing along the Metro.

- Allows higher density development than otherwise allowed by-right under current zoning
- Requires on-site preservation or one-for-one replacement of affordable units (including type of unit)

WHAT LOCAL CONDITIONS IS IT ADDRESSING?

- Existing affordability & changing markets
- Local transit assets

WHAT ARE THE RESULTS?
Over 2,000 market-rate affordable units preserved and over 4,000 new affordable units produced

WHY IS THIS AN EFFECTIVE TOOL?

- Prioritize high opportunity areas, particularly near transit
- Stems displacement by proactively targeting areas that have traditionally offered more affordable housing prices
- Additional density supports cost of preservation

RELEVANCE TO PRINCE GEORGE'S COUNTY

- Aligns with goals of *Plan 2035* & efforts of Purple Line Corridor Coalition (PLCC)
- Zoning re-write
- Aging housing stock
- Existing affordability
- Limited preservation toolbox

NATIONAL BEST PRACTICES

- Regular analysis of areas in need of affordability preservation
- Offering developer choices in accomodating the ordinance



REGIONAL COMPARISON

Prince George's County is in a dynamic region—a region poised to grow over the next decade. Placing Prince George's County in regional context is critical in understanding the impact of specific strategies in a connected, fluid housing market.

When using neighboring jurisdictions for comparison, Prince George's County's housing market conditions are not as robust in terms of median home value or rents. In 2015, Prince George's County had the lowest median home value ($254,700) and median rent ($1,294) compared to adjacent counties and the District of Columbia (see figures on page 41). Prince George's County showed the lowest increase in median home values (30 percent) between 2000 and 2015. It's important to note that this time period includes the Great Recession, which resulted in a significant number of foreclosures within Prince George's County. These foreclosures resulted in loss of personal and household wealth and lower home values, which in turn created a wider gap for the county to close in terms of housing market recovery than its neighbors.

Median rent in Prince George's County increased by 29 percent between 2000 and 2015—an increase similar to neighboring jurisdictions like Montgomery and Howard counties. For comparison, over the same period median home value increased by 128 percent and median rent by 58 percent in the District of Columbia. In Montgomery County, median home values increased by 59 percent and median rent by 31 percent.

Comparing median home values and rents in Prince George's County to the District of Columbia and other counties in Maryland underscores the county's relative affordability within the region—something many long-time county residents viewed as an asset. Members of the public consistently elevated maintaining the county's affordability as a priority throughout CHS community engagement activities.

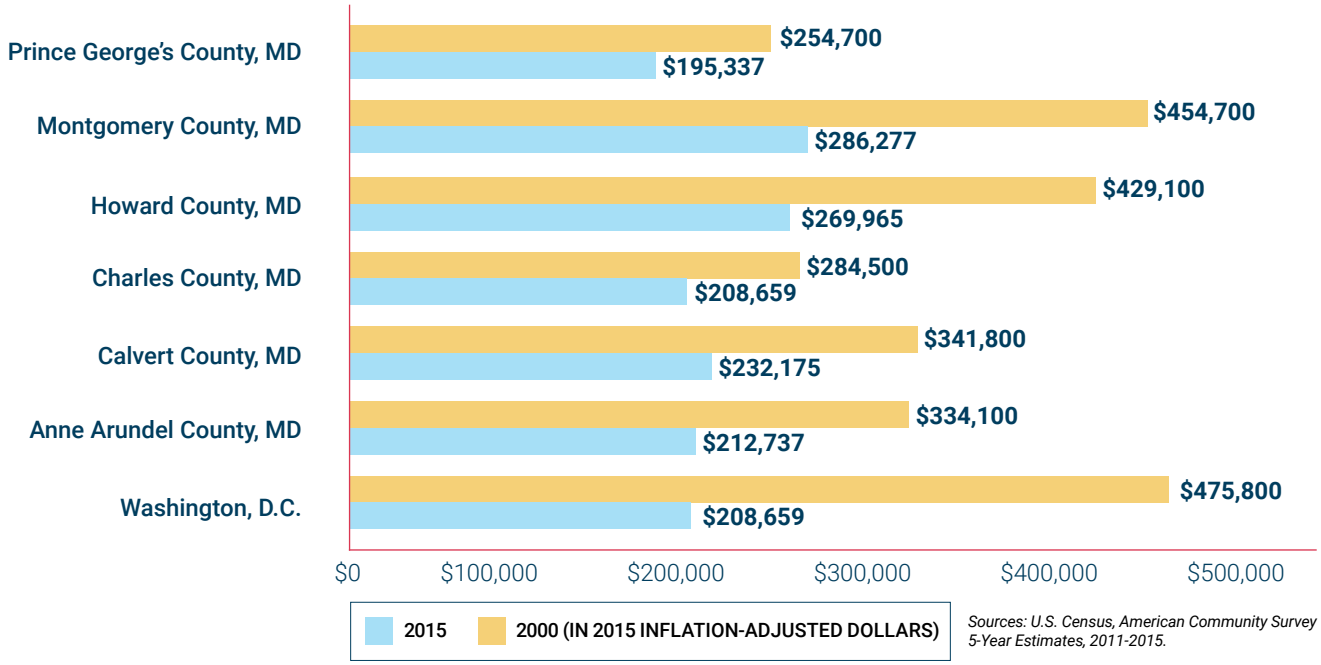


Perspectives gathered from community engagement conducted while developing the CHS demonstrate some of the drawbacks of commanding lower rents and home values overall, particularly when neighboring jurisdictions have higher values. For instance, long-time residents noted that lower home values and rents within Prince George's County, coupled with higher-cost neighborhoods in the District of Columbia, have resulted in growth pressure along the county's border with the District. As one long-time resident put it, "The county is not going to remain affordable for very long. Rising home prices and rents in Deanwood mean more people are moving into Capitol Heights, hurting long-term homeowners." At the same time, many county stakeholders noted difficulties in attracting residential development, particularly when more lucrative projects (due to higher rents) can be built in neighboring jurisdictions (often with real or perceived lower fees and greater consistency in the development process).

Variation within Prince George's County's urban, suburban, and rural subareas suggest that lower median home values and rents are not necessarily consistent across the county. When comparing median home values and rents by subarea to neighboring jurisdictions, rural and suburban areas command median home values and rents similar to some Maryland counties. This comparison—between neighboring jurisdictions and subareas within Prince George's County—further stresses the need to account for the unique character of the county and its varied housing submarket conditions as actions from the CHS are implemented over the next 10 years.

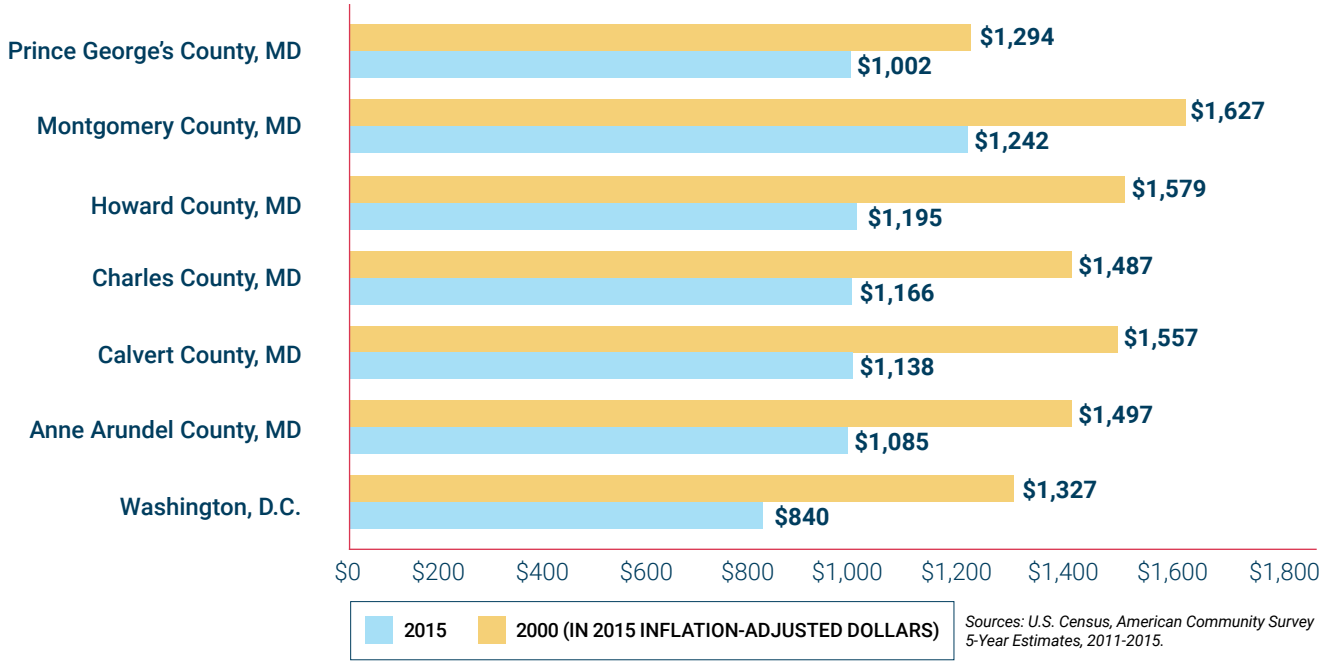
REGIONAL COMPARISON

MEDIAN HOME VALUE, PRINCE GEORGE'S COUNTY, MD AND SURROUNDING JURISDICTIONS (2000 & 2015)[6]



Sources: U.S. Census, American Community Survey 5-Year Estimates, 2011-2015.

MEDIAN GROSS RENT, PRINCE GEORGE'S COUNTY, MD AND SURROUNDING JURISDICTIONS (2000 & 2015)



Sources: U.S. Census, American Community Survey 5-Year Estimates, 2011-2015.

KEY OBSERVATIONS RELATED TO BUILDING ON STRATEGIC INVESTMENTS AND SUBMARKET CONDITIONS

COUNTY SUBAREAS

Plan 2035 outlines a clear framework for Prince George's County to grow over time, directing much of that growth into areas served by existing infrastructure and seeking to preserve its rural and agricultural lands. Analysis in *Housing Opportunity for All* aimed to account for the unique urban, suburban, and rural character of Prince George's County and better understand how some of the broader issues affecting the county—changing demographics, housing type and cost—affect each area. It also assisted in understanding how housing needs and market conditions align with other policy goals, namely maintaining the county's character and managing growth.

To define the physical character of the county for this analysis, the following boundaries were used:

- **Urban subareas:** Areas of Prince George's County that lie inside the I-495 Beltway
- **Suburban subareas:** Areas of Prince George's County that lie outside of the I-495 Beltway and within the *Plan 2035* growth boundary; and
- **Rural subareas:** Areas of Prince George's County that lie outside the *Plan 2035* growth boundary.

STRATEGIC INVESTMENT AREAS

Prince George's County has made and continues to make significant investments in new development, including around Metro stations and major economic development projects, like Regional Medical Center. One part of developing the CHS was understanding how market conditions, housing supply, and demographics around selected strategic investments are changing. The strategic investments included in this analysis were: 1) Konterra; 2) Prince George's Plaza; 3) Branch Avenue; 4) Regional Medical Center (Largo); 5) Suitland; and 6) Naylor Road. For detailed descriptions of each project, see the appendices. Analyzing these conditions helped identify current gaps in the housing supply in these areas (in terms of type, price point, etc.), and illuminated areas where it may be feasible to target market-based approaches for future housing.

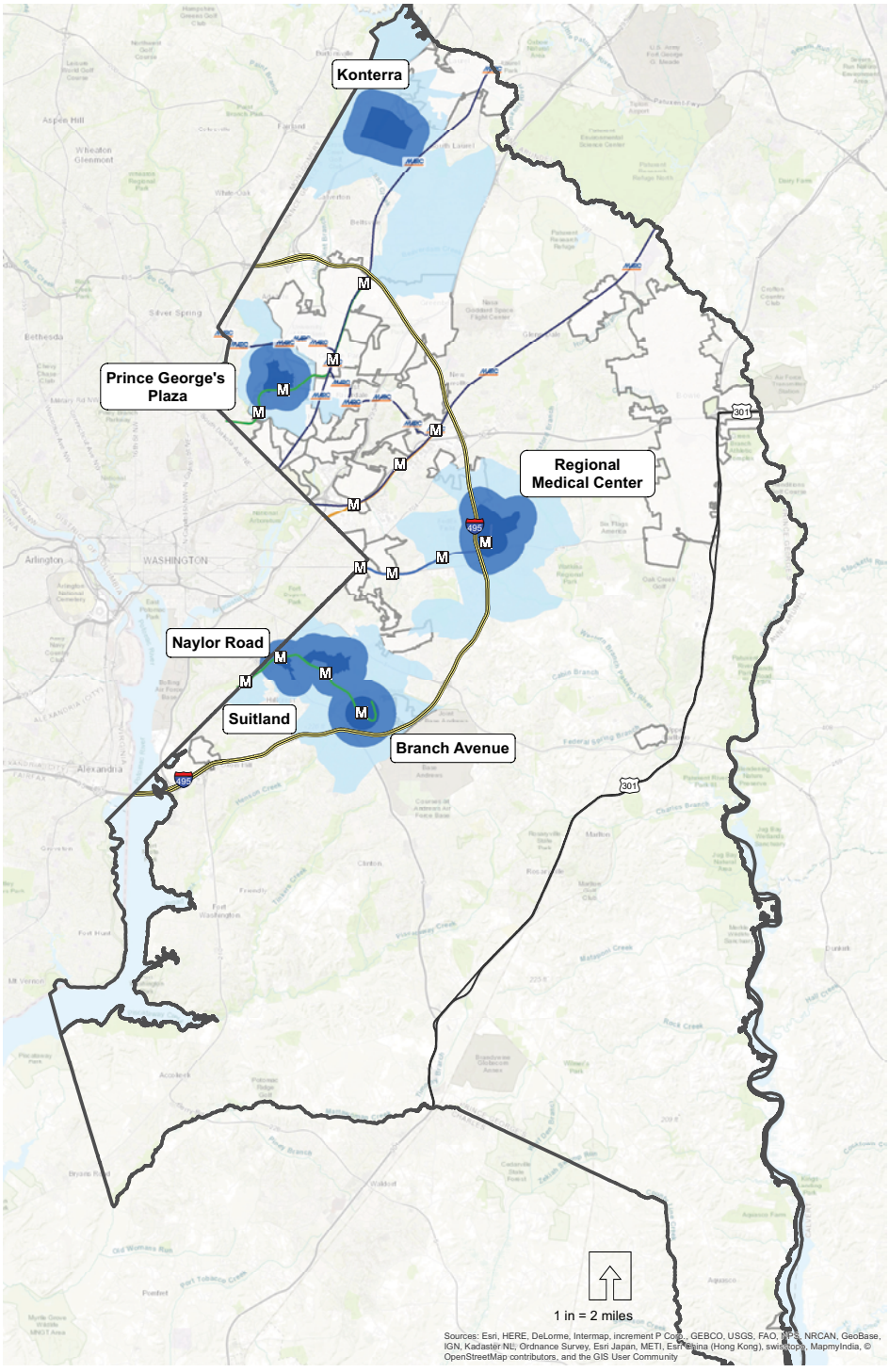
STRATEGIC INVESTMENTS & SUBAREAS ANALYSIS

Recognizing the varied housing market conditions across Prince George's County, analysis for Housing Opportunity for All *was conducted at three different spatial scales: 1) countywide; 2) by county subarea, which closely align to the tiers within* Plan 2035*; and 3) within a one-half-mile radius around selected projects or assets. Each spatial scale provided important—sometimes conflicting—insight into how market conditions vary.*

[6] *Compared with Prince George's County, median home values and rents in Virginia follow a similar pattern. Median rent is higher than the countywide median in Loudon and Arlington counties and Alexandria. The one exception is Fairfax County, where rents are not as high as Prince George's County ($928 compared with $1,294). Home values are also much higher in these three jurisdictions and Fairfax County, ranging from $452,300 (Loudoun County) to $607,700 (Arlington County). Homes values in these jurisdictions increased from 46 percent (Alexandria) to 70 percent (Arlington County) between 2000 and 2015, compared with 30 percent in Prince George's County. Median rent in neighboring counties and cities in Virginia experienced more comparable change to Prince George's County, where rents increased 29 percent over the same time period. Alexandria and Loudoun County experienced somewhat lower increases (25 percent and 22 percent, respectively), when compared with the county. The one exception was Fairfax County, where after adjusting for inflation, the median rent fell by almost half (46 percent). Data is from the 2000 U.S. Census and 2011-2015 American Community Survey Five-Year Estimates.*

The analysis for each strategic investment included all Census Tracts within a one-half mile radius of each investment. The number of tracts vary around each investment, ranging from 6 around Konterra to 12 around Regional Medical Center.

STRATEGIC INVESTMENT AREAS, PRINCE GEORGE'S COUNTY, MD



SUBMARKET CONDITIONS

THERE IS SIGNIFICANT VARIATION IN BOTH THE HOUSING SUPPLY AND ACCESS TO OPPORTUNITY ACROSS THE COUNTY'S SUBMARKETS.

Home values and rents are highest in the suburban and rural subareas, but are generally lower in the urban subarea. The housing market is especially strong within the rural subarea, where rents and home values are both more than 20 percent higher than the countywide median (rents are 28 percent higher and home values are 23 percent higher). The rental market is strongest within the suburban subarea, commanding rents that are 34 percent higher than the countywide median, while home values are nine percent higher than the countywide median. Within the urban subarea, rents are on par with the countywide median, but home values are 17 percent lower.

MEDIAN HOME VALUE AND RENT BY COUNTY SUBAREA (2015)

GEOGRAPHY	MEDIAN HOME VALUE	PERCENT OF TRACTS ABOVE COUNTY MEDIAN HOME VALUE
County	$254,700	-
Subareas		
Urban	$211,507	16%
Suburban	$276,378	63%
Rural	$314,257	79%

GEOGRAPHY	MEDIAN GROSS RENT	PERCENT OF TRACTS ABOVE COUNTY MEDIAN GROSS RENT
County	$1,294	-
Subareas		
Urban	$1,288	34%
Suburban	$1,736	84%
Rural	$1,655	83%

Source: American Community Survey 5-Year Estimates, 2011-2015.

A supply gap is widespread across income levels in the suburban subarea, but more concentrated on the lowest and higher ends of the income spectrum in the urban and rural subareas. The suburban subarea lacks enough rental housing for households earning less than 30 percent of AMI (approximately 4,100 units); 31–50 percent of AMI (approximately 900 units); and 80 percent of AMI or more (approximately 4,500 units). The urban subarea has the largest shortage of rental housing for households earning less than 30 percent of AMI; this shortage was more than 12,000 units (as of 2015). It also has the largest shortage of rental housing for households earning 80 percent of AMI or more; this shortage was nearly 15,000 units (as of 2015).

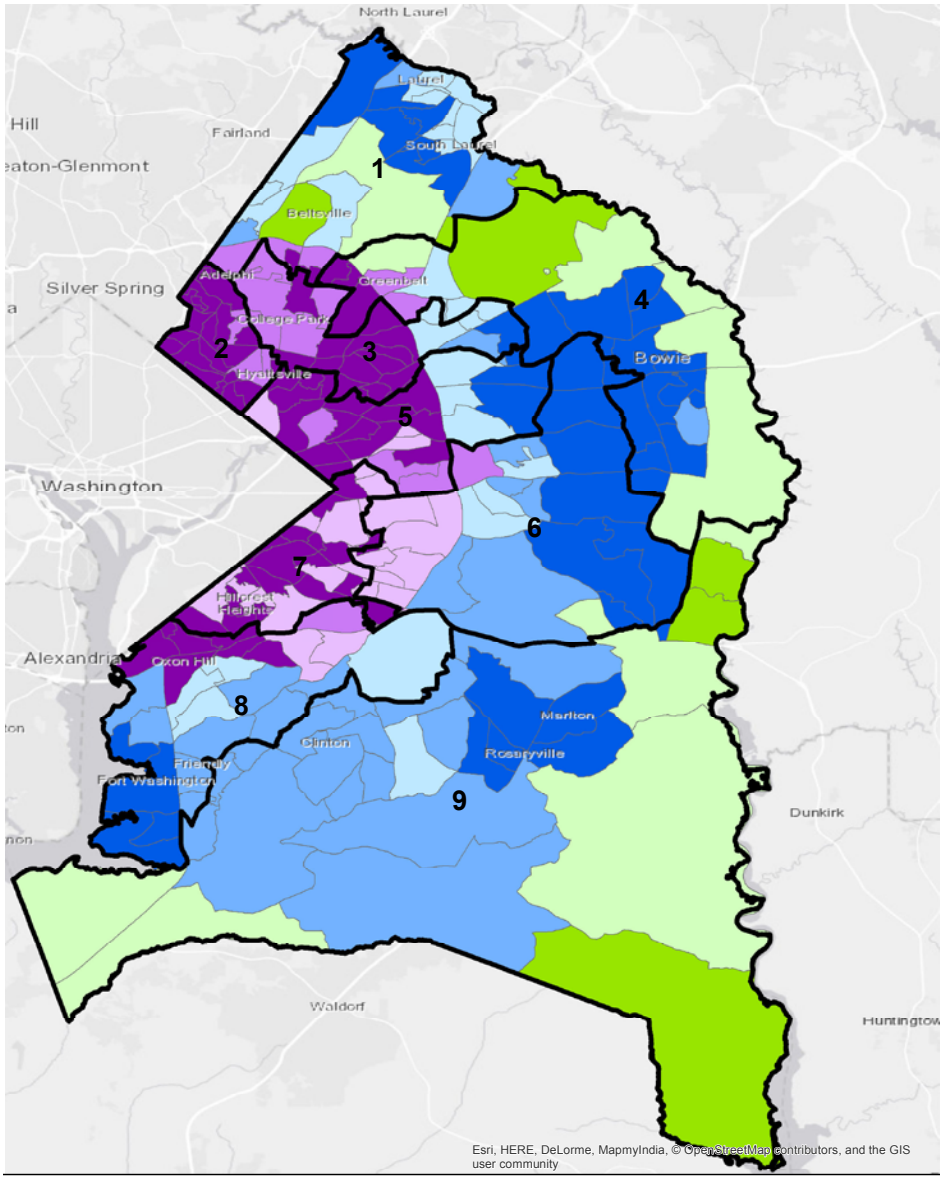
PATHWAYS TO OPPORTUNITY VARY GREATLY THROUGHOUT THE COUNTY.

The closer you get to the District, access to jobs, goods, and services becomes stronger. Meanwhile, in more rural parts of the county, environmental quality is stronger. Social capital, cohesion, and quality of community institutions is strongest in the suburban subarea, followed by the rural and then urban subareas.

MEASURING ACCESS TO OPPORTUNITY

Measuring access to opportunity allows the County to align and target its housing investments and strategies to maximize impact, both by building access to opportunity where it is weaker today and by expanding access to opportunity where it is already strong. The County has leveraged Enterprise Community Partners' Opportunity360 platform to measure conditions of opportunity throughout the county, as displayed in the map below.

SHARED CONDITIONS OF OPPORTUNITY ACROSS THE URBAN, SUBURBAN, AND RURAL SUBAREAS IN PRINCE GEORGE'S COUNTY, MD



This map shows areas throughout the county that share similar pathways to opportunity and exhibit similar physical character (as defined by the urban, suburban, and rural designations established in *Plan 2035*). These designations account for four key pathways to opportunity:[7]

1. **Social capital and cohesion**, which helps measure pockets of affluence and poverty. Key indicators include: median income, educational attainment, share of persons living in poverty, and rate.
2. **Community institutions**, which helps measure control of institutional resources; schools are a key component of this pathway. Key indicators include: school quality score, graduation rate, district student-to-pupil ratio, and total district expenditures per pupil.
3. **Access to jobs, goods, and services**, which helps measure accessibility of the built environment. Key indicators include: Walk Score,[8] Transit Score,[9] number of jobs accessible within a 45-minute commute, and grocery store access.
4. **Environment**, which helps measure natural and man-made hazards that may affect a person's physical or mental health and well-being. Key indicators include: predicted crime rate, vacancy rate, traffic exposure score, and particulate matter concentration score.

In general, rural subareas have the best environmental quality in the county, but have lower access to jobs, goods, and services than other areas. Rural subareas have almost entirely single-family homes (97 percent) and are predominantly owner-occupied. There are few people living in poverty in these areas and a high share of higher-income households (64 percent of households earn more than 100 percent of AMI).

Suburban subareas have stronger access to jobs, goods, and services, but worse environmental quality, compared to rural subareas. Suburban subareas also have much stronger social capital and cohesion than urban areas. Housing in suburban areas tends to be newer than in other areas of the county (average median year built across the suburban subareas is 1981) and units are mostly single-family homes.

Urban subareas have the best access to jobs, goods, and services, but tend to have much lower social capital and worse performing institutions than other subareas. Environmental quality is also lower in urban subareas than in other ones, but is still not as low as some other areas in the region. Urban subareas offer a larger share of multi-family housing than other areas of the county (approximately one-third of units in urban subareas are in multi-family buildings) and contain large shares of the county's affordable housing stock. Housing in urban subareas is older than in other areas of the county (many units built in 1967 or earlier) and there are more overcrowded units than in other parts of Prince George's County.

For more detail on the methodology and data used to measure access to opportunity throughout the county, see the appendices.

---

[7] *For more information on Enterprise Community Partners' Opportunity360 platform, visit: https://www.enterprisecommunity.org/opportunity360/measure*

[8] *Walk Score is a measure of walkability of any address. For each address, Walk Score analyzes hundreds of walking routes to nearby amenities.*

[9] *Transit Score is a measure of how well a location is served by public transit. Transit Score assesses nearby transit routes based on the frequency, type of route (rail, bus, etc.), and distance to the nearest stop on the route.*



MANY OF THE COUNTY'S HOUSING PROGRAMS ARE OFFERED COUNTYWIDE, WHICH CREATES FLEXIBILITY BUT LIMITS THEIR IMPACT, GIVEN THE WIDE VARIATION OBSERVED ACROSS DIFFERENT AREAS OF THE COUNTY.

Only one of the County's nine housing programs identifies geographic priorities—the Housing Production Program targets TOD and TNI areas when deciding among development proposals to fund. The County's new clean energy programs, which can be leveraged to support housing efforts (particularly preservation), also identify TNI areas as a priority.

Some of the County's existing development incentives have established geographic priorities—including parking waivers and use of deferred land sale price—that can be expanded upon to emphasize access to opportunity, in alignment with future programmatic targeting.



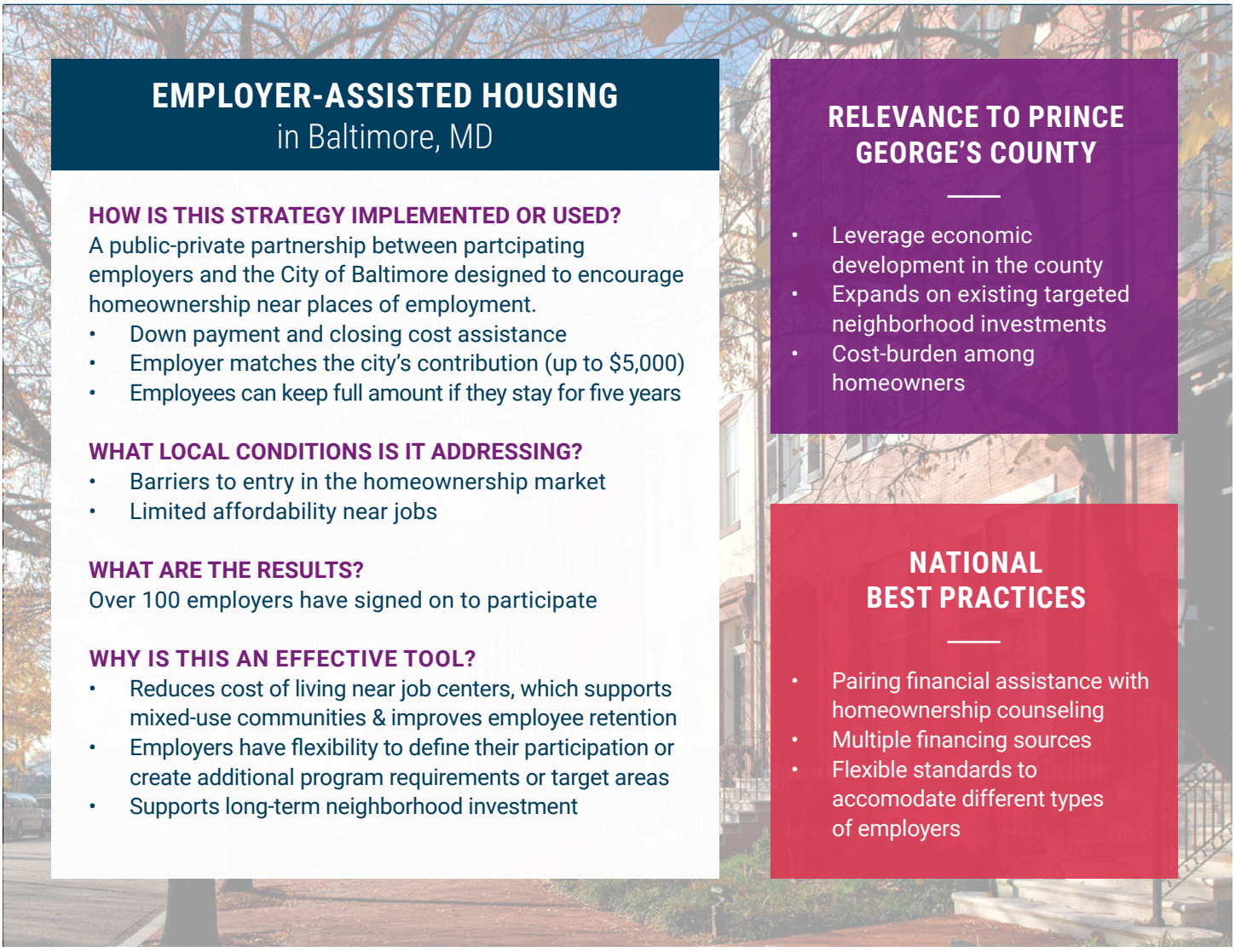
TARGETING AND SCALING EXISTING PROGRAMS AND FUTURE POLICY-MAKING TO RECOGNIZE THIS SIGNIFICANT VARIATION CAN INCREASE LONG-TERM IMPACT.

For example, the Pathways to Purchase down payment assistance program could identify geographic target areas that are aligned with priorities for neighborhood revitalization and accordingly offer a higher level of assistance in those areas as a heightened incentive for new homeowners. Or, the public land disposition process could be modified to prioritize disposition for housing developments in areas with strong access to opportunity. Successful targeting of any programs or processes requires regular monitoring and evaluation of housing market conditions to ensure the geographic priorities remain effective for the program's mission over time.

Understanding conditions of opportunity equips the County to prioritize different types of interventions to better support all neighborhoods. For example, areas where community institutions are strong are good candidates for public-private partnerships to advance housing goals. Areas with weaker environmental quality are strong candidates for coordinated housing rehabilitation and energy efficiency upgrades. Areas with strong access to jobs, goods, and services are important areas to focus the preservation of existing affordability in tandem with ongoing economic development initiatives. Building off this understanding of access to opportunity throughout the county, the Strategy Roadmap identifies priority target areas for each action.

CASE STUDY:

Employer-assisted housing programs are designed to meet the unique workforce housing needs by reducing cost of living near job centers, which has been proven to improve employee retention and strengthen long-term neighborhood investment. Such programs may be offered exclusively by the employer but are often offered in partnership between local government and employers.



EMPLOYER-ASSISTED HOUSING
in Baltimore, MD

HOW IS THIS STRATEGY IMPLEMENTED OR USED?

A public-private partnership between partcipating employers and the City of Baltimore designed to encourage homeownership near places of employment.

- Down payment and closing cost assistance
- Employer matches the city's contribution (up to $5,000)
- Employees can keep full amount if they stay for five years

WHAT LOCAL CONDITIONS IS IT ADDRESSING?

- Barriers to entry in the homeownership market
- Limited affordability near jobs

WHAT ARE THE RESULTS?

Over 100 employers have signed on to participate

WHY IS THIS AN EFFECTIVE TOOL?

- Reduces cost of living near job centers, which supports mixed-use communities & improves employee retention
- Employers have flexibility to define their participation or create additional program requirements or target areas
- Supports long-term neighborhood investment

RELEVANCE TO PRINCE GEORGE'S COUNTY

- Leverage economic development in the county
- Expands on existing targeted neighborhood investments
- Cost-burden among homeowners

NATIONAL BEST PRACTICES

- Pairing financial assistance with homeownership counseling
- Multiple financing sources
- Flexible standards to accomodate different types of employers

STRATEGIC INVESTMENT AND TOD AREAS



AREAS AROUND STRATEGIC PUBLIC INVESTMENTS, INCLUDING TOD AREAS, THROUGHOUT THE COUNTY HAVE SEEN UNEVEN LEVELS OF PRIVATE MARKET ACTIVITY.

While many strategic investment areas have the types of amenities residents want to live near, nearby housing market conditions have varied greatly. The strongest market conditions were around Konterra and Regional Medical Center. These areas tend to have a larger supply of homeownership options for households earning above the area median income and are experiencing population growth. Meanwhile, areas around the Naylor Road and Suitland Metro stations have experienced less robust market conditions, commanding lower rents and home values. Naylor Road has also experienced significant population decline since 1980.

While developers did see more potential for growth in the urban subarea – in line with County goals for development, as set in *Plan 2035* (albeit to a smaller extent than the plan calls for) – they saw limited potential for development in Regional Transit Districts, which is directly counter to the County's goals. The key reasons cited by developers were the Adequate Public Facilities Ordinance requirements within Regional Transit Districts and the overall age of infrastructure within the urban subarea of the county.



RESIDENTS VALUE THE TYPES OF AMENITIES AND RESOURCES THAT ARE AROUND STRATEGIC PUBLIC INVESTMENTS.

As mentioned earlier, when setting cost aside, housing needs survey respondents' top priority for choosing an area to live was proximity to amenities, followed by school quality. Proximity to job opportunities, health care services, and transit access also received over 10 percent of responses.

This sentiment was echoed by many focus group participants, including Hispanic immigrants and seniors living in Prince George's County, who said they value the opportunity to live in housing that is close to transit, jobs, grocery stores and other shopping, and other services and amenities. Health care availability was a concern among participants in the seniors focus group. For many, the greatest concerns as they age were around having access to health care services, either in their home or in a facility, making strategic investment areas like around Regional Medical Center, particularly appealing.

Market-rate housing residents and developers mentioned the value of higher-density, transit-accessible, and mixed-use development in the county, building off existing investments and TOD areas like New Carrolton, Suitland, and Prince George's Plaza. Transit was also regularly cited as a key asset during public meetings.

Despite the strongly articulated priority around transit, the County's transit assets are underutilized. While public transportation was the second most common commute mode reported in the housing needs survey,[9] it only constituted 10 percent of respondents' primary commute mode, which is fairly low for the region. For comparison, 16 percent of Montgomery County residents and 37 percent of D.C. residents use public transit as their primary commute mode.



THE COUNTY HAS SEVERAL PROGRAMS AND POLICIES THAT PRIORITIZE TOD AREAS, BUT PROCEDURAL INEFFICIENCIES MAY BE LIMITING THEIR IMPACT AND STYMYING MORE VARIED AND MIXED-INCOME DEVELOPMENT IN OTHER PRIORITY AREAS.

The County's Housing Production Program and Public Safety and School Charge Exemptions policy all target TOD areas.

Historically, financing terms for the Housing Production Program have been decided on a case-by-case basis, reducing the program's consistency and transparency. The timing for application to this program has previously not been aligned with other key approvals or funding applications—like project-based vouchers, Low Income Housing Tax Credits and other state funding—which can make it difficult to assemble all the necessary financing for development, particularly mixed-income development.

While the Public Safety and School Charge Exemptions policies both offer priorities to developments around transit stations, developers noted that these incentives do not offset the higher costs associated with building in TOD areas due to other requirements (like the Adequate Public Facilities Ordinance and flood plain regulations).

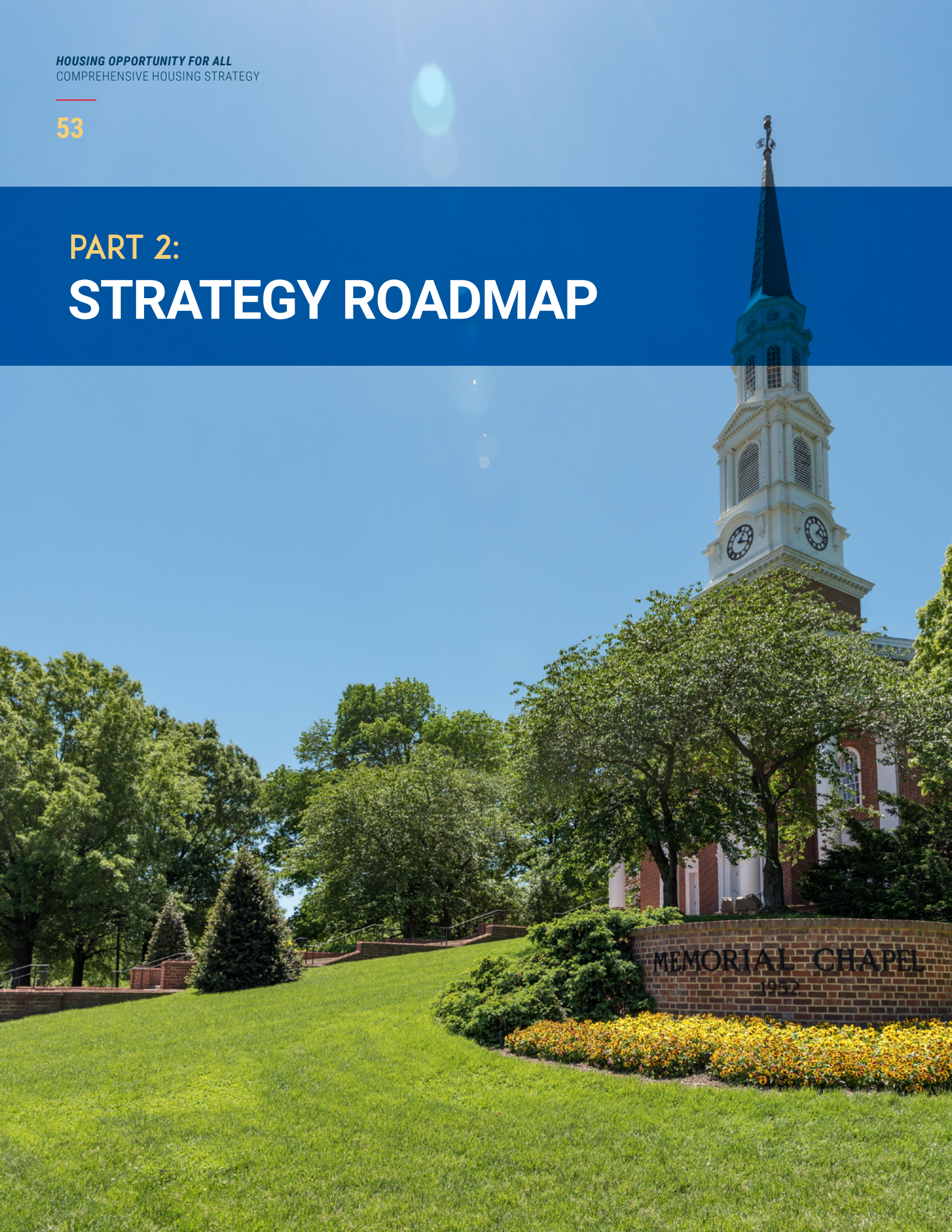


THE COUNTY CAN CREATE STRONGER CONNECTIONS BETWEEN EXISTING HOUSING PROGRAMS AND OTHER AVAILABLE TOOLS TO CAPITALIZE ON MARKET TRENDS.

For instance, if the County relaxes Adequate Public Facilities Ordinance requirements within Regional Transit Districts and provides upfront infrastructure investments, higher density development may be more viable around transit. And by coordinating these tools to support more housing (of different types and price points), these efforts may help increase the use of public transit as a primary commute mode.

The County recently updated their underwriting guidelines for the Housing Production Program, which will improve transparency. The County will need to coordinate all available financing, including financing for capital improvements and economic development, and build stronger alignment about how these tools are used, to encourage more developers to use it.

PART 2:
STRATEGY ROADMAP



HOW DO I READ THIS ROADMAP?

The Strategy Roadmap outlines the strategies that will guide the County's housing investments over the next 10 years, including the specific actions and steps it will take to implement them. It provides detailed descriptions of each action, including how each action addresses the findings described in the Community Assessment.

There are two types of actions: 1) actions that support cross-cutting capacity building ("cross-cutting actions") and 2) actions that support targeted interventions to address specific housing needs or market opportunities ("targeted actions"). Each action is accompanied by a description of what changes the action would require and why the County will be pursuing those changes. Recognizing the unique conditions and submarket variation across the county, the description of each action also indicates where those efforts will be targeted or if the action will be implemented countywide. Then, each description notes who will need to be involved to successfully implement the action and what initial implementation steps they will take to do it.

Supporting information about each action is included in the sidebars throughout the document:

- The **core principles** that guided development of the action.
- The **estimated investment** associated with the action. This provides an illustrative estimate of the direct investments the County may make when implementing the action. Exact future investment will depend on policy decisions made during implementation. Estimates are derived from existing spending information, as well as cost information from other jurisdictions that have implemented similar actions. Estimates from other jurisdictions were adjusted to local conditions, wherever possible. Actions are labeled as requiring indirect investment if those costs are not directly accountable to the action (e.g., administrative or personnel costs).
- The **timeline** to implement the action – either in the short- (1-3 years), medium- (4-7 years), or long- (8-10 years). This timeline is illustrated in more detail in the Implementation Plan.
- The **primary beneficiaries** that will be served by the action. Actions account for the unique needs among diverse groups and the specific tools that are required to better serve them. Ultimately, each of these actions benefits all county residents by building more sustainable, diverse, thriving communities that are connected to opportunity.
- The **key supportive tools** that will make it possible to implement the action. These include both existing and new tools that the County can employ.
- Whether the action requires **approval** from the County Executive's Office (Executive), County Council (Legislative), or is under the authority of an existing County department (Departmental).

The Implementation Plan illustrates where the County will focus implementation efforts in the short-, medium-, and long-term. It is supported by a Year 1 Implementation Checklist that notes the key steps the County will take in Year 1 to stay on track with implementation. This checklist will be evaluated at the end of the year and updated accordingly for the following year, pulling in new steps to be accomplished in Year 2 (and so on).

OVERVIEW OF STRATEGIES AND ACTIONS

***Housing Opportunity for All*, the County's Comprehensive Housing Strategy (CHS), incorporates strategies and actions to address all housing needs, across all income levels, and incorporates neighborhood conditions to ensure the County's housing investments increase access to opportunity for all residents.** A key component of *Housing Opportunity for All* is its focus on increasing the capacity of the County and its partners to respond to existing housing needs and future conditions. This increased capacity will help the County to implement targeted strategies and actions to address varying submarket conditions and provide quality and affordable housing for all residents. Together, these strategies and actions will help the County achieve its vision as a community of choice in the D.C. metropolitan region.

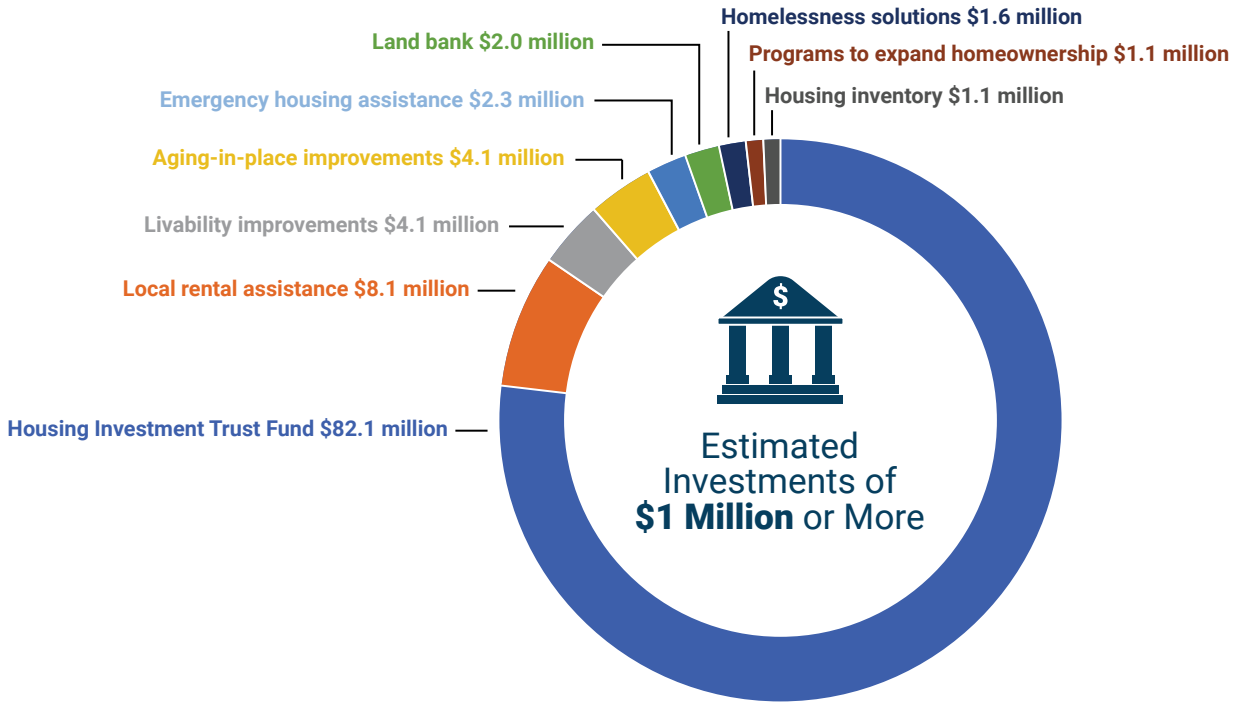
***Housing Opportunity for All* includes several new or expanded policies, programs, funding, and financing tools, many of which require executive and legislative leadership.** One of the most important actions in *Housing Opportunity for All* is the expansion of Prince George's County's Housing Investment Trust Fund (HITF). In addition to increasing the overall funding available through the HITF, it will be used for a broader range of activities, like property rehabilitation, acquisition and

services. The County will also seek to maximize its existing resources to meet the goals in *Housing Opportunity for All*. For instance, it will increase its use of project-based vouchers through its Moderate Rehabilitation Program and its ability to serve aging residents and improve the quality and safety of homes through its Housing Rehabilitation Assistance Program (HRAP).

Other major policy initiatives aim to streamline development and diversify the county's housing supply. *Housing Opportunity for All* relies on continued efforts to modernize the zoning code to achieve many of its actions. It also proposes that the County pursue inclusionary zoning in a targeted way, allow accessory dwelling units as a permitted use, and offer expedited permitting for mixed-income development as additional steps to make development easier and help achieve the County's broader growth management goals.

***Housing Opportunity for All* requires a significant commitment—both in terms of time and resources.** Many of the new or expanded tools proposed within *Housing Opportunity for All* will require direct investment of new or expanded funding. The exhibit below provides an illustration of the larger investments that could be made through *Housing Opportunity for All*. As it demonstrates, the largest investment would be to increase the rental supply, among other activities, through an expanded HITF. Other significant investments in *Housing Opportunity for All* include to provide livability improvements to homes for seniors and emergency assistance for households experiencing a housing crisis, like an unexpected lease termination or foreclosure.

ESTIMATED INVESTMENTS FOR ACTIONS WITH DIRECT COSTS
(for illustration purposes)





HOUSING OPPORTUNITY FOR ALL

HOUSING FOR ALL AGES, ABILITIES, AND INCOMES

Together, Prince George's County, along with its partners, wants to create an environment that supports housing for all ages, abilities, and incomes. Prince George's County will take a two-part approach to its housing investments over the next 10 years.

- First, it will remove barriers to make development easier across the board.
- Second, it will use public policy and resources to help produce new housing options, especially for households that the private market may not serve.



WHAT IS *HOUSING OPPORTUNITY FOR ALL?*

Housing Opportunity for All is our guide to establish Prince George's County as a community of choice within the Washington, D.C. region.

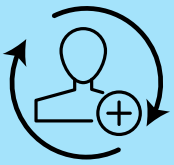


WHAT ARE THE GOALS OF *HOUSING OPPORTUNITY FOR ALL?*



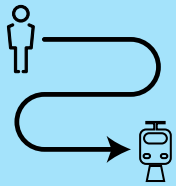
SUPPORT

Support existing residents, including long-time Prince George's County residents, seniors,and anyone at risk of housing displacement.



ATTRACT

Attract new residents and investment, including millennials, employers, and for- and non-profit developers.



BUILD

Build on strategic investments and submarket conditions, including transit-oriented development opportunities, Transforming Neighborhood Initiative areas, and Opportunity Zones.

HOW WILL PRINCE GEORGE'S COUNTY CREATE MORE HOUSING OPPORTUNITIES FOR RESIDENTS TODAY AND IN THE FUTURE?

Prince George's County will design solutions within two types of strategies over the next 10 years

1. **Cross-cutting strategies to build the capacity needed to implement *Housing Opportunity for All***
2. **Targeted strategies, which will address specific housing needs and market conditions throughout Prince George's County**



CROSS-CUTTING STRATEGIES

ENHANCE POLICIES AND INCENTIVES

The County wants to remove barriers that make it more difficult to build the homes Prince George's residents need. Recent efforts to modernize the building code and development process will be expanded through this effort.

INCREASE COLLABORATION, COORDINATION AND TRANSPARENCY

Housing Opportunity for All will expand partnerships with many stakeholders and residents to ensure success, including better coordination across agencies, greater participation in processes, and more transparency in decision-making.

EXPAND FUNDING AND DIVERSIFY FINANCING

Many of the actions in *Housing Opportunity for All* require significant public and private investment. The County will pursue the expansion of resources to achieve housing that meets the needs of current and future residents.

TARGETED STRATEGIES

- **Encourage tailored development in neighborhoods that provides more housing to meet the diverse needs of our residents.** As Prince George's population changes, we can meet future demands while preserving our valued open spaces, agricultural land, and natural beauty.
- **Improve the quality of the county's existing housing supply, including older homes and income-restricted properties, and help keep housing costs low to stabilize residents at risk of displacement.** Since 2000, median rent and home value both increased by about 30 percent, meaning many county residents face higher housing costs. Increasing the quality and stability of housing will support the preservation of residents and their homes in our communities.
- **Use both new housing development and public investments to revitalize neighborhoods and increase economic opportunities.** This strategy recognizes the important role that well-designed homes can play in creating great places to live. Home improvements and new construction attract neighborhood services and amenities, like improved education opportunities and additional shopping and entertainment options.

MARKET CONDITIONS ADDRESSED

- Lack of diverse housing options
- Ongoing need to preserve affordability and quality of housing in a rapidly changing regional market
- Need for comprehensive investment to spur economic opportunity in key areas

KEY ACTIONS TO IMPLEMENT *HOUSING OPPORTUNITY FOR ALL*

- ☑ Establish a targeted inclusionary housing program
- ☑ Increase the County's Housing Investment Trust Fund
- ☑ Create stronger local tenant protections
- ☑ Adopt zoning changes that support a range of housing types
- ☑ Allow property owners to build accessory dwelling units
- ☑ Use public and underused assets for new homes
- ☑ Reduce barriers for residents trying to find or stay in income-restricted housing
- ☑ Increase resources for households experiencing a housing crisis, like foreclosure or eviction
- ☑ Use untapped federal resources like Section 108 to support more mixed-income, mixed-use developments
- ☑ Create a land bank to support redevelopment of abandoned residential properties

Sources: 2000 Decennial Census; 2011–2015 American Community Survey 5-Year Estimates

CROSS-CUTTING STRATEGIES AND ACTIONS

Cross-cutting strategies and related actions directly respond to three key capacity limitations:

1. **Limited policy tools to promote development and support residents;**
2. **Limited collaboration and coordination across departments and programs; and**
3. **Limited funding and financing mechanisms to support implementation.**

CROSS-CUTTING STRATEGY #1

Enhance policies and incentives to promote housing development and preservation throughout the county. This strategy creates a more supportive environment for housing development and offers additional tools to help stabilize vulnerable residents.

Action 1.1. Modify public land disposition process to advance CHS goals.

Action 1.2. Establish more flexible regulations to support adaptive reuse of properties (in coordination with zoning rewrite).

Action 1.3. Allow accessory dwelling units as a permitted use in designated zones.

Action 1.4. Strengthen rights and responsibilities of tenants and landlords.

Action 1.5. Establish stronger, market-informed inclusionary housing requirements.

Action 1.6. Streamline the development review and permitting process for developments with a certain share of units set-aside for low-income households.

Action 1.7. Adopt a universal design policy.

Action 1.8. Support green building standards (in coordination with zoning rewrite).

CROSS-CUTTING STRATEGY #2

Increase collaboration, coordination, and transparency. This strategy expands partnerships, improves coordination, and increases transparency on priorities and process, which will put the County in a better position to respond to changing market conditions and resident needs.

Action 2.1. Improve cross-departmental coordination and communication on development projects.

Action 2.2. Conduct a broad education and outreach plan to promote existing and new housing programs and dialogue with various community stakeholders on a regular basis.

Action 2.3. Create a centralized inventory of publicly-owned land, subsidized housing, naturally occurring affordable housing, and underutilized properties.

Action 2.4. Expand relationship between the Revenue Authority, Economic Development Corporation, and Department of Housing and Community Development to support housing development.

Action 2.5. Work with non-profit and faith-based institutions to evaluate opportunities for partnerships on new development, education and outreach, or programming.

Action 2.6. Engage private financial institutions to create financial products that help achieve the goals in the CHS.

Action 2.7. Create more consistency within the County's development process.

Action 2.8. Increase internal capacity to support implementation of CHS goals and strategies.

Action 2.9. Build a fully culturally competent staff to serve the county's changing demographics.

Action 2.10. Increase capacity of external partners (e.g., non-profit developers).

Action 2.11. Reduce barriers for residents trying to find or stay in income-restricted housing.

Action 2.12. Monitor, evaluate, and report progress on implementation of the CHS.

CROSS-CUTTING STRATEGY #3

Expand funding and diversify financing mechanisms to increase development and other housing opportunities. This strategy expands existing funding and financing to support additional housing development, attract a broader array of developers, protect and improve existing properties, and provide financial assistance. Additional resources will also allow the County to better leverage the private and philanthropic sectors in support of these housing strategies.

Action 3.1. Increase the County's Housing Investment Trust Fund (HITF).

Action 3.2. Apply for federal Section 108 Loan Guarantee Funds to support mixed-income and mixed-use development.

Action 3.3. Market available resources and programs to local and regional developers.

Action 3.4. Establish consistent funding terms and align uses of key County resources (e.g., HITF, PILOTs, PACE, Section 108, and other financing tools, including any tailored financial products or incentives).

Action 3.5. Align the County's housing initiatives with federal and state resources to maximize impact of all existing and new resources.

Action 3.6. Collaborate with the State of Maryland to identify additional resources to support the County's housing initiatives.

TARGETED STRATEGIES AND ACTIONS

Targeted strategies and related actions directly respond to three key housing market conditions:

1. **Lack of diverse housing options;**
2. **Ongoing need to preserve affordability and quality of housing in a rapidly changing regional market; and**
3. **Need for comprehensive investment to spur economic opportunity in key areas.**

TARGETED STRATEGY #1

Encourage new, context-sensitive development that expands housing types to serve the county's diverse population and distinct geographic character. This strategy "right-sizes" housing investments to meet the needs of the county's diverse population, made up of seniors, families, and households of different races and ethnicities. It recognizes that a wider range of housing opportunities could be used to attract new residents, along with new employers or other business opportunities, to the county. It also accounts for the unique urban, suburban, and rural character of Prince George's County by ensuring that new housing opportunities complement the area in which they are built.

Action 1.1. Support proposed zoning changes that expand and encourage "missing middle" and other diverse housing types (e.g., duplexes, live/work units, one-level homes).

Action 1.2. Align the County's HITF and other development solicitations for public funding to support CHS goals and actions.

Action 1.3 Build more mixed-use and mixed-income developments.

Action 1.4. Identify opportunities for new housing development on publicly-owned land (including infill sites and brownfields).

Action 1.5. Target underused or obsolete properties for new housing production.

Action 1.6. Create additional resources to make it easier for persons with disabilities to find and stay in a home.

Action 1.7. Implement a comprehensive approach to support elderly households aging in place.

Action 1.8. Explore innovative, low-cost housing solutions to serve persons experiencing homelessness.

TARGETED STRATEGY #2

Improve the quality of the county's existing housing supply, including older homes and income-restricted properties, and help keep housing costs low to stabilize residents at risk of displacement. This strategy helps keep county residents who are facing higher housing costs, especially seniors and those living near the Purple Line or other strategic investments, in their homes by lowering their housing costs or protecting income-restricted units. It also seeks to improve the quality of properties, particularly older homes, throughout the county to ensure they remain in good condition and residents can continue to live in them.

Action 2.1. Encourage developers to use PACE financing to make comprehensive energy efficiency upgrades to older properties.

Action 2.2. Use value capture to reinvest in neighborhoods experiencing increased private investment.

Action 2.3. Stabilize residents through anti-displacement programs.

Action 2.4. Create a range of resources for households experiencing a housing crisis (unanticipated change in housing costs, eviction, etc.).

Action 2.5. Target resources, like code enforcement and funding for rehabilitation, to improve the livability of existing homes.

Action 2.6. Strengthen the County's and partners' ability to purchase affordable rental properties at risk of converting to market-rate housing (i.e., right-of-first refusal provisions).

Action 2.7. Build capacity (through processes, programs, and financing) to address condo vacancies.

Action 2.8. Expand existing programs and financing tools to increase access to homeownership.

TARGETED STRATEGY #3

Use new housing development and coordinated public investments to build stronger economic opportunity and revitalize neighborhoods. This strategy will focus on leveraging housing development to provide additional neighborhood-level benefits. These investments may include improving educational and employment opportunities, upgrading infrastructure, and adding new health services, retail shopping, or parks, building on existing delivery models like the Transforming Neighborhood Initiative (TNI).

Action 3.1. Undertake or build on existing neighborhood planning efforts and other community-based processes to identify projects that directly address residents' interests.

Action 3.2. Create a land bank to support redevelopment of abandoned residential properties (or expand powers granted to the Redevelopment Authority to provide the same function).

Action 3.3. Engage major employers and anchor institutions to initiate place-based investments that increase access to opportunity.

Action 3.4. Use local economic development funding to create economic opportunities in tandem with housing development, including supporting economic development projects that include housing.

Action 3.5. Use placemaking to cultivate and celebrate neighborhood identity.

Action 3.6. Coordinate targeted public investments with housing activities or other revitalization activities.

Action 3.7. Leverage project-based vouchers to promote mixed-income projects and allocate funding sources for a local rental assistance program.

CROSS-CUTTING STRATEGY #1

ENHANCE POLICIES AND INCENTIVES TO PROMOTE HOUSING DEVELOPMENT AND PRESERVATION THROUGHOUT THE COUNTY.

CROSS-CUTTING ACTION 1.1. MODIFY PUBLIC LAND DISPOSITION PROCESS TO ADVANCE CHS GOALS.

WHY?

The County's land and surplus property, while limited in supply, is a valuable resource. One study estimates land can make up 5 to 35 percent of total development costs within the region. Using surplus property and land for new development or redevelopment helps lower overall project costs and can speed construction. It can also be used as an incentive to encourage diverse types of development, including a range of housing types on the same site or mixed-use projects. The County currently provides County-owned property for development that serves a public purpose, such as affordable housing, daycare centers, or recreation facilities through its Public Land Disposition Policy (Sec. 2-111.01). However, existing processes through which developers access this resource can be difficult to navigate.

WHAT?

The County will make several improvements to its public land disposition policy and related land disposition process to better leverage public land to support housing development. These improvements include creating consistent standards for each use outlined in the policy; adding additional housing-related uses (e.g., facilities that serve persons experiencing homelessness or transitional housing) or other publicly-owned property to the policy (e.g., property owned by Prince George's County Public Schools); developing a public inventory of properties for residential or mixed-use development, which would enable more developers to use publicly-owned land for new development or redevelopment; removing highest bidder requirements when affordable housing is the proposed use; prioritizing disposition of property for affordable or mixed-income housing; and aligning the disposition process with timelines for other public funding decisions (e.g., allocations from the County's HITF). Opportunities to incorporate new homes into public facilities being built or renovated by County agencies may also be explored.

WHO?

Prince George's County Executive's Office; Prince George's County Council; Office of Central Services; Economic Development Corporation; Department of Housing and Community Development; M-NCPPC; Redevelopment Authority



CORE PRINCIPLES
Market-informed; Asset-based; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Low-income and workforce households; Local and regional developers

KEY SUPPORTIVE TOOLS
Land disposition policy; Publicly-owned land

REQUIRED APPROVAL(S)
Executive; Legislative

WHERE? Areas with strong access to jobs, goods, and services (particularly TOD areas and Purple Line Corridor); areas with strong social capital; areas with strong community institutions

INITIAL IMPLEMENTATION STEPS

Make the inventory of publicly-owned land accessible to the public online, without formal request (see also cross-cutting action 2.3).

Include transitional housing, housing for persons experiencing homelessness, and shelters as a public purpose in policy language.

Establish and maintain a specific inventory of properties suitable for residential or mixed-use development and streamline the process to dispose of these properties to developers.

Apply a "build first" concept when disposing publicly-owned land in neighborhoods where relocation is applicable.

CROSS-CUTTING ACTION 1.2. ESTABLISH MORE FLEXIBLE REGULATIONS TO SUPPORT ADAPTIVE REUSE OF PROPERTIES (IN COORDINATION WITH ZONING REWRITE).

WHY? Throughout Prince George's County, old shopping centers, office buildings, schools, and churches are sitting vacant. One stakeholder noted these properties as key redevelopment opportunities, particularly within the urban subareas of the county. The County does not have an official count of such properties, but a 2015 study found that about 48 properties are competitive for higher-end retail tenants, while another 1.5 percent were vacant or outlived their original purpose.

WHAT? This action targets older commercial and institutional properties for redevelopment as housing or mixed-use properties, by allowing by-right residential development in all commercial zones. Changes to the County's zoning code will help avoid the time-consuming rezoning process that often accompanies efforts to redevelop commercial properties into housing, as recounted by developers. Once in place, the County will develop an inventory of redevelopment opportunities in these zones and identify ways to spur their reuse, such as working with the property owner to transfer it to a willing developer or facilitating acquisition of sites for redevelopment.

WHO? Prince George's County Council; Office of Central Services; Economic Development Corporation; Department of Housing and Community Development; M-NCPPC; Redevelopment Authority

WHERE? Zones that allow commercial property

CORE PRINCIPLES
Market-informed; Asset-based

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Local and regional developers; renters; first-time homebuyers; and large-scale employers

KEY SUPPORTIVE TOOLS
Zoning rewrite; Section 108

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Support proposed changes in the zoning rewrite that allow residential development in all commercial zones, so that any out-of-date commercial buildings can be redeveloped as housing. » **Identify target parcels for redevelopment in these updated zones.** » **Identify ways to spur reuse, such as working with property owners to transfer properties to willing developers or facilitating acquisition of sites for redevelopment.**

CROSS-CUTTING ACTION 1.3. ALLOW ACCESSORY DWELLING UNITS AS A PERMITTED USE IN DESIGNATED ZONES.

WHY? The County's updated zoning code encourages a broader range of housing types—an important step to address the county's changing demographics and limited range of housing products. While some residents have developed accessory dwelling units (ADUs) without a permit, they are not a permitted, legal use within the county (as of August 2018). Fully permitted ADUs would help support the county's aging population, which grew by 11 percent since 2000, and help cost-burdened homeowners (36 percent of all homeowners) offset higher housing costs.

WHAT? This action sets standards for ADUs in designated zones throughout the county (in coordination with the updated zoning code). It may also develop a formal process for property owners outside of designated zones to allow ADUs in their neighborhoods.

WHO? Prince George's County Council; M-NCPPC; Department of Permitting, Inspections, and Enforcement

WHERE? Zones that support a greater mix of housing types; zones where property owners "opt-in;" areas with concentrations of cost-burdened homeowners



CORE PRINCIPLES
Comprehensive; Inclusive



ESTIMATED INVESTMENT
Indirect



TIMELINE
Long (years 8-10)



BENEFICIARIES
Seniors; caregivers; and families in need of supplemental income (to offset housing expenses)



KEY SUPPORTIVE TOOLS
Zoning rewrite



REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Identify zones where ADUs could be a permitted use and develop draft legislative language to amend zoning accordingly. » Establish construction and design standards for ADUs. » Conduct public outreach and education to inform ADU policy development. » Create a voluntary process through which property owners can petition to allow ADUs outside of designated zones.

CROSS-CUTTING ACTION 1.4. STRENGTHEN RIGHTS AND RESPONSIBILITIES OF TENANTS AND LANDLORDS.

WHY?

The State of Maryland and Prince George's County provides tenants and landlords a range of rights, but public sentiment, especially among non-native English speakers, suggests that these rights are not enough to help members of the public withstand shocks in the county's housing market or systematically address code compliance issues. Much of the County's current efforts on these issues focus on housing authority residents, but broader outreach to all renters and landlords could improve these relationships. At the same time, rents have increased by 29 percent since 2000, and market conditions vary across Prince George's County, with higher rents in more suburban and rural subareas than the county as a whole. Members of the public consistently shared that increases in their rent, changes to their lease without advanced notice, and poor maintenance and management puts them in difficult situations.

WHAT?

This action expands local rights for tenants and landlords in Prince George's County. A taskforce will identify proposed changes to the existing policy, weighing the advantages and drawbacks of specific policy provisions, drawing on relevant best practices. Members of the public and other stakeholders were especially interested in provisions that would provide more time to plan for increases in rent or lease terminations or provide help during a housing crisis or in the event they must relocate. Other elements of a strong policy to consider are creating a common set of educational materials for tenants and landlords (e.g., tenants' rights handbooks or tenants' bill of rights); proactively inspecting licensed rental properties; and setting standards for early lease termination without penalty.

WHO?

Prince George's County Council; Department of Housing and Community Development; Department of Permitting, Inspections, and Enforcement; Human Rights Commission

WHERE?

Countywide

CORE PRINCIPLES
Inclusive; Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Renters; landlords; immigrants; seniors; and families or individuals using rental assistance (like Housing Choice Vouchers)

KEY SUPPORTIVE TOOLS
Tenants' and landlords' rights policy

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Establish a taskforce to evaluate and develop a comprehensive tenants' rights policy.

Evaluate advantages and disadvantages of common tenant protections and resources, such as:

- Rent control
- Source of income protection
- Notice provisions for rent increase, lease termination, etc.
- Relocation assistance
- Supplemental rental grants

Develop and adopt a comprehensive tenants' rights policy (based on the taskforce's evaluation and community input).

Establish a tenant-landlord office and liaison(s).

CROSS-CUTTING ACTION 1.5. ESTABLISH STRONGER, MARKET-INFORMED INCLUSIONARY HOUSING REQUIREMENTS.

WHY?

The County previously offered increased density in exchange for below-market workforce or commercial units (for small businesses). The County's updated zoning code eliminated these housing incentives, creating an opportunity to understand how the market will respond to new regulations and where housing market conditions may support inclusionary housing requirements. Prince George's County can harness variations in the county's housing market to produce additional homes through an updated inclusionary housing policy. Some potential submarkets may be around strategic investment areas, like Konterra or Regional Medical Center; in TOD areas, like Prince George's Plaza; or near planned public investments, like the Purple Line (see the appendices).

WHAT?

This action establishes inclusionary housing requirements in targeted areas throughout Prince George's County. A key first step in this process will be to identify submarkets within Prince George's County that could support inclusionary housing requirements. Analysis completed for the CHS, along with experiences from other communities making large-scale investments in transit, suggest subareas experiencing growth or near transit may be good candidates to study in more detail. Based on conversations with local and regional developers, reduced parking requirements or reduced or waived fees would help offset the cost of providing income-restricted units (rather than offering increased development capacity, like density).

WHO?

Prince George's County Council; M-NCPPC; Department of Housing and Community Development; Department of Permitting, Inspections, and Enforcement; local and regional developers

WHERE?

Areas with stronger access to opportunity; areas with stronger housing market conditions; areas experiencing growth; TOD areas (like along the Purple Line)

CORE PRINCIPLES
Market-informed; Inclusive; and Connected to opportunity

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Low-income and workforce households; local and regional developers; and large-scale employers

KEY SUPPORTIVE TOOLS
Inclusionary housing policy; Zoning rewrite

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

1. Identify submarkets that could support inclusionary housing requirements (TOD areas, areas with stronger housing market conditions, etc.).
2. Work with local partners (e.g., developers, non-profit organizations, and residents) to develop and evaluate inclusionary requirements (income levels served, set-aside amount, etc.) and offsetting incentives (fee waivers, infrastructure investments, fast-tracked review process, etc.).
3. Adopt legislation that applies these requirements and incentives in appropriate submarkets.
4. Monitor policy implementation and adjust or expand requirements, incentives, or submarkets as necessary.

CROSS-CUTTING ACTION 1.6. STREAMLINE THE DEVELOPMENT REVIEW AND PERMITTING PROCESS FOR DEVELOPMENTS WITH A CERTAIN SHARE OF UNITS SET-ASIDE FOR LOW-INCOME HOUSEHOLDS.

WHY?

In 2013, Prince George's County created a new department, the Department of Permitting, Inspections, and Enforcement (DPIE), to streamline two key functions: 1) building inspections and code compliance; and 2) permitting. Although DPIE has purview over the County's permitting process, the department isn't the only department involved in this process. Currently, the County lacks a consistent set of guidelines to identify projects that should be "fast-tracked" through a streamlined development review and permitting process. Developers shared how bottlenecks can occur during the review process, often resulting in costly delays. At times, DPIE has "fast-tracked" some projects, including affordable housing developments, on a case-by-case basis. To offer a different track for projects that meet a public goal (e.g., housing for low-income households), DPIE would need more staff or need to use a different review approach (e.g., administrative review).

WHAT?

This action creates a standard to determine what projects qualify for a streamlined development and review process. For instance, Montgomery County offers an expedited process for new construction in its Enterprise Zones and residential or commercial properties with at least 20 percent of units reserved for households that meet the County's "moderately priced dwelling unit" income limits outside of these areas. This action will also identify ways to ensure DPIE is well-equipped to expedite the review of projects with a share of units set-aside for low-income households (those earning 80 percent of AMI or below). To increase its ability to review projects that meet this standard, DPIE could create a project coordinator position to oversee these projects or expand use of administrative review. Additional steps to improve the overall development process can be found under cross-cutting action 2.7.

WHO?

Prince George's County Executive's Office; Department of Permitting, Inspections, and Enforcement; Department of Housing and Community Development; M-NCPPC; local and regional developers

WHERE?

Countywide

CORE PRINCIPLES
Inclusive; Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Local and regional developers

KEY SUPPORTIVE TOOLS
Zoning rewrite; Inclusionary housing policy; and Target areas for place-based initiatives

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Create a consistent set of eligibility criteria for projects with a share of units set-aside for low-income households. » **Expand use of administrative review for projects with a share of units set-aside for low-income households.** » **Create a project coordinator position to support these projects during the development review process, including troubleshooting any issues.**

CROSS-CUTTING ACTION 1.7. ADOPT A UNIVERSAL DESIGN POLICY.

WHY?

Accessibility needs to be a primary feature of homes within Prince George's County, both today and over time, but the County does not have a policy that actively encourages or requires that its units be built using universal design or other principles that support greater accessibility. Using universal design principles, which aim to create an environment that is accessible and convenient for everyone, is one way to consistently achieve accessibility in homes throughout Prince George's County. Like much of the United States, the number of senior residents (those aged 65 years or older) increased in Prince George's County since 2000. Today, more than 61,000 seniors call Prince George's County home. The Joint Center for Housing Studies estimates that by 2035, more than 31 million senior households will have at least one person with a disability affecting their mobility and ability to care for themselves, or complete basic household activities. Members of the public and stakeholders also noted the importance of offering homes with accessible features for persons with disabilities, which represents about nine percent of the county's total population. In one focus group conducted as part of the CHS, persons with disabilities noted a lack of accessible units (even when they are advertised) for them within the county. And when a unit is not accessible, some property owners are unwilling to make needed (and legally required) accommodations.

WHAT?

This action creates a common standard for using universal design principles in new or significantly rehabilitated residential projects and over time, integrate this standard into the County's zoning code (similar to its green building standards). This standard would be created and enforced in collaboration with persons with disabilities, seniors, developers, and service providers to ensure it meets a range of interests.

WHO?

Prince George's County Council; M-NCPPC; Department of Housing and Community Development; Department of Permitting, Inspections, and Enforcement; local and regional developers

WHERE?

Countywide

CORE PRINCIPLES
Comprehensive; Inclusive; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Long (years 8-10)

BENEFICIARIES
Seniors; persons with disabilities; caregivers children and youth

KEY SUPPORTIVE TOOLS
Universal design policy; HITF; HRAP; Community Development Block Grant (CDBG)

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Issue policy guidance (e.g., amending *Plan 2035*; publishing a guide) for using universal design principles. »

Create menu of options for units to achieve universal design status, in exchange for inclusion in the County's inventory of accessible units (see targeted action 1.7). »

Gather feedback on these standards from builders, developers, residents, and service providers. »

Adopt legislation that codifies these accessibility standards. »

In future zoning updates, identify target zones to incorporate requirements or incentives for accessible units in new development.

CROSS-CUTTING ACTION 1.8. SUPPORT GREEN BUILDING STANDARDS (IN COORDINATION WITH ZONING REWRITE).

WHY? Prince George's County's updated zoning code includes green building standards and incentives as part of its development requirements. Green building helps lower energy and maintenance costs, conserves natural resources, and creates a healthier environment for occupants.

WHAT? This action supports changes to the County's zoning code that would create green building standards for new development. It will also align existing or new funding available through clean energy programs to further support green building practices and help increase adoption of the County's standards.

WHO? Prince George's County Council; M-NCPPC; Department of Housing and Community Development; Department of Permitting, Inspections, and Enforcement; local and regional developers

WHERE? Designated zones (per zoning code update).

CORE PRINCIPLES
Comprehensive; Connected to opportunity

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
All county residents

KEY SUPPORTIVE TOOLS
Zoning rewrite; PACE; and other clean energy programs

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Develop process to update existing master and sector plans with new green building standards. » **Support proposed changes in the zoning rewrite that mandate or incentivize the inclusion of green building features in new developments.** » **Leverage clean energy programs and funding to support application of these standards.**


Peeps
Finnegan's
$2.50

CROSS-CUTTING STRATEGY #2

INCREASE COLLABORATION, COORDINATION AND TRANSPARENCY.

CROSS-CUTTING ACTION 2.1. IMPROVE CROSS-DEPARTMENTAL COORDINATION AND COMMUNICATION ON DEVELOPMENT PROJECTS.

WHY? Successful implementation of actions within the CHS relies on close partnerships within County government. Many programs and policies do not align with existing programs and policies across departments, missing opportunities to increase the impact of the County's public investments or creating fragmented decision-making processes. The recent reorganization of County Council committees, namely the formation of Planning, Housing and Economic Development, is a positive step to build alignment across departments and decision-making.

WHAT? This action creates the structure to improve coordination and communication across County departments and other key organizations. The County will establish a cross-departmental team of senior-level staff tasked with reviewing new development proposals, impact of proposed policies, and identifying ways to leverage each department's respective resources, such as property, funding, or relaxed standards, for proposed projects. Additionally, members of this team may identify opportunities within their own programs and policies that build better alignment between existing programs or policies and actions within the CHS and advocate for these changes in their respective departments. Other staff, like area planners, may be engaged on this work as needed.

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; Office of Central Services; Department of Health; Department of Social Services; Economic Development Corporation; Office of Finance; M-NCPPC; Department of Permitting, Inspections, and Enforcement; Redevelopment Authority; Revenue Authority; the Housing Authority of Prince George's County; WMATA

WHERE? Countywide



CORE PRINCIPLES
Comprehensive; Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
All county residents

KEY SUPPORTIVE TOOLS
N/A

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Establish a cross-departmental team (i.e., task force) consisting of senior-level staff from each department and task the team with implementation of the CHS strategies and actions.

Task the cross-departmental team with reviewing housing development proposals, evaluating the impact of policies, and leveraging cross-sector resources and tools.

Task the team with identifying opportunities to leverage land, funding, and resources to support housing development.

CROSS-CUTTING ACTION 2.2. CONDUCT A BROAD EDUCATION AND OUTREACH PLAN TO PROMOTE EXISTING AND NEW HOUSING PROGRAMS AND DIALOGUE WITH VARIOUS COMMUNITY STAKEHOLDERS ON A REGULAR BASIS.

WHY? Building widespread support among Prince George's County residents is a vital component of realizing the actions outlined in the CHS, especially those actions intended to serve specific groups. The CHS jumpstarted this process through its community engagement activities and CHS Communications Toolkit. Some feedback gathered through the in-commuter survey and focus groups suggests that negative public perceptions about Prince George's County persist—even as underlying conditions improve and pride is apparent among existing residents. For instance, some in-commuters—people who work in the county but do not reside in it—were not aware of the some of the County's assets. They felt that Prince George's County lacks affordable housing opportunities and housing in amenity-rich areas.

WHAT? This action will create an education and outreach plan that supports implementation of the CHS. This plan may include developing a clear and compelling message for all the county's housing-related activities; establishing regular stakeholder meetings to gather ongoing feedback on new or existing programs and policies; building new partnerships; and expanding the reach of existing outreach structures, like the Common Ownership Commission and annual Housing Fair, to support broader education over time.

WHO? Prince George's County Executive's Office; Prince George's County Council; Department of Housing and Community Development; Economic Development Corporation; large-scale employers; faith-based institutions

WHERE? Countywide

CORE PRINCIPLES
Comprehensive; Inclusive; Asset-based; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Low-income and workforce households; residents in need of housing assistance; business leaders; large-scale employers; and Prince George's County Public Schools (PGCPS)

KEY SUPPORTIVE TOOLS
Traditional and social media; Common Ownership Commission; and Housing Fair

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

1. Expand focus of Common Ownership Commission to include tenants and other groups (via amended legislation).
2. Develop outreach materials to assist with cross-sector outreach, building on the CHS Communications Toolkit.
3. Review and revise written communication materials across DHCD and the housing authority to ensure clarity and consistency.
4. Establish regular stakeholder meetings similar to the CHS focus groups to educate groups and receive feedback on strategies.
5. Facilitate partnership between PGCPS and the Realtors' Association to implement a realtor outreach program, modeled after the Pasadena Realtor Initiative.[10]
6. Use stakeholder feedback to update programs, policies, and/or targeting parameters for actions in the CHS.

[10] *The Pasadena Educational Foundation has sponsored a realtors' outreach initiative designed to dispel stereotypes associated with the local public schools by bringing realtors into the schools on a regular basis (through Principal-for-a-day programs, in-class volunteering, etc.). As a result of the program, realtors report projecting a much more realistic and positive view of the schools to potential homebuyers. More information: http://www.scpr.org/news/2017/04/25/70900/pasadena-schools-turn-realtors-into-allies/*

CROSS-CUTTING ACTION 2.3. CREATE A CENTRALIZED INVENTORY OF PUBLICLY-OWNED LAND, SUBSIDIZED HOUSING, NATURALLY OCCURRING AFFORDABLE HOUSING, AND UNDERUTILIZED PROPERTIES.

WHY?

As of 2017, more than 18,000 units within Prince George's County received a federal subsidy, and other properties offer affordable costs to residents without any public subsidy. Members of the public expressed concerns about the age and quality of these homes, a concern supported by the general age of the housing stock throughout the county.[11] Some of these properties are at risk of losing their affordability—due to expiring subsidies, age, or deteriorating quality—and some of these properties represent unrealized redevelopment opportunities for the county (like obsolete commercial properties or vacant school buildings). Having a centralized inventory will enable Prince George's County to work across departments to proactively address at-risk properties, stabilize residents living in them, and better advertise opportunities to developers (or have developers easily identify these opportunities themselves).

WHAT?

This action creates a centralized inventory that tracks publicly-owned land and surplus properties; subsidized housing and their features; naturally occurring affordable housing; and underutilized properties. It builds on work outlined in other actions (see cross-cutting action 2.1) and improves the County's ability to support both future development and existing residents through improved information about the County's land and property assets. This inventory will be available through an online portal, making it easy to access across departments and by the public, and it will be integrated into other public data portals, like the PG Atlas. Once created, the County will conduct outreach to developers and non-profits and use this centralized inventory to leverage public resources.

WHO?

Prince George's County Executive's Office; Department of Housing and Community Development; Redevelopment Authority; M-NCPPC; Office of Central Services

WHERE?

Countywide

CORE PRINCIPLES
Asset-based; Coordinated & transparent

ESTIMATED INVESTMENT
$250,000 in start-up costs, plus $80,000 in annual maintenance. Estimated investment will vary based on IT infrastructure

TIMELINE
Short (years 1-3)

BENEFICIARIES
Local and regional developers; non-profits; residents in need of housing assistance; and residents of properties at-risk of converting to market-rate housing

KEY SUPPORTIVE TOOLS
Zoning rewrite; Section 108; Community land trust; and HITF

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

1. Establish a lead department (e.g., Office of Central Services) to manage this inventory and the process to access surplus properties.
2. Consolidate inventory of publicly-owned land (including surplus properties owned by PGCPS), underused or obsolete commercial or industrial properties, and subsidized housing (in accordance with state law).
3. Catalog special unit features (e.g., accessibility features) in the property inventory.
4. Provide online mapping capability to make it easier for the public to engage with the consolidated property inventory.
5. Update the online inventory on a regular basis.
6. Use modified land disposition policy to engage developers, departments, and stakeholders on opportunities to leverage the inventory to achieve CHS goals.

[11] *A majority (60 percent) of homes within Prince George's County were built prior to 1980. Data from 2011-2015 American Community Survey Five-Year Estimates.*

CROSS-CUTTING ACTION 2.4. EXPAND RELATIONSHIP BETWEEN THE REVENUE AUTHORITY, ECONOMIC DEVELOPMENT CORPORATION, AND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT TO SUPPORT HOUSING DEVELOPMENT.

WHY? Prince George's County will need to identify new sources of funds to effectively meet the needs of county residents and realize the actions within the CHS. One potential source for housing-related activities is parking revenue. The Revenue Authority generated $14 million in parking revenue in 2017, a portion of which could be devoted to housing-related activities in County-supported economic development projects. Parking revenue has already helped finance some projects within the county, such as Glenarden Apartments and Brentwood.

WHAT? To consistently fund development, the County will expand the existing relationship between the Revenue Authority, Economic Development Corporation, and Department of Housing and Community Development to use a portion of parking revenue for housing in economic development projects. It will also establish a special priority for economic development projects that include housing and additional priority for projects that include specific types of housing or housing for specific income groups when allocating parking revenue. The County will also look for opportunities to facilitate partnerships between faith-based institutions and non-profits, in addition to directly building faith-based institutions' capacity (see cross-cutting action 2.5).

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; Revenue Authority; Economic Development Corporation

WHERE? Countywide

CORE PRINCIPLES
Connected to opportunity; Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Residents in need of housing assistance; local and regional developers; and non-profits

KEY SUPPORTIVE TOOLS
Parking revenue; HITF

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Leverage parking revenue to create a financing tool to support broader use of 4 percent tax credits (i.e., as equity fund or program-related investment investment).

When allocating parking revenue to economic development projects, establish a special priority for projects that include a housing component. (plus additional priority for projects that include housing that is affordable to low-income households).

Create a set-aside of parking revenue as a dedicated source for the HITF.

CROSS-CUTTING ACTION 2.5. WORK WITH NON-PROFIT AND FAITH-BASED INSTITUTIONS TO EVALUATE OPPORTUNITIES FOR PARTNERSHIPS ON NEW DEVELOPMENT, EDUCATION AND OUTREACH, OR PROGRAMMING.

WHY? The faith-based community (FBC) in Prince George's County has a growing interest in assisting with housing-related activities. They can serve as a catalyst for new development and neighborhood revitalization. Faith-based institutions have land, capital, and a desire to serve their communities that can be used to support new development (either directly as a mission-driven developer or indirectly as a land owner or lender). As of 2018, the County does not have a formal way to engage faith-based institutions on new development projects; past efforts have been on a case-by-case basis.

WHAT? This action will create a set of projects for the County and faith-based institutions to collaborate on over time, building off the work of the regional Faith-Based Development Initiative. As part of jumpstarting this action, the County and interested faith-based institutions will develop and assess an inventory of land and other property that could be used for development projects. The County may also identify ways to encourage these projects, such as aligning funding or pursuing re-zonings or other land use approvals (as needed).

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; Economic Development Corporation; FSC First; M-NCPPC; non-profit and faith-based institutions

WHERE? Countywide

CORE PRINCIPLES
Comprehensive; Asset-based

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Residents interested in housing assistance; faith-based institutions; and long-time residents

KEY SUPPORTIVE TOOLS
Zoning rewrite; HITF Section 108; and HOME

REQUIRED APPROVAL(S)
Departmental

INITIAL IMPLEMENTATION STEPS

Review existing inventory of FBC-owned and publicly-owned property and identify opportunities to support housing priorities. » **Align funding to support FBC-led projects.** » **Provide capacity-building support for faith-based organizations with development interests, building off the work of the regional Faith-Based Development Initiative.**

CROSS-CUTTING ACTION 2.6. ENGAGE PRIVATE FINANCIAL INSTITUTIONS TO CREATE FINANCIAL PRODUCTS THAT HELP ACHIEVE THE GOALS IN THE CHS.

WHY? Some stakeholders suggested that negative perceptions about Prince George's County have prevented outside financial institutions from investing within the county. But recent partnerships, such one between the Redevelopment Authority (RDA) and Eagle Bank, suggest stronger relationships are possible. The CHS outlines several actions that will require the active participation of private financial institutions, some of which require investments or new financial products.

WHAT? This action engages private financial institutions—for example, by convening a funders' roundtable to discuss housing investment opportunities—to create new or expanded financial products that can actively support implementation of the CHS. Once created, the County will integrate these private-sector financial tools into their term sheets.

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; Economic Development Corporation; Redevelopment Authority; FSC First; local, regional, and national financial institutions; local and regional developers

WHERE? Countywide

CORE PRINCIPLES
Comprehensive; Market-informed; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Long (years 8-10)

BENEFICIARIES
Low-income and workforce households; residents in need of housing assistance; and long-time residents

KEY SUPPORTIVE TOOLS
HITF; EDI Fund; Section 108; PACE; and PILOT

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Convene a roundtable with financial institutions to discuss financing gaps and opportunities to support County investments. » **Incorporate private-sector financing mechanisms in funding term sheets.**

CROSS-CUTTING ACTION 2.7. CREATE MORE CONSISTENCY WITHIN THE COUNTY'S DEVELOPMENT PROCESS.

WHY? While developing the CHS, local and regional developers emphasized the importance of creating a consistent environment for new development from start to finish. Stakeholders also shared that recent improvements to the process have been a welcome change, highlighting recent projects, like Glenarden Apartments, that have resulted from these improvements. Developers shared that it often takes time to learn the County's development approval process, but there is still a sense that these processes could change without notice and the lack of transparency contributes to the confusion. This uncertainty can drive new development to other parts of the region, where developers can expect a more reliable process.

WHAT? This action will create more consistency within the County's process by addressing some of the key aspects of the development process that can generate uncertainty for developers. Based on feedback collected while developing the CHS, the County will focus on creating more consistent practices around "Election to Review"; its fee structure; and Adequate Public Facilities Ordinance requirements. It will also increase coordination between the Department of Permitting, Inspections, and Enforcement and M-NCPPC as way to support these practices. Addressing these aspects of the development process would help create a more predictable environment for development within Prince George's County.

WHO? Prince George's County Council; Department of Permitting, Inspections, and Enforcement; M-NCPPC

WHERE? Countywide

CORE PRINCIPLES
Comprehensive; Market-informed; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Local and regional developers; all county residents

KEY SUPPORTIVE TOOLS
Zoning rewrite

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Map the current development review process and identify processes that impede development (in collaboration with developers). » Streamline these processes where feasible, including targeting streamlined processes to anticipated growth areas. » Expand use of administrative review. » Identify ways to build consistency in the County's fees (such as differentiating fees by building type, creating consistent impact fee schedules or reviewer fees).

CROSS-CUTTING ACTION 2.8. INCREASE INTERNAL CAPACITY TO SUPPORT IMPLEMENTATION OF CHS GOALS AND STRATEGIES.

WHY?

Housing Opportunity for All expands existing programs and policies or creates new ones over time. Many stakeholders noted a need for expanded staff capacity as a key component of realizing these actions. As a result, the County will need to ensure it actively builds the human capital to support successful implementation of expanded housing activities, particularly among County departments that have a large role in these activities today or will play a larger role in the future.

WHAT?

This action will increase the internal capacity among County staff to support implementation of the CHS. It will assess the existing capacity within the Department of Housing and Community Department, as well as among other departments if needed. This assessment will focus on whether additional expertise is needed and if the organizational structure within DHCD can support effective implementation. It will also identify ways to increase staff capacity, particularly within DHCD, the Housing Authority, and the Department of Permitting, Inspections, and Enforcement.

WHO?

Prince George's County Executive's Office; Department of Housing and Community Development; Office of Central Services; Department of Health; Department of Social Services; Economic Development Corporation; Office of Finance; M-NCPPC; Department of Permitting, Inspections, and Enforcement; Redevelopment Authority; Revenue Authority; Housing Authority of Prince George's County

WHERE?

Countywide

CORE PRINCIPLES
Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
All county residents

KEY SUPPORTIVE TOOLS
N/A

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

1. Convene the directors of all County departments engaged in implementing the CHS on a quarterly basis.
2. Align DHCD's organizational structure with the strategies and actions in the CHS (i.e., adopt a strategy-driven organizational structure).
3. Conduct a staffing assessment of DHCD and the housing authority to identify functional and capacity gaps.
4. Provide training opportunities for DHCD and housing authority staff to address functional gaps.
5. Hire additional staff to fill remaining capacity gaps.
6. Increase capacity of DPIE to implement broader proactive code enforcement efforts to support CHS goals, as applicable.

CROSS-CUTTING ACTION 2.9. BUILD A FULLY CULTURALLY COMPETENT STAFF TO SERVE THE COUNTY'S CHANGING DEMOGRAPHICS.

WHY? Prince George's County values its reputation as a welcoming place for residents with diverse ethnic and cultural backgrounds, experiences, and abilities. Over the last several decades, the county has become more racially and ethnically diverse, with Hispanics making up a large share of this growth. However, members of the public, particularly those among under-represented groups like immigrants, persons experiencing homelessness, and persons with disabilities, felt that Prince George's County could improve the way in which County staff interact with them and administer programs or services intended to serve them. Having this cultural competence will be critical to meet the needs of the county's changing population.

WHAT? This action will build cultural competence among its staff and staff at service providers or non-profits receiving County funds. In the broadest sense, cultural competence refers to "a set of attitudes, perspectives, behaviors, and policies—both individually and organizationally—that promote positive and effective interactions with diverse cultures."[12] The County has some emerging local models, like Housing Matters (a partnership between residents of Langley Park, representatives from CASA de Maryland, and staff from DPIE and the Human Relations Commission), that are building stronger relationships and cultural understanding among its staff and Hispanic and Latino residents living in the county. Cultural competence seeks to complement the subject-matter or "functional" expertise that many County staff members already bring to their positions (and that will be expanded as part of cross-cutting action 2.8).

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; Department of Health; Department of Social Services; Department of Permitting, Inspections, and Enforcement; Human Relations Commission; local and regional non-profits

WHERE? Countywide

CORE PRINCIPLES
Comprehensive; Market-informed; Inclusive; and Coordinated & transparent

ESTIMATED INVESTMENT
$25,000 annual training cost

TIMELINE
Short (years 1-3)

BENEFICIARIES
All county residents; immigrants; persons experiencing homelessness; persons with disabilities; and survivors of domestic violence

KEY SUPPORTIVE TOOLS
N/A

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Review and update staff training processes to focus on customer service, including cultural competency training, and functional expertise. » **Prioritize hiring of bilingual staff and staff with experience serving persons with disabilities and/or using trauma-informed approaches.** » **Create more opportunities for County staff from various departments to engage with groups that are often under-represented in public processes, building on CASA de Maryland's Housing Matters Campaign.**

[12] *Definition from the U.S. Department of Health and Human Services; for more information about cultural competence, see: https://www.hhs.gov/ash/oah/resources-and-training/tpp-and-paf-resources/cultural-competence/index.html*

CROSS-CUTTING ACTION 2.10. INCREASE CAPACITY OF EXTERNAL PARTNERS (E.G., NON-PROFIT DEVELOPERS).

WHY? Implementing the CHS requires active partnerships, particularly with private and non-profit developers. Prince George's County already works closely with non-profit organizations to realize new development opportunities and stabilize county residents, but the County will need to continue to grow the capacity of its non-profit developers and support creation of new non-profits to assist with implementation of the CHS.

WHAT? While Prince George's County aims to attract regional developers and non-profits with more resources and tools, it also needs to focus on supporting its long-time development partners and building additional capacity among existing or new mission-driven organizations within the county. This action aims to increase the capacity of external groups to support implementation of actions within the CHS. The County will continue to support Community Housing Development Organizations (CHDOs) with HOME Investments Partnership Program (HOME) funds and solicit for federal Section 4 technical assistance for non-profit developers. It will also identify strategic opportunities to stand-up new non-profits and support non-profits that will carry out actions within the CHS, like establishing and operating a community land trust (CLT).[13]

WHO? Prince George's County Council; Department of Housing and Community Development; Office of Finance

WHERE? Countywide

CORE PRINCIPLES
Asset-based; Coordinated & transparent

ESTIMATED INVESTMENT
Up to $245,000 annually; investing in start-up of a CLT may incur an additional $600,000 as a one-time cost

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Local and regional developers; non-profits; and faith-based institutions

KEY SUPPORTIVE TOOLS
HOME; Section 4; and Faith-Based Development Initiative

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Support non-profit developers with capacity-building technical assistance (i.e., CHDO technical assistance or Section 4 funding). » **Identify and support a non-profit to become a CLT.**

[13] *A community land trust (or CLT) is a non-profit that provides affordable housing opportunities by acquiring and managing land on which homes can be developed. CLTs sell the homes but retain ownership of the land to lower the purchase price and ensure continued affordability by restricting the price when the home is sold again. CLTs can serve as important community partners on issues of neighborhood stabilization, anti-displacement, and smart growth. More information about the CLT model and their role in communities may be found here: https://cdn.americanprogress.org/wp-content/uploads/2016/06/14141430/CommunityLandTrusts-report.pdf*

CROSS-CUTTING ACTION 2.11. REDUCE BARRIERS FOR RESIDENTS TRYING TO FIND OR STAY IN INCOME-RESTRICTED HOUSING.

WHY? Members of the public, particularly those among under-represented groups like residents of public housing, persons experiencing homelessness, and persons with disabilities shared difficult experiences trying to find or stay in income-restricted housing. They expressed frustration about the process to find an income-restricted unit. Specifically, they described the County's process to access this assistance as unnecessarily complicated and not transparent, suggesting a need to improve this process.

WHAT? This action reduces the barriers for residents trying to access income-restricted housing within the county or stay in their homes once they are living in income-restricted housing. It will examine ways to streamline the existing housing assistance processes. Potential changes could include gathering more specific information about residents' needs during the intake process; allowing households to recertify their incomes remotely (online or by mail); and maintaining a public inventory of subsidized properties (including inspected units with accessibility features).

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; Housing Authority of Prince George's County; Department of Social Services; Department of Permitting, Inspections, and Enforcement; local and regional non-profits; property owners and managers

WHERE? Countywide

INITIAL IMPLEMENTATION STEPS

Review housing assistance processes for opportunities to streamline (e.g., reducing the burden of recertifications, making it easier to apply online, gathering more specific information about applicants' housing needs).

Maintain an inventory, including vacancy status, of subsidized properties on the County's website.

CORE PRINCIPLES
Inclusive; Coordinated & transparent

ESTIMATED INVESTMENT
Indirect (cost of inventory creation/ maintenance is included in cross-cutting action 2.3)

TIMELINE
Short (years 1-3)

BENEFICIARIES
Persons with disabilities; residents in need of housing assistance; persons experiencing homelessness; and low-income renters

KEY SUPPORTIVE TOOLS
Housing Choice Vouchers; project-based vouchers; HOPWA; and public housing policies

REQUIRED APPROVAL(S)
Executive

CROSS-CUTTING ACTION 2.12. MONITOR, EVALUATE, AND REPORT PROGRESS ON IMPLEMENTATION OF THE CHS.

WHY? To support long-term implementation, Prince George's County needs a process to continuously monitor, evaluate, and adapt actions within the CHS to changing housing market conditions or needs among residents over time. It also needs a process to measure and report implementation progress on actions within the CHS.

WHAT? This action creates the process and tools to monitor, evaluate, and report progress on implementation of the CHS over time. The Department of Housing and Community Development will continue to report on its existing key performance metrics, such as positive market outcomes related to foreclosure counseling and the number of new low- and moderate-income homeowners it has supported, on Prince George's County's Open Performance web portal. It will also develop additional metrics for other actions within the CHS (as needed) and align federal reporting in its Consolidated Plan and Annual Action Plans with these metrics. It may also issue an annual "report card" that assesses its progress on a semi-regular basis to publicize recent accomplishments and identify areas where the County may need to adjust or accelerate implementation of the CHS.

WHO? Department of Housing and Community Development; Office of Central Services; Department of Health; Department of Social Services; Economic Development Corporation; Office of Finance; M-NCPPC; Department of Permitting, Inspections, and Enforcement; Redevelopment Authority; Revenue Authority

WHERE? Countywide

CORE PRINCIPLES
Comprehensive; Market-informed; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
All county residents

KEY SUPPORTIVE TOOLS
Open Performance portal; Consolidated and Annual Action Plans

REQUIRED APPROVAL(S)
Departmental

INITIAL IMPLEMENTATION STEPS

Develop metrics and an online dashboard to measure progress on plan implementation. » **Align HUD Consolidated Plans and Annual Action Plans with CHS strategies and actions, including reported metrics.** » **Identify opportunities, like a scorecard, to publicize annual progress on plan implementation.** » **Revise policies and programs (as needed).**

CROSS-CUTTING STRATEGY #3

EXPAND FUNDING & DIVERSIFY FINANCING MECHANISMS TO INCREASE DEVELOPMENT AND OTHER HOUSING OPPORTUNITIES.

CROSS-CUTTING ACTION 3.1. INCREASE THE COUNTY'S HOUSING INVESTMENT TRUST FUND (HITF).

WHY?

The CHS outlines a range of new or expanded activities that will require a long-term public investment. Historically, Prince George's County has relied on a combination of state and federal funds to support its housing-related activities. With an infusion of local funding in the last budget cycle, Prince George's County was able to seed its local housing trust fund to provide more than $5 million to support rental housing development and down payment assistance. An expanded trust fund, with a dedicated source of funding, would offer more flexibility and enable the County to better capitalize on market opportunities over time. As of 2018, the County's HITF focuses on serving its workforce, defined as those earning up to 120 percent of AMI. Much of the unmet need for rental housing in Prince George's County is among households earning 50 percent of AMI or less (a 27,000-unit gap today), and the county is projected to see demand grow at that income range by nearly 13,000 households before 2030. In addition to this demand for new housing, the county is also at risk of losing nearly 4,800 of its existing subsidized units before 2028 due to risk of expiring Low-Income Housing Tax Credit (LIHTC) contracts. Additional investment may be needed to preserve these properties and avoid loss of existing affordability throughout the county.

WHAT?

This action increases the County's HITF, aligns HITF investments with unmet needs, and expands the range of activities it supports. If existing non-local financing (e.g., HOME, LIHTC, etc.) is only available for 150 units per year, those units would still require at least $2.2 million in additional investment to be built.[14] To meet the current supply gap, it could take as much as $51.7 million each year over the next 10 years to capitalize enough units, plus an additional $17 million annually to meet projected future demand for affordable and workforce housing. This total investment in new production translates to an annual investment of $86 per capita.

The Advisory Group emphasized the importance of having a trust fund that can support production, preservation, acquisition, and services (rather than separate funds for these activities). Administering a larger, more comprehensive housing trust fund will factor into how the County increases its internal capacity (as part of cross-cutting action 2.8) to administer the fund and potential set-asides within the fund.



CORE PRINCIPLES
Comprehensive; Market-informed; and Coordinated & transparent

ESTIMATED INVESTMENT
$2.2 million to $68.7 million in local subsidy annually to support new housing production, depending on availability of other development financing, and $13.4 million for annual preservation efforts to prevent the expiration of existing subsidized units over the next 10 years

TIMELINE
Short (years 1-3)

BENEFICIARIES
Low-income and workforce households; persons experiencing homelessness; seniors; and persons with disabilities

KEY SUPPORTIVE TOOLS
Housing Production Program

REQUIRED APPROVAL(S)
Executive

[14] *Based on a total development cost derived from pro formas of existing rental projects in the county. More information about these calculations is available in the appendices.*

WHO? Prince George's County Executive's Office; Prince George's County Council; Department of Housing and Community Development; Revenue Authority

WHERE? Countywide. Place-based priorities, if created, should align with other local geographic priorities (TOD areas, Opportunity Zones, Transforming Neighborhood Initiatives areas, etc.).

INITIAL IMPLEMENTATION STEPS

Develop criteria for evaluating and awarding funds and align targeting priorities with market conditions and other efforts. »

Identify a dedicated annual source to support the HITF (e.g., parking revenue, gambling tax, impact fees, transfer taxes, TIF revenue). »

Create an equity investment or program-related investment tool to support broader use of 4 percent tax credits. »

Create an annual set-aside for preservation and acquisition activities (including to support right-of-first refusal) in the HITF. »

Establish a preservation unit tasked with identifying at-risk properties and deploying resources to preserve them. »

Create a separate set-aside for special populations (e.g., persons experiencing homelessness, persons with disabilities); this pool could have a geographic priority as well to emphasize access to opportunity.

Local jurisdictions have dedicated a variety of revenue sources to sustain housing trust funds. The list below provides a snapshot of those currently in use, beginning with the most common sources:

- Developer impact fees
- Inclusionary housing in-lieu fees
- Property tax levy
- General fund
- Property tax
- Tax increment financing
- Bond revenue
- Transient occupancy tax
- Construction excise tax
- Sales tax
- Housing excise tax
- Housing impact fees
- Commercial linkage impact fee
- Linkage fee
- Multi-family rental conversion fee
- Finance corporation bonds
- Residential impact fees
- Surplus tax
- Casino revenue
- Union agreement
- State capital budget
- General Fund Reserves
- Surplus funds

More information is available from the Housing Trust Fund Project at the Center for Community Change:
https://housingtrustfundproject.org/wp-content/uploads/2018/04/City-htfund-revenue-sources-2018.pdf

CROSS-CUTTING ACTION 3.2. APPLY FOR FEDERAL SECTION 108 LOAN GUARANTEE FUNDS TO SUPPORT MIXED-INCOME AND MIXED-USE DEVELOPMENT.

WHY? Section 108 Loan Guarantee Funds represent an available resource to Prince George's County that is currently not being used. Section 108 funding offers local governments a source of flexible, lower-cost financing to pursue large-scale economic development, housing rehabilitation, and other development efforts. Section 108 funding is typically used for both catalytic housing and economic development activities[15]. Prince George's County has nearly $20.6 million in Section 108 borrowing capacity, which it could leverage to support more mixed-income and mixed-use development projects.

WHAT? Under this action the County will apply to the U.S. Department of Housing and Urban Development (HUD) to use its Section 108 borrowing capacity. As part of seeking authorization, the County will need to identify eligible development activities and priorities within Prince George's County. Close alignment with other economic development projects will be considered when identifying how Section 108 may be used and what existing projects in the County's development pipeline it could support.

WHO? Prince George's County Executive's Office; Prince George's County Council; Department of Housing and Community; Economic Development Corporation; local and regional financial institutions

WHERE? Countywide. Place-based priorities, if created, should align with other local geographic priorities (like Established Communities (as defined by *Plan 2035*); TNI areas, Opportunity Zones, etc.)

CORE PRINCIPLES
Comprehensive; Market-informed; and Connected to opportunity

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Low-income and workforce households; local and regional developers; local small-business owners; and large-scale employers

KEY SUPPORTIVE TOOLS
Section 108; Economic Development Incentive (EDI) Fund; and Neighborhood Revitalization Strategy Area (NRSA) designation

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

Identify a partner to administer the fund. » **Identify programmatic priorities to help guide evaluation of eligible projects.** » **Engage a consultant to prepare a Section 108 application to HUD.** » **Upon approval, market the fund to support new or existing mixed-income or mixed-use pipeline projects.**

[15] *Additional information on the types of mixed-use and mixed-income projects supported by Section 108 financing is available at: https://www.hudexchange.info/onecpd/assets/File/2015-Section-108-Guaranteed-Loan-Program-Overview.pdf*

SECTION 108 PROJECT SPOTLIGHT:

Crosstown Crossroads, Memphis, TN

Summary: In 2015, the City of Memphis leveraged $4 million in Section 108 financing to support the $198.7 million Sears Crosstown Multi-Use Redevelopment project. Upon completion, this adaptive reuse project created a major economic anchor in northwest Memphis offering leasable space for office, retail uses, medical and related health care services, education and community-based arts organizations, and 260 residential units. Crosstown Arts, a non-profit arts organization, served as the developer for the project. Crosstown Arts used Section 108 financing as part of a larger loan to redevelop and rehabilitate a vacant 10-story, 1.5 million-square foot former Sears Crosstown Redistribution Facility. In 2018, the Crosstown Concourse was announced as the world's largest building to receive the Leadership in Energy and Environmental Design (LEED) Platinum certification.[16]

National objective: This project met CDBG national objectives by creating jobs for low- and moderate-income people. The City estimated that the project will create over 850 full-time equivalent jobs, of which at least 51 percent of the jobs created are held by or made available to low- and moderate-income persons.

Additional security: The City pledged non-ad valorem revenue as additional security for the 20-year loan term, subject to annual appropriations from its general fund. At the end of the New Markets Tax Credit (NMTC) seven-year compliance period, the Crosstown ST Investment Fund will assign the City of Memphis a $4 million developer note that the City will in turn collaterally assign its interest in to HUD. This additional security keeps the City's CDBG allocation in tact.

[16] *More information on this project is available at: https://www.commercialappeal.com/story/money/business/development/2018/01/08/lrk-concourse-worlds-largest-leed-platinum-building-historic-adaptivereuse/1014833001/*

CROSS-CUTTING ACTION 3.3. MARKET AVAILABLE RESOURCES AND PROGRAMS TO LOCAL AND REGIONAL DEVELOPERS.

WHY? The CHS creates several new or expanded resources and programs to attract new residents, support existing residents, and build on strategic investments within Prince George's County. The County will need to actively market its new resources and tools to local and regional developers, especially to those developers that have not worked within Prince George's County before (or worked there on a limited basis).

WHAT? This action markets new or expanded resources to local and regional developers as they become available over time. Tactics to reach developers include partnering with local and regional development organizations to advertise County programs; conducting semi-regular workshops on specific programs and resources as they are redesigned or become available; reviewing all resources and programs as part of pre-application meetings; and creating a dedicated staff person to work with developers using these resources. New or expanded resources will be integrated into the County's economic development programs, to offer more comprehensive incentive packages for large-scale projects using those programs.

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; Economic Development Corporation; Redevelopment Authority

WHERE? Countywide. Place-based priorities could be created for areas with strong access to jobs, goods, and services (particularly TOD areas) and where growth is expected to occur

CORE PRINCIPLES
Asset-based; Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Low-income and workforce households; and local and regional developers

KEY SUPPORTIVE TOOLS
N/A

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Market existing, new, and expanded programs and financing to developers through updated term sheets, workshops, etc.

Market existing programs as an incentive to larger economic development projects and employers seeking to attract additional workforce to the county.

CROSS-CUTTING ACTION 3.4. ESTABLISH CONSISTENT FUNDING TERMS AND ALIGN USES OF KEY COUNTY RESOURCES (E.G., HITF, PILOTS, PACE, SECTION 108, AND OTHER FINANCING TOOLS, INCLUDING ANY TAILORED FINANCIAL PRODUCTS OR INCENTIVES).

WHY? The CHS aims to build closer alignment across existing and new County resources to improve their efficiency and maximize their impact (like leveraging private-sector resources or other public programs). A review of the County's existing financing tools suggests that more transparency about priorities and evaluation criteria for subsides and incentives could create a more appealing environment for development in the county.

WHAT? This action aligns uses and funding terms of key housing-related resources (namely the County's HITF, HOME, Payments In Lieu of Taxes (or PILOT), Property Assessed Clean Energy (PACE), and federal Section 108 (which will be sought as part of cross-cutting action 3.2). Some key areas for alignment include incorporating housing affordability criteria into the EDI Fund; expanding the use of PILOTs to support projects with deeper levels of housing affordability such as transitional or permanent supportive housing; and coordinating PACE financing with other financing available through FSC First, a community development financial institution (CDFI) serving the county.

WHO? Department of Housing and Community Development; Economic Development Corporation; Office of Central Services; Office of Finance; FSC First

WHERE? Countywide. Place-based priorities should be aligned based on existing or redesigned programs

CORE PRINCIPLES
Comprehensive; Market-informed; Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Low-income and workforce households; persons experiencing homelessness or other housing crisis; and local and regional developers

KEY SUPPORTIVE TOOLS
HITF; PILOT; PACE; and Section 108

REQUIRED APPROVAL(S)
Departmental

INITIAL IMPLEMENTATION STEPS

1. Evaluate most effective purposes for each funding source and align uses and terms accordingly (e.g., using Section 108 to support mixed-use and mixed-income development, reserving use of PILOTs for projects with deeper levels of affordability or housing for persons experiencing homelessness).
2. Target incentives for housing and economic development to specific zones.
3. Coordinate with Office of Central Services and FSC First on criteria for PACE financing.
4. Add residential development and affordability criteria to the EDI Fund application.

CROSS-CUTTING ACTION 3.5. ALIGN THE COUNTY'S HOUSING INITIATIVES WITH FEDERAL AND STATE RESOURCES TO MAXIMIZE IMPACT OF ALL EXISTING AND NEW RESOURCES.

WHY? In the same way that Prince George's County will need to build closer alignment across its local programs, the County seeks to better leverage other public resources through closer alignment with federal and state programs.

WHAT? This action aligns local housing initiatives with federal and state resources and programs to increase the impact of County-led investments. Some areas for closer partnership are creating a shared priority for preservation to align with financing like PACE and Section 108; creating local geographic targets that align with federal and state designations (e.g., Opportunity Zones and Sustainable Communities); revising the existing CDBG allocation process to more competitively target those priority areas; and, after initial implementation, consulting developers on any remaining disconnects between local application priorities or timelines and those for federal and state resources.

WHO? Prince George's County Executive's Office; Prince George's County Council; Department of Housing and Community Development

WHERE? Countywide. Place-based priorities should be aligned (based on existing or redesigned programs)

CORE PRINCIPLES
Comprehensive; Connected to opportunity; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Low-income and workforce households; persons experiencing homelessness or other housing crisis; and local and regional developers

KEY SUPPORTIVE TOOLS
PACE; Section 108; Opportunity Zones; Maryland Sustainable Communities; and USDA Rural Housing funds

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

Establish clear priorities for preservation, in addition to new construction, within existing funding. »

Create geographic targets for new and existing resources that build off federal and state designations (like Opportunity Zones and Sustainable Communities) and/or that prioritize access to transit and other pathways to opportunity. »

Revise CDBG allocation process to target areas that meet priority criteria. »

Consult developers on remaining needs for local funding with federal or state resources (as part of regular stakeholder meetings established through cross-cutting action 2.2).

CROSS-CUTTING ACTION 3.6. COLLABORATE WITH THE STATE OF MARYLAND TO IDENTIFY ADDITIONAL RESOURCES TO SUPPORT THE COUNTY'S HOUSING INITIATIVES.

WHY? Stakeholders within the county expressed a desire for closer relationships with state agencies, namely the Maryland Department of Housing and Community Development, and lawmakers to further advance the County's housing goals. Prince George's County currently works with the State of Maryland on several housing and community development initiatives. As capacity within the County DHCD has grown, it has been able to use and leverage state programs to advance local programs and new development. New federal initiatives like Opportunity Zones and changes to LIHTC requirements provide an opportunity to expand collaboration and discuss strategic opportunities to leverage state resources.

WHAT? This action supports collaboration between Prince George's County and the State of Maryland on ways to directly support existing or new housing initiatives. Some areas for closer partnerships include working with the Maryland Department of Housing and Community Development to create a tax credit pool for projects in Prince George's County, to replicate state-sponsored community-focused programs (like Project C.O.R.E, which focuses on community revitalization in Baltimore), or to use state funding to match local housing trust fund allocations.[17] This also includes seeking additional TOD designations from the Maryland Department of Transportation. For instance, additional TOD designations would create greater access to state resources, like financing resources, technical assistance, and bonus points for LIHTC awards. The County will initially prioritize station areas around the Purple Line—where many residents expressed concerns about displacement pressure due to increasing housing costs—for this designation and assess eligibility of other station areas (including Metro and MARC) over time.[18]

WHO? Prince George's County Executive's Office; Prince George's County Council; Department of Housing and Community Development; M-NCPPC

WHERE? Countywide. Place-based priorities should be aligned based on existing or redesigned programs.

CORE PRINCIPLES
Comprehensive; Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Low-income and workforce households; persons experiencing homelessness or other housing crisis; and local and regional developers

KEY SUPPORTIVE TOOLS
LIHTC; Maryland TOD designation

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

Collaborate with the state when identifying and marketing potential projects for Opportunity Zone investments (see targeted action 3.3) and identify opportunities where state resources can be leveraged to increase the market appeal of those projects.

Advocate for set-asides of state resources:
- Create a set-aside of tax credits and/or development financing through the state's LIHTC and Housing Trust Fund allocations.
- Replicate Project C.O.R.E. for Prince George's County.

Work with the state to amend existing TOD site designations to support actions targeting the Purple Line Corridor.

Leverage additional available federal pass-throughs like USDA Rural Housing funding.

[17] *More information on Project C.O.R.E. is available at: https://dhcd.maryland.gov/projectcore/pages/default.aspx*
[18] *More information on the Maryland TOD designation is available at: http://www.mdot.maryland.gov/newMDOT/Planning/TOD/Old/TOD_Designation_New.html*

TARGETED STRATEGY #1

ENCOURAGE NEW, CONTEXT-SENSITIVE DEVELOPMENT THAT EXPANDS HOUSING TYPES TO SERVE THE COUNTY'S DIVERSE POPULATION AND DISTINCT GEOGRAPHIC CHARACTER.

TARGETED ACTION 1.1. SUPPORT PROPOSED ZONING CHANGES THAT EXPAND AND ENCOURAGE "MISSING MIDDLE" AND OTHER DIVERSE HOUSING TYPES (E.G., DUPLEXES, LIVE/WORK UNITS, ONE-LEVEL HOMES).

WHY? "Missing middle" housing types are homes ranging from duplexes to live/work units. From 2000 to 2015, the county lost missing middle housing: The number of townhomes, duplexes, triplexes, and fourplexes and small-scale apartments declined in the county. Developers noted that while demand for higher-density neighborhoods with amenities is on the rise, they see few opportunities to develop this kind of housing in the county today.

WHAT? As the county continues to diversify, in terms of demographics, providing greater variety of housing choices for existing and future residents is essential. Expanding availability of missing middle and diverse housing types can increase homeownership opportunities, provide additional options for seniors or smaller households, help preserve the unique character of Prince George's County neighborhoods, connect single-family and denser multi-family neighborhoods, and better support commercial corridors and nodes. The County will support missing middle and other diverse housing types through proposed zoning changes and reduced restrictions on small- and mid-scale housing types, offering financial incentives to support development of these products, and reducing requirements for this type of housing, as applicable.

WHO? Prince George's County Council; M-NCPPC; Department of Housing and Community Development; local and regional developers

WHERE? TOD areas; zones that support missing middle housing types



CORE PRINCIPLES
Comprehensive; Market-informed; and Inclusive

ESTIMATED INVESTMENT
$280,000 to provide financing for 10 units in smaller-scale housing products annually

TIMELINE
Medium (years 4-7)

BENEFICIARIES
All county residents; local and regional developers

KEY SUPPORTIVE TOOLS
Zoning rewrite; Public Safety and School Charge Exemption; Pathways to Purchase; HITF; HOME; and PILOTs

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Identify zones that encourage diverse types of housing in higher-opportunity areas (e.g., proposed Neighborhood Activity Centers). » Incorporate incentives for specific types of housing products into designated zones. » Create financing tools to facilitate development of different housing products. » Create priorities for different housing types (e.g., small- and mid-scale products) within programs and solicitations.

TARGETED ACTION 1.2. ALIGN THE COUNTY'S HITF AND OTHER DEVELOPMENT SOLICITATIONS FOR PUBLIC FUNDING TO SUPPORT CHS GOALS AND ACTIONS.

WHY?

The HITF was established in 2012 and was recently funded in 2018 to support development and preservation of affordable and workforce housing. The HITF's current priorities include preservation of existing affordable housing; targeting affordable and workforce housing projects serving 40 to 80 percent of AMI; housing within TOD areas; housing within Prince George's County's TNI areas; housing that promotes greater access to opportunity, such as schools, transit, and job centers; housing priorities and guidance in *Plan2035*; creation of new high-quality, mixed-income affordable and workforce housing; and affordable and workforce housing projects that include sustainable design, energy efficiency, and green design standards.

WHAT?

Building off the above list of priorities and implementation steps outlined in cross-cutting action 3.1, the County will continue to leverage the HITF to support actions outlined in the CHS, including the development of missing middle housing types and targeting future allocations to specific activities like preservation of existing affordable housing or geographies like TOD areas. Through the annual notice of funding availability (NOFA) process the County can prioritize housing activities and communicate funding terms and policy incentives, as well as preferences for certain housing types.

WHO?

Prince George's County Council; Department of Housing and Community Development

WHERE?

Areas with higher-than-average rates of overcrowding; areas with strong community institutions; areas with higher-than-average rates of cost-burden

CORE PRINCIPLES
Comprehensive; Market-informed; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
All county residents; local and regional developers

KEY SUPPORTIVE TOOLS
HITF; LIHTC; PILOTs; HOME; CDBG; Section 108; and project-based vouchers

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Expand or establish priorities for the following in development solicitations:

- Small- and mid-scale housing products
- Preservation
- Specific income levels
- Accessibility/universal design
- Crime Prevention Through Environmental Design principles

Update Section 27-419 of the County Code to increase the maximum share of units in new multi-family buildings that can be three bedrooms or more.

TARGETED ACTION 1.3. BUILD MORE MIXED-USE AND MIXED-INCOME DEVELOPMENTS.

WHY?

A mixed-income community includes households of varying income levels, with a range of owner- and renter-occupied housing set aside at various levels of affordability, usually supported with some form of public subsidy. Mixed-income projects allow teachers, police officers, firefighters, and other workers to live in the neighborhoods where they work. As the county continues to grow and diversify, in addition to adding more diverse housing types, the County will need to incorporate more mixed-income and mixed-use developments to increase access to opportunity for residents. The County's development pipeline currently includes about 17,000 lots, most of which are proposed as single-family detached units in the suburban subarea.

WHAT?

This action leverages new development incentives (see cross-cutting action 1.5), flexible zoning for residential development in commercial zones (see cross-cutting action 1.2) and existing and new funding tools (see cross-cutting action 3.2) to develop more mixed-income and mixed-use projects. Section 108 financing is one resource to support this effort as it can support both housing and commercial components of mixed-use projects, and the requirement that low- to moderate-income households occupy at least 51 percent of the units financed by Section 108 helps facilitate mixed-income developments. While the County can develop a formal solicitation process for Section 108 financing, several mixed-use or larger multi-family projects already in the pipeline may be suitable for this financing. The County will evaluate existing pipeline projects for suitability and need for Section 108 financing and develop a formal application process as necessary.

WHO?

Department of Housing and Community Development; Redevelopment Authority; Economic Development Corporation; local and regional financial institutions

WHERE?

Areas with strong access to jobs, good, and services (particularly TOD areas); projected growth areas

CORE PRINCIPLES
Comprehensive; Market-informed; and Connected to opportunity

ESTIMATED INVESTMENT
$20.6 million from Section 108 alone, HITF and other resources may also support this action

TIMELINE
Short (years 1-3)

BENEFICIARIES
All county residents; local and regional developers

KEY SUPPORTIVE TOOLS
Inclusionary housing policy; PILOT; LIHTC; Section 108; and Multi-Family Housing Direct Loan and Loan Guarantee Program

REQUIRED APPROVAL(S)
Departmental

INITIAL IMPLEMENTATION STEPS

Identify projects in the County's existing project pipeline suitable for Section 108 financing. → **Share pipeline projects with M-NCPPC.** → **Evaluate need for a formal solicitation process.**

TARGETED ACTION 1.4. IDENTIFY OPPORTUNITIES FOR NEW HOUSING DEVELOPMENT ON PUBLICLY-OWNED LAND (INCLUDING INFILL SITES AND BROWNFIELDS).

WHY? Public land is an asset the County can leverage to support housing development, but much of the County's existing land supply has restrictions or other limitations associated with it. Identifying publicly-owned land suitable for housing or mixed-use development (see cross-cutting action 1.1) and making that land available for development through the modified disposition process will align interested developers with these properties. As noted, recent studies estimate land or acquisition costs can make up 5 to 35 percent of total development costs. Offering land as a subsidy in return for long-term affordable units will also help support mixed-income developments throughout the county.

WHAT? This action leverages the modified public land disposition process under cross-cutting action 1.1 and the inventory created under cross-cutting action 2.3 to identify specific properties suitable for housing development based on annual priorities and other strategic investments. The County can prioritize public land near transit stations and other strategic investment areas for disposition. Once properties are identified, the County can coordinate disposition and development efforts based on annual priorities.

WHO? Prince George's County Executive's Office; Office of Central Services; Department of Housing and Community Development; Redevelopment Authority; Housing Authority of Prince George's County; Economic Development Corporation; local and regional developers; M-NCPPC

WHERE? Areas with higher-than-average rates of overcrowding; areas with strong community institutions; areas with higher-than-average rates of cost-burden

CORE PRINCIPLES
Comprehensive; Market-informed Connected to opportunity; and Asset-based

ESTIMATED INVESTMENT
Indirect

TIMELINE
Short (years 1-3)

BENEFICIARIES
Local and regional developers; non-profits; and low-income and workforce households

KEY SUPPORTIVE TOOLS
Historic Tax Credits; HITF; LIHTC; PILOT; Section 108; PACE; and CLT

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Coordinate with M-NCPPC on priority areas. » Identify priority sites in the existing inventory for housing development. » Establish process to offer sites for housing development (see cross-cutting action 1.1).

TARGETED ACTION 1.5. TARGET UNDERUSED OR OBSOLETE PROPERTIES FOR NEW HOUSING PRODUCTION.

WHY?

The County's recent Retail Market Analysis suggests that older buildings throughout the county are available for renovation, and opportunities exist to leverage these properties to provide live/work opportunities for entrepreneurs or target smaller but obsolete industrial buildings for design studios, furniture makers, or breweries. Some retail centers likely have obsolete spaces that will need to be repurposed or redeveloped, as the original commercial purpose may no longer fit the needs of the neighborhood. Identifying and leveraging obsolete properties, particularly in denser, more urban areas of the county, can also help attract new or existing residents to underserved markets.

WHAT?

Through this action the County will identify underused or obsolete properties for redevelopment and align funding and financing tools to support redevelopment as mixed-income and mixed-use properties. Engaging developers, faith-based institutions, community members (see cross-cutting action 2.2 and targeted action 3.1), and other partners will be an essential component of this action. The County may prioritize properties in underserved markets to leverage additional investment from potential Opportunity Funds (via federal Opportunity Zones) and related designations.

WHO?

Office of Central Services; Department of Housing and Community Development; M-NCPPC; Department of Permitting, Inspections, and Enforcement; Redevelopment Authority; Economic Development Corporation; local and regional financial institutions; local and regional developers; faith-based institutions

WHERE?

Opportunity Zones; areas with strong access to jobs, goods, and services (particularly TOD areas); areas with strong social capital; areas with strong community institutions

CORE PRINCIPLES
Comprehensive; Market-informed; Connected to opportunity; and Asset-based

ESTIMATED INVESTMENT
Indirect

TIMELINE
Long (years 8-10)

BENEFICIARIES
All county residents; local small-business owners/entrepreneurs

KEY SUPPORTIVE TOOLS
Land inventory; Opportunity Zones; TNI; Section 108; HITF; LIHTC; CLT; and Maryland Sustainable Communities

REQUIRED APPROVAL(S)
Departmental

INITIAL IMPLEMENTATION STEPS

Update and maintain an inventory of publicly-owned properties that are underused or obsolete, in conjunction with the broader public land inventory (see cross-cutting action 2.3). » **Integrate publicly-owned property inventory with DPIE's inventory of vacant, abandoned properties.** » **Identify which of these properties are within priority zones for new development and market their availability to developers (including details of available incentives within those zones).**

TARGETED ACTION 1.6. CREATE ADDITIONAL RESOURCES TO MAKE IT EASIER FOR PERSONS WITH DISABILITIES TO FIND AND STAY IN A HOME.

WHY? Approximately nine percent of county residents (or more than 77,000 individuals) live with a disability. Seniors represent the largest percentage of persons living with disability. Thirty percent of adults aged 65 years and older report having a disability. The HAPGC serves approximately 3,000 disabled families and the Prince George's County Health and Human Services provides numerous services to persons with disabilities. Despite these resources, while developing the CHS, members of the public noted challenges in finding units that are accessible to persons with certain disabilities, and although units may be advertised as accessible they often lack the adequate features for persons with disabilities.

WHAT? This action leverages cross-cutting actions 1.7 and 2.3 to provide a specific online inventory of accessible units, increase the availability of accessible units, lower barriers for persons using rental assistance (like Housing Choice Vouchers or HOPWA vouchers), and provide additional HAPGC staff to support persons with disabilities. The online inventory of accessible units enables persons with disabilities to locate housing options that meet a minimum standard of accessibility defined by the County. By increasing the minimum number of accessible units required for projects funded with public resources (both land and funding) the County will increase the supply of accessible units.

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; Housing Authority of Prince George's County; Department of Health; Department of Social Services; Maryland Department of Housing and Community Development; local and regional non-profits; property owners and managers

WHERE? Areas with strong access to jobs, goods & services

CORE PRINCIPLES
Inclusive; Connected to opportunity; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect (cost of accessible unit inventory included in cross-cuttingaction 2.3)

TIMELINE
Short (years 1-3)

BENEFICIARIES
Persons with disabilities

KEY SUPPORTIVE TOOLS
Accessible unit inventory; universal design policy; HOPWA; and Housing Choice Voucher program

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Increase availability of accessible units by increasing accessible unit requirements in publicly subsidized projects (in collaboration with non-profits). »

Maintain an inventory of available and accessible units with details of their current accessibility features and asking rents (see cross-cutting action 2.3). »

Create a dedicated staff position within the housing authority to work with residents with disabilities (to provide support, act as a liaison to landlords, and help navigate County systems). »

Reduce barriers for persons using HOPWA to rent homes within the county.

TARGETED ACTION 1.7. IMPLEMENT A COMPREHENSIVE APPROACH TO SUPPORT ELDERLY HOUSEHOLDS AGING IN PLACE.

WHY? The older adult population in the county increased from approximately 37,000 in 2000 to more than 69,000 in 2015, and these senior households represent a large portion of cost-burdened households in the county. According to national research, seniors prefer to age in place, either staying in their current home or choosing from a range of affordable, age-appropriate housing options within their community. While several policy tools prioritize senior housing—land disposition and various housing programs—taking a more comprehensive approach to increase resources and tools will help the county's growing senior population age in place. According to research from HUD, "planning for lifelong neighborhoods includes zoning that allows ADUs, cohousing models, and multi-family housing and would allow for more connected residential and commercial areas."[19]

WHAT? This action leverages increased tools and capacity from cross-cutting strategies and related actions to help seniors age in place. The 2018 relaunch of HRAP is a positive first step to support seniors in need of home improvements. As with modifications to owner-occupied housing, entire areas can be adapted to facilitate aging in place both through repurposing old buildings and smart growth design. Allowing more residential development by-right in all commercial zones could support integration of age-appropriate housing and services like medical facilities or retail. For example, some suburban areas can be repurposed to meet the needs of aging residents—a vacant shopping center could become a mixed-use development anchored by a medical facility that enables a senior to live close to medical care.

WHO? Department of Housing and Community Development; Redevelopment Authority; Department of Health; Department of Social Services; local and regional non-profits

WHERE? Areas with strong access to jobs, goods and services; areas with higher-than-average shares of seniors

CORE PRINCIPLES
Market-informed; Inclusive; and Connected to opportunity

ESTIMATED INVESTMENT
$2 million to $4 million annually in rehab loans for aging-in-place modifications through the HRAP program (to serve approximately 70 to 135 households each year)

TIMELINE
Long (years 8-10)

BENEFICIARIES
Seniors

KEY SUPPORTIVE TOOLS
HRAP; universal design policy; ADU policy; clean energy programs; and USDA Rural Housing funds

REQUIRED APPROVAL(S)
Departmental

INITIAL IMPLEMENTATION STEPS

Continue funding HRAP program to support aging-in-place modifications in owner-occupied housing. »

Support property owners making aging-in-place improvements to existing homes (e.g., publish design guidelines, create a recommended contractor database, provide financial support). »

Provide technical assistance for homeowners interested in developing ADUs as a source of supplemental income. »

Leverage underused properties and flexible zoning in commercial zones to adapt communities to support aging in place (i.e., ADUs, cohousing, and connected commercial and residential developments).

[19] *U.S. Department of Housing and Urban Development. (2013). Aging in Place: Facilitating Choice and Independence. Available at: http://www.huduser.gov/portal/periodicals/em/fall13/highlight1.html*

TARGETED ACTION 1.8. EXPLORE INNOVATIVE, LOW-COST HOUSING SOLUTIONS TO SERVE PERSONS EXPERIENCING HOMELESSNESS.

WHY? Prince George's County's 2018 Point-In-Time count identified 478 persons experiencing homelessness (85 unsheltered), reflecting a 10 percent decrease from 2017. While the number of persons experiencing homelessness has declined since 2013, there are encampments throughout the county that may not have been captured during this count. The County's Continuum of Care system continues to emphasize expansion of rapid re-housing beds and new supportive housing for high-risk persons; this group represents the largest population of the county's known unsheltered, chronically homeless population.

WHAT? This action amends the Community Benefit Agreement (CBA) law to include homelessness as an eligible community benefit and explores lower-cost housing options as an alternative for homeless encampments. Alternative housing solutions may include group homes, tiny homes, or lower-cost housing products like shipping containers. Retrofitted shipping containers can provide quality, lower-cost housing that is easy to maintain. This lower-cost product can leverage sites that have water, sewer and electricity lines intact, to help house persons experiencing homelessness and as part of rapid re-housing efforts.

WHO? Prince George's County Council; Prince George's County Health and Human Services; Prince George's County Continuum of Care; Homeless Services Partnership; Department of Housing and Community Development; local and regional non-profits

WHERE? Homelessness "hotspots" (per Point-In-Time count data); areas with strong access to jobs, goods, and services; areas with strong community institutions

CORE PRINCIPLES
Comprehensive; Inclusive; and Connected to opportunity

ESTIMATED INVESTMENT
$300,000 to $1.6 million annually, based on building type and level of services provided, to serve approximately 10 households

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Persons experiencing homelessness or other housing crisis

KEY SUPPORTIVE TOOLS
CBA; 1115 Waiver Pilot; Pay-for-Success; Medicaid Waiver Program; and HITF

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Incorporate homelessness in community benefit agreements (i.e., amend CBA law). » **Explore development of group homes or tiny homes to provide alternative housing options to homeless encampments.** » **Assess high system users for innovative housing and service solutions and adjust service delivery accordingly.**

TARGETED STRATEGY #2

IMPROVE QUALITY OF THE COUNTY'S EXISTING HOUSING SUPPLY, INCLUDING OLDER HOMES AND INCOME-RESTRICTED PROPERTIES, AND HELP KEEP HOUSING COSTS LOW TO STABILIZE RESIDENTS AT RISK OF DISPLACEMENT.

TARGETED ACTION 2.1. ENCOURAGE DEVELOPERS TO USE PACE FINANCING TO MAKE COMPREHENSIVE ENERGY EFFICIENCY UPGRADES TO OLDER PROPERTIES.

WHY?

Rising rents, home values, land costs, and overall lack of quality affordable housing continue to restrict housing options for some residents. There are more than 18,000 assisted units in the county (five percent of the county's total housing units), and contracts covering nearly 4,800 assisted units expire by 2028. These expirations will largely impact inner-Beltway communities, which are already seeing increased market pressure. As existing income-restricted properties expire, and owners of market-rate affordable housing consider making investments to capitalize on higher rents, the County needs to expand tools to support preservation of existing affordable housing.

WHAT?

PACE is a financing program that enables owners of commercial, industrial, and residential properties to obtain low-cost, long-term funds for 100 percent of the cost of energy upgrades and improvements. Improvements to these major systems can be a large portion of the rehabilitation costs for preservation projects. Such improvements typically result in lower operating costs for the owner and in turn can offer more affordable rents to tenants. PACE assessments are paid through a property assessment voluntarily imposed on the property by its owner with the written consent of existing mortgage holders and secured by a senior lien. The County recently approved local enabling legislation to launch a PACE program, administered by FSC First. In coordination with banks, other lenders, property owners, and developers, the County can harness this tool to support preservation of affordable housing.



CORE PRINCIPLES
Comprehensive; Market-informed; and Connected to opportunity

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
All county residents; property owners; and low-income and workforce households

KEY SUPPORTIVE TOOLS
PACE; TNI; code enforcement; Moderate Rehabilitation Program; PILOT; and HOME

REQUIRED APPROVAL(S)
Departmental

WHO? Department of Housing and Community Development; FSC First

WHERE? TNI areas; areas with weaker environmental conditions; areas with high rates of renter cost-burden; areas with higher-than-average code violations; areas with higher-than-average rates of older housing

INITIAL IMPLEMENTATION STEPS

Educate banks and other lenders on PACE financing and seek input to inform PACE financing terms. » Develop a list of lenders that will support PACE loans. » Incorporate PACE financing and related terms on the County's website and in development solicitations. » Coordinate with Office of Central Services and FSC First on priorities for PACE financing.

TARGETED ACTION 2.2. USE VALUE CAPTURE TO REINVEST IN NEIGHBORHOODS EXPERIENCING PRIVATE INVESTMENT.

WHY?

Federal, state and local resources to support housing development are scarce. As land values continue to rise, and Prince George's County continues to build economic vitality, this growth could provide a necessary resource to achieve the goals in the CHS. Public actions, such as investments in infrastructure, provision of public services, and planning and land use regulations, can affect the value of land and property. Value capture is a means to collect a portion of increased public revenue to reinvest in the neighborhood where it was generated. Common forms of value capture tools—tax increment financing (TIF), impact fees, or business improvement districts—demonstrate how a portion of such increases in value can be harnessed for public benefit. TIF was instrumental in redeveloping National Harbor and recently supported development of the Town Square at Suitland Federal Center, which received the 2016 Council for Development Finance Agencies Excellence in Development Finance Project Award.

WHAT?

This action aims to harness the value of public and private investments in communities and direct a portion of that value toward housing development. Exploring opportunities to amend existing agreements to allow housing as an eligible use of future TIF revenue could help capture value from these recent developments and illustrate how other value capture mechanisms could support housing. Exploring minimum set-asides for TIF revenue for housing development would also yield additional revenue to support development of housing in TIF districts. Members of the Advisory Group noted the set-aside policy could exempt school taxes.

WHO?

Prince George's County Executive's Office; Prince George's County Council; Economic Development Corporation; Redevelopment Authority; Department of Housing and Community Development; Revenue Authority; Office of Finance; M-NCPPC

WHERE?

Opportunity Zones; TOD areas, particularly the Purple Line Corridor; areas near large employers; and areas with rising rents and home values

CORE PRINCIPLES
Market-informed; Inclusive; and Asset-based

ESTIMATED INVESTMENT
Indirect

TIMELINE
Long (years 8-10)

BENEFICIARIES
Long-time residents; landlords; and local small-business owners

KEY SUPPORTIVE TOOLS
TIF; TNI; Opportunity Zones; CDBG; and tax exemptions

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

Evaluate opportunities to amend existing TIF agreements to include housing as a use for future revenue. » **Determine appropriate areas for potential TIF funding (e.g., TNIs, Opportunity Zones, areas around the Purple Line).** » **Align other tools and incentives to support development in these areas (e.g., infrastructure investments).** » **Develop set-aside policy for each TIF district and direct a share of TIF revenue for housing development in these areas.**

TARGETED ACTION 2.3. STABILIZE RESIDENTS THROUGH ANTI-DISPLACEMENT PROGRAMS.

WHY? As the county's population continues to grow and diversify, it needs to find new ways to prevent displacement, maintain affordability and preserve the rich character and history of its diverse communities. While the County and state provide tenants and landlords a range of rights, along with programs and services to prevent displacement (e.g., foreclosure assistance, rental assistance), the County requires a comprehensive effort to mitigate displacement pressures and offer county residents broader support to stay in their communities.

WHAT? This action builds on the County's existing efforts to mitigate displacement by conducting routine assessments of neighborhood conditions throughout the county, in order to identify areas vulnerable to displacement and to align funding to support these areas. Like the City of Philadelphia's Longtime Owner Occupants Program, the County will also pursue tax abatements or relief for homeowners (particularly seniors, persons with disabilities, and low-income households) who have lived in their home for 10 years or more and are struggling to maintain their home (because of increased maintenance, utility costs, or property taxes). Additionally, the County will work with community organizers by offering training, community space and other resources to support tenant organizing. The County will also continue to support programs that preserve affordable housing along the Purple Line Corridor, targeting preservation efforts in support of Purple Line Corridor Coalition (PLCC) initiatives.

WHO? Prince George's County Executive's Office; Prince George's County Council; Department of Housing and Community Development; Redevelopment Authority; Housing Authority of Prince George's County; Office of Finance; local and regional nonprofits; property owners and managers; Purple Line Corridor Coalition

WHERE? TOD areas, particularly the Purple Line Corridor; areas with rising rents and home values; areas with high rates of housing insecurity



CORE PRINCIPLES
Inclusive; Connected to opportunity; and Coordinated & transparent



ESTIMATED INVESTMENT
$1,000 tax grant for each eligible household, plus potential additional investment from the HITF preservation set-aside (captured in cross-cutting action 3.1)



TIMELINE
Long (years 8-10)



BENEFICIARIES
Seniors; low-income and workforce households; cost-burdened households; and persons with disabilities



KEY SUPPORTIVE TOOLS
Tenants' and landlords' rights policy; tenant-based rental assistance; right-of-first-refusal; and property tax relief



REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

Regularly evaluate areas vulnerable to displacement and tailor anti-displacement programs to those areas. »

Develop a local property tax relief program for vulnerable populations (e.g., seniors, persons with disabilities, low-income households). »

Support tenant and other community organizing efforts (e.g., ensure community space is available, offer training or other resources to community leaders, publicize tenants' rights). »

Invest in programs that expand on PLCC preservation and anti-displacement initiatives.

TARGETED ACTION 2.4. CREATE A RANGE OF RESOURCES FOR HOUSEHOLDS EXPERIENCING A HOUSING CRISIS (UNANTICIPATED CHANGE IN HOUSING COSTS, EVICTION, ETC.).

WHY? While the county's median rent and home value increased by about 30 percent from 2000 to 2015, median household income fell slightly over that same time. As a result, many housing consumers have challenges finding housing that aligns with their earnings, resulting in a higher rate of cost-burdened households throughout the county. Higher rates of cost-burden indicate many households are living paycheck to paycheck, making it challenging to withstand any temporary loss of income or rise in housing costs. To mitigate these challenges the County will offer a range of resources for households experiencing a housing crisis.

WHAT? This action creates a more robust toolkit of resources to support county residents experiencing a housing crisis. The County will coordinate with providers to develop a first violation diversion program to reduce housing turnover and coordinate with philanthropic and faith-based community partners to develop an impact assistance fund to provide short-term support. The County will increase resources for households at risk of foreclosure and for local rental assistance by providing short-term housing vouchers for at-risk households.

WHO? Prince George's County Executive's Office; Prince George's County Council; Department of Housing and Community Development; Housing Authority of Prince George's County; local and regional non-profits; property owners and managers

WHERE? Countywide

CORE PRINCIPLES
Market-informed; Inclusive; and Coordinated & transparent

ESTIMATED INVESTMENT
$200,000 to $2.3 million to serve 100 to 200 households annually through emergency and/or short-term rental assistance

TIMELINE
Short (years 1-3)

BENEFICIARIES
Persons experiencing homelessness or other housing crisis; low-income and workforce households; and landlords

KEY SUPPORTIVE TOOLS
CDBG; tenants' and landlords' rights policy; and tenant-based rental assistance

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

Create a robust toolkit to support tenants facing eviction (including a first violation diversion program) to reduce housing turnover. » **Create a County impact assistance fund to offer short-term help.** » **Increase resources for households at risk of foreclosure.** » **Increase resources for post-purchase counseling for low-income households.** » **Establish a locally-sourced housing voucher program targeting at risk households (using tenant-based rental assistance).**

TARGETED ACTION 2.5. TARGET RESOURCES, LIKE CODE ENFORCEMENT AND FUNDING FOR REHABILITATION, TO IMPROVE THE LIVABILITY OF EXISTING HOMES.

WHY? Older housing units typically need extensive maintenance and repairs, including code enforcement activities, which can be costly to low- and moderate-income households. Code enforcement officers are currently focused on six challenged communities under the TNI to improve the quality-of-life for residents of these communities. The county has over 25,000 vacant properties, 4,000 of which are located in TNI areas. While the County has several tools (vacant property registration legislation, liens, and foreclosure notices), to track these properties, it lacks enforcement tools to require property owners to maintain their vacant properties and limited resources to support property owners making necessary improvements.

WHAT? This action expands existing code enforcement efforts to support a broader effort throughout the county. Upgrading the existing database or IT systems to support management and reporting of code enforcement efforts will increase coordination across departments and support a more proactive and systematic approach. To implement a more systematic and proactive approach throughout the county, DPIE requires additional resources to conduct more inspections and additional authority to enforce code violations. Code enforcement inspectors can better connect property owners with available resources, like HRAP and PACE, to make improvements and resolve code violations.

WHO? Prince George's County Executive's Office; Department of Permitting, Inspections, and Enforcement; Department of Housing and Community Development; FSC First

WHERE? TNI areas; areas with higher-than-average code violations; areas with older-than-average older housing

CORE PRINCIPLES
Comprehensive; Market-informed; and Coordinated & transparent

ESTIMATED INVESTMENT
$2 million to $4 million in rehab loans for livability improvements through the HRAP program (to serve approximately 70 to 135 households annually)

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Residents in areas with higher-than-average code violations and older housing; renters; and landlords

KEY SUPPORTIVE TOOLS
Code enforcement; HRAP; PACE; TNI; vacant property inventory; and Moderate Rehabilitation Program

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

1. Upgrade existing database or IT systems to better support management of code enforcement efforts and monitor vacant and abandoned properties and coordination with other departments.
2. Set aside funding within HRAP to help property owners address code violations, targeting areas with vulnerable populations.
3. Leverage PACE financing to support rental property owners in making broader system improvements.
4. Increase code enforcement resources (e.g., staff, funding, authority) to support a proactive and systematic approach.
5. Implement a proactive code enforcement approach, including increased targeting and more frequent inspections.

TARGETED ACTION 2.6. STRENGTHEN THE COUNTY'S AND PARTNERS' ABILITY TO PURCHASE AFFORDABLE RENTAL PROPERTIES AT RISK OF CONVERTING TO MARKET-RATE HOUSING (I.E., RIGHT-OF-FIRST REFUSAL PROVISIONS).

WHY?

Affordability restrictions for approximately 4,800 income-restricted units in the county will expire by 2028, a majority of which were financed using LIHTC. These expirations will primarily affect inner-Beltway communities providing an opportunity to preserve existing affordability and offer more mixed-income communities in these areas. The primary challenge in maintaining affordability of some or all these units is access to the resources necessary to acquire and preserve at risk properties. While the County has several tools to maintain affordability, including a right-of-first refusal policy that applies to multi-family properties with 20 or more units, additional tools are needed to support the acquisition and preservation of these units.

WHAT?

This action will strengthen the ability of the County and its partners to acquire and preserve properties at risk of converting to market-rate housing. To support this action the County will amend the existing right-of-first refusal policy so that designated partners can exercise the option and increase capacity of DHCD to process requests to exercise this option. Tenant awareness and organizing is a critical tool to help preserve affordability and advocate for tenants' rights. The County will provide resources to support tenant organizing in affected communities. Leveraging the inventory of affordable properties developed under cross-cutting action 2.3, the County will monitor this inventory and target at risk properties for acquisition and/or preservation.

WHO?

Prince George's County Council; Department of Housing and Community Development; Revenue Authority; Redevelopment Authority; Housing Authority of Prince George's County; Economic Development Corporation; local and regional non-profits; property owners and managers

WHERE?

Areas with rising rents/home values; areas with stronger access to jobs, goods, and services (particularly TOD areas, including the Purple Line Corridor); areas with strong social capital; areas with strong community institutions

CORE PRINCIPLES
Comprehensive; Market-informed; and Asset-based

ESTIMATED INVESTMENT
Indirect

TIMELINE
Long (years 8-10)

BENEFICIARIES
Residents of areas with high vacancy rates; landlords; low-income and workforce households; and first-time homebuyers

KEY SUPPORTIVE TOOLS
Pathways to Purchase; HOME; CDBG; and NRSA designation

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

1. Extend ability to exercise right-of-first refusal to partners (like mission-driven developers) through updated policy language.
2. Build DHCD staff capacity to comprehensively review right-of-first-refusal packets.
3. Support tenant organizing and formation of tenants' associations (as a way to assist with information-sharing and advocacy).
4. Monitor inventory of affordable properties to strategically target at-risk properties.
5. Leverage acquisition/preservation funding in HITF to support at-risk properties.

TARGETED ACTION 2.7. BUILD CAPACITY (THROUGH PROCESSES, PROGRAMS, AND FINANCING) TO ADDRESS CONDO VACANCIES.

WHY? The Great Recession and housing crisis significantly affected Prince George's County and caused thousands of foreclosures, displacing residents and resulting in lower property values that further affect development. Members of the business community noted a challenge with vacant condominiums in the county and their potential for homeownership opportunities. While the County does not have a database of vacant condominiums, it is estimated that there are more than 1,000 vacant ones. Targeting this inventory could provide affordable homeownership opportunities for low-income households and workforce housing for higher-income households.

WHAT? This action establishes an inventory of vacant condo units throughout the county and leverages the County's Pathways to Purchase program to help homebuyers access this inventory through down payment assistance. Additionally, the County will work with financial institutions to develop new financial products or incentives to support its efforts.

WHO? Prince George's County Executive's Office; Department of Housing and Community Development; local and regional financial institutions

WHERE? Areas with higher-than-average condominium vacancy rates

CORE PRINCIPLES
Comprehensive; Market-informed; and Asset-based

ESTIMATED INVESTMENT
$100,000 for inventory start-up costs (maintenance costs are already covered as part of cross-cutting action 2.3) and $420,000 to $560,000 annually for down payment assistance, providing $15,000 to $20,000 per household

TIMELINE
Long (years 8-10)

BENEFICIARIES
Low-income and workforce households

KEY SUPPORTIVE TOOLS
Pathways to Purchase; Employer Housing Assistance funds; HOME; CDBG; and NRSA designation

REQUIRED APPROVAL(S)
Executive

INITIAL IMPLEMENTATION STEPS

Inventory vacant condo units. » Share management best practices with condo associations. » Develop a down payment assistance program targeting this inventory. » Partner with banks to provide financial products to support the program.

TARGETED ACTION 2.8. EXPAND EXISTING PROGRAMS AND FINANCING TOOLS TO INCREASE ACCESS TO HOMEOWNERSHIP.

WHY? There are limited for-sale housing options for households earning more than the area median income which creates greater competition for homes affordable to lower-income households. The County's for-sale housing stock consists primarily of single-family housing options priced for households earning below area median income. However, more than 70 percent of for-sale units affordable to low-income households are occupied by households with higher incomes, making it difficult for low-income households to find affordable homeownership options. Expanding homeownership opportunities for households with incomes greater than area median income can also open up some homeownership opportunities for lower-income households.

WHAT? This action enhances existing homeownership efforts and leverages additional capacity (see cross-cutting action 2.10) to increase homeownership opportunities for county residents. By expanding homeownership counseling efforts, the County can help build new pathways from existing rental programs into homeownership and create a steady pipeline for the Pathways to Purchase loan program. The County will enhance this program by applying resale restrictions or leveraging a CLT to preserve longer-term affordability in stronger submarkets, and recapturing investments made in homeownership opportunities to stimulate investments in weaker submarkets.[20]

WHO? Department of Housing and Community Development; regional and local non-profit partners; local and regional financial institutions

WHERE? Projected growth areas; areas with rising rents/home values; areas with stronger social capital; and areas with stronger community institutions

INITIAL IMPLEMENTATION STEPS

Identify a local partner with the capacity to perform CLT functions. » **Align funding resources to support homeownership through the CLT.** » **In coordination with partners, offer guarantees for first mortgage loans to better leverage private mortgage financing.** » **Partner with banks to provide financial products to support the program.**

CORE PRINCIPLES
Comprehensive; Market-informed; Asset-based; and Connected to opportunity

ESTIMATED INVESTMENT
$420,000 to $1.1 million annually for down payment assistance, providing $15,000 to $40,000 per household and between $2,800 to $8,400 for homebuyer counseling for each household served

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Low-income and workforce households

KEY SUPPORTIVE TOOLS
Pathways to Purchase; Employer Housing Assistance funds; HOME; CDBG; NRSA designation; and Single Family Housing Direct Loan and Guaranteed Loan Program (Rural Development)

REQUIRED APPROVAL(S)
Departmental

[20] *Resale restrictions are a right in perpetuity or for a certain number of years, stated in the form of a restriction, covenant, or condition in any deed, mortgage or ground lease, agreement, or other instrument executed by or on behalf of the owner of the land. Subsidy recapture is the repayment of all or part of a subsidy if the home is sold or otherwise disposed of within a specified period.*

TARGETED STRATEGY #3

USE NEW HOUSING DEVELOPMENT AND COORDINATED PUBLIC INVESTMENTS TO BUILD STRONGER ECONOMIC OPPORTUNITY AND REVITALIZE NEIGHBORHOODS.

TARGETED ACTION 3.1. UNDERTAKE OR BUILD ON EXISTING NEIGHBORHOOD PLANNING EFFORTS AND OTHER COMMUNITY-BASED PROCESSES TO IDENTIFY PROJECTS THAT DIRECTLY ADDRESS RESIDENTS' INTERESTS.

WHY? Neighborhood planning is essential to cultivating and generating community support for projects, services, and priorities. Neighborhood plans also present an opportunity to address and incorporate residents' interest and needs, from child care facilities, grocery stores, services, bicycle facilities, to community centers.

WHAT? This action supports neighborhood-level planning and other community-based processes that identify projects to address specific needs in the community. When developing sector plans, the County will incorporate measures of access to opportunity to ensure a cross-sector assessment and approach to addressing the community's needs. The County will also provide financing for community place-making projects that are identified through this planning.

WHO? Prince George's County's Executive's Office; M-NCPPC; Department of Housing and Community Development; Redevelopment Authority; Economic Development Corporation

WHERE? TNI areas; areas with higher-than-average share of code violations; areas with older-than-average housing

INITIAL IMPLEMENTATION STEPS

Incorporate measures of access to opportunity into the development of sector plans. » **Incorporate a wider range of community projects, including community services, into sector plans.** » **Offer financing to support implementation of community projects and services.**



CORE PRINCIPLES
Comprehensive; Inclusive; Connected to opportunity; Coordinated & transparent

ESTIMATED INVESTMENT
Up to $12,500 in grants annually to support neighborhood efforts (to provide a $2,500 matching grant to five neighborhoods each year)

TIMELINE
Long (years 8-10)

BENEFICIARIES
All county residents

KEY SUPPORTIVE TOOLS
Sector planning; CDBG; Opportunity Zones; TNI; and Maryland Sustainable Communities

REQUIRED APPROVAL(S)
Executive

TARGETED ACTION 3.2. CREATE A LAND BANK TO SUPPORT REDEVELOPMENT OF ABANDONED RESIDENTIAL PROPERTIES (OR EXPAND POWERS GRANTED TO THE REDEVELOPMENT AUTHORITY TO PROVIDE THE SAME FUNCTION).

WHY?

Given the number of vacant and abandoned property in the county, establishing a land bank to acquire and return these properties to productive use provides the County an effective tool to combat blight and vacancy. A land bank is a public entity that is focused on converting vacant or abandoned properties from liabilities into assets for a community and jurisdiction. Maryland law allows a county or municipality, or two or more acting together, to create a land bank authority. The land bank can take ownership of property that has tax or water and sewer liens on it as an alternative to the traditional tax sale system. If the property is determined to be vacant or blighted, the taxing authority is authorized to forgive the tax liens, enabling the land bank to sell or otherwise transfer that property to a new owner.

WHAT?

This action establishes a land bank by granting additional authority to the RDA to perform this function countywide. The County can leverage RDA's existing redevelopment capacity and focus on inner-Beltway communities to strategically acquire vacant and abandoned properties in support of redevelopment efforts and then expand focus to other targeted areas of the county in anticipation of future development. Engaging municipalities to support the land bank's efforts will help align local priorities with redevelopment. Establishing land banks are typically costly undertakings due to the staffing, systems, and resources required to launch. The County can reduce these barriers by providing initial operating and funding support to RDA.

WHO?

Prince George's County Executive's Office; Prince George's County Council; Department of Housing and Community Development; Redevelopment Authority; Office of Central Services; Housing Authority of Prince George's County

WHERE?

TNI areas; areas with large inventories of vacant and/or abandoned property; areas with lower-than-average home values; areas with weaker social capital

CORE PRINCIPLES
Comprehensive; Market-informed; Asset-based; and Coordinated & transparent

ESTIMATED INVESTMENT
$800,000 to $2 million to support start-up (including land acquisition and staffing)

TIMELINE
Short (years 1-3)

BENEFICIARIES
All county residents; residents of neighborhoods with large inventories of vacant and/or abandoned properties

KEY SUPPORTIVE TOOLS
CDBG; HOME; HITF; code enforcement; land inventory; and parking revenue

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

1. Adopt legislation granting RDA, or another selected entity, the authorities of a land bank (namely, property acquisition, management, and disposition, plus the ability to waive delinquent taxes at the time of property disposition).
2. Pursue an inter-local agreement with municipalities, as necessary, to ensure land bank has full authorization across the county.
3. Allocate initial operating funding to the land bank entity.
4. Prioritize among DPIE's current inventory of abandoned properties and among Office of Central Services' inventory of excess properties for acquisition by the land bank.
5. Leverage Revenue Authority resources to support property acquisition.

TARGETED ACTION 3.3. ENGAGE MAJOR EMPLOYERS AND ANCHOR INSTITUTIONS TO INITIATE PLACE-BASED INVESTMENTS THAT INCREASE ACCESS TO OPPORTUNITY.

WHY?

Opportunity Zones offer federal tax incentives designed to drive long-term private investment to distressed communities. Many of the County's Opportunity Zones are located inside the Beltway, providing an opportunity to improve communities and quality-of-life for residents. Leveraging these investments requires partnerships with developers, anchor institutions, employers, and other members of the philanthropic, public, and private sectors. Employer-assisted housing programs can promote economic development, neighborhood revitalization, and smart growth while also leveraging new Opportunity Funds.

WHAT?

This action facilitates a proactive approach to engage communities, employers, and developers to initiate place-based investments that expand access to opportunity in Opportunity Zones. The County will work with Opportunity Zone communities to develop a pipeline of projects to leverage Opportunity Funds. The County will also engage anchors and employers to offer incentives to employees to live in Opportunity Zone communities. Many employer-assisted housing programs are geographically targeted to the areas around the workplace to focus investment or to reduce commuting distances and encourage the use of alternative commuting modes. Some employer-assisted housing programs provide rental assistance to employees or facilitate housing development. Interested employers generally contract with an outside organization, such as a non-profit or government agency, to administer their programs. In areas where rental housing is available, but the cost is higher than employees can afford, employers may provide rent subsidies to employees, operating funds to property owners, or pay for security deposits. By taking this proactive approach, the County will work to maintain the character and affordability of housing and mitigate potential adverse effects that Opportunity Funds and related investments could have on distressed communities.

WHO?

Prince George's County Executive's Office; Prince George's County Council; Economic Development Corporation; Redevelopment Authority; Department of Housing and Community Development; M-NCPPC; large-scale employers; anchor institutions.

WHERE?

Areas around major employers; areas with strong access to jobs, goods, and services; areas with weaker social capital or community institutions; Opportunity Zones

CORE PRINCIPLES
Comprehensive; Connected to opportunity; and Asset-based

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Low-income and workforce households; business leaders; and children and youth

KEY SUPPORTIVE TOOLS
Opportunity Zones; Maryland Sustainable Communities; NRSA designation; Revitalization Tax Credit; and Pathways to Purchase

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

Work with local communities to develop a pipeline of projects that could be funded within the county's Opportunity Zones. » **Evaluate anchor institutions' and other employers' interest in cultivating Opportunity Funds.** » **Develop or expand employer-assisted housing programs.**

TARGETED ACTION 3.4. USE LOCAL ECONOMIC DEVELOPMENT FUNDING TO CREATE ECONOMIC OPPORTUNITIES IN TANDEM WITH HOUSING DEVELOPMENT, INCLUDING SUPPORTING ECONOMIC DEVELOPMENT PROJECTS THAT INCLUDE HOUSING.

WHY? Several recent catalytic developments will help transform Prince George's County. Projects like National Harbor, the Town Square at Suitland Federal Center, Regional Medical Center in Largo, and redevelopment around the New Carrolton Metro combine economic and housing developments to create mixed-use communities that offer access to opportunity. To build off this momentum and facilitate additional mixed-use developments that offer affordable housing and economic opportunities, the County will need to increase cross-departmental coordination to target incentives; leverage financing; establish funding priorities and criteria for development projects; and integrate other community facilities and benefits in project-related agreements.

WHAT? This action builds off cross-cutting action 2.1, to integrate housing (affordable and workforce) in economic development projects to expand economic opportunities for residents. Section 108 financing and funds from the County's Economic Development Initiative can be used to pursue additional catalytic projects and PACE financing can help lower the operating costs for properties. Aligning these and other County resources for specific purposes will support leveraging across resources and integration of other public benefits in these catalytic projects.

WHO? Prince George's County Executive's Office; Prince George's County Council; Economic Development Corporation; Revenue Authority; Department of Housing and Community Development; Redevelopment Authority; Office of Central Services; M-NCPPC; anchor institutions; local jurisdictions

WHERE? Areas with weaker social capital; zones that allow mixed-use development

CORE PRINCIPLES
Market-informed; Inclusive; Connected to opportunity; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
All county residents; local and regional developers; business leaders; local small-business owners; and low-income and workforce households

KEY SUPPORTIVE TOOLS
Zoning rewrite; Section 108; PACE; EDI fund; PILOT; public land; TIF; NMTC; and Opportunity Zones

REQUIRED APPROVAL(S)
Executive; Legislative

INITIAL IMPLEMENTATION STEPS

1. Target incentives for housing and economic development to specific zones.
2. Prioritize mixed-use developments for Section 108 and EDI funding.
3. Conduct coordinated outreach across the Economic Development Corporation (EDC) and DHCD to publicize potential Opportunity Zone projects.
4. Target business attraction and retention efforts in areas that align with identified growth sectors.

TARGETED ACTION 3.5. USE PLACEMAKING TO CULTIVATE AND CELEBRATE NEIGHBORHOOD IDENTITY.

WHY? There are several placemaking efforts established or underway in the county. The Gateway Arts and Entertainment District established in 2001 is branded as a live-work-play community for artists, families, students, and professionals. The redevelopment of Largo Town Center as a regional medical center suggests an education and medical ("eds and meds") branding that the County can leverage to target programs and resources to support this effort. The Town Square at Suitland Federal Center is a one million-square foot, mixed-use development that will include 900 apartments and single-family homes, 100,000 square feet of retail space, and 50,000-square foot performing arts center. These projects will help transform these communities into vibrant destinations for existing and new residents.

WHAT? This action builds on on-going placemaking efforts and partnerships to undertake similar efforts in other targeted communities. The County will coordinate with neighborhood associations and other community-based groups to undertake placemaking efforts in tandem with other strategic investments.

WHO? Prince George's County Executive's Office; Local and regional developers; faith-based institutions; non-profits; Prince George's County Council; Department of Housing and Community Development; M-NCPPC.

WHERE? TNI areas; areas with large inventories of vacant and/or abandoned property; areas lower-than-average home values; areas with weaker social capital

CORE PRINCIPLES
Inclusive; Connected to opportunity; and Asset-based

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Long-time residents; local small-business owners; and children and youth

KEY SUPPORTIVE TOOLS
CDBG; Section 4; and NRSA designation

REQUIRED APPROVAL(S)
Departmental

INITIAL IMPLEMENTATION STEPS

Leverage existing placemaking efforts to brand key areas and create destinations. » **Work with neighborhood associations and other community-based groups to identify ways to build a sense of place.**

TARGETED ACTION 3.6. COORDINATE TARGETED PUBLIC INVESTMENTS WITH HOUSING ACTIVITIES OR OTHER REVITALIZATION ACTIVITIES.

WHY? The County's TNI program focuses on uplifting neighborhoods that face significant economic, health, public safety, and educational challenges. Through this initiative, the County aims to improve the quality-of-life for residents in TNI areas, while identifying ways to improve service delivery for all residents. This cross-sector, outcome-driven approach to target investments in specific communities can be replicated to coordinate public investments with housing activities. For example, coordinating public infrastructure improvements with potential housing activities or targeting HRAP funding and public services to revitalize neighborhoods will help maximize the impact of these combined efforts.

WHAT? This action leverages the cross-sector approach established by TNI to integrate housing and public infrastructure investments to revitalize communities. Leveraging a NRSA designation from HUD will provide flexibility to target HRAP funding, CDBG-funded public services, and projects financed with Section 108, while promoting more mixed-income communities.

WHO? Prince George's County Council; Redevelopment Authority; Department of Housing and Community Development; Economic Development Corporation; local and regional developers; faith-based institutions; local and regional non-profits

WHERE? Areas around strategic investments; areas with older-than-average housing; NRSA; TNI areas

CORE PRINCIPLES
Market-informed; Connected to opportunity; and Coordinated & transparent

ESTIMATED INVESTMENT
Indirect

TIMELINE
Medium (years 4-7)

BENEFICIARIES
Long-time residents; local small-business owners; and landlords

KEY SUPPORTIVE TOOLS
NRSA designation; CDBG; HRAP; Pathways to Purchase; NMTC; LIHTC; Section 108; Revitalization Tax Credit; code enforcement; TNI; Opportunity Zones; and Maryland Sustainable Communities

REQUIRED APPROVAL(S)
Legislative

INITIAL IMPLEMENTATION STEPS

Pursue NRSA designation in select neighborhoods in need of comprehensive revitalization (assumes multiple areas over 10 years). » **Coordinate infrastructure improvements with housing development.** » **Target HRAP program in areas identified for broader revitalization efforts.** » **Leverage Revitalization Tax Credit to build stronger connections to higher-quality schools and stimulate broader revitalization efforts.**

TARGETED ACTION 3.7. LEVERAGE PROJECT-BASED VOUCHERS TO PROMOTE MIXED-INCOME PROJECTS AND ALLOCATE FUNDING SOURCES FOR A LOCAL RENTAL ASSISTANCE PROGRAM.

WHY? About one-half of all renters are cost-burdened (paying more than 30 percent of their income on housing costs) and nearly 22 percent of all renter households in Prince George's County experience severe housing cost burdens (paying more than 50 percent of their income on housing costs). The majority of cost-burdened renters are low-income households. HAPGC provides resources and services to households in need of stable housing. HAPGC administers more than 5,800 Housing Choice Vouchers, providing rental assistance to residents to rent housing in the private market. HAPGC can designate up to 20 percent of its housing vouchers as project-based vouchers, which enables them to keep costs stable at a property for at least five years.

WHAT? This action leverages project-based vouchers to support more mixed-income projects and expands the use of a tenant-based rental assistance to support cost-burdened households. HAPGC currently issues a request for proposals (RFP) to allocate project-based vouchers in support of eligible preservation and development projects. By targeting project-based vouchers in TOD and other higher-opportunity areas, the County can support more mixed-income developments, diverse housing types, and services, and better connect residents to opportunity. Expanding the use of a local tenant-based rental assistance program could better-support households earning at or below 50 percent of AMI and other vulnerable populations.

WHO? Prince George's County Executive's Office; Housing Authority of Prince George's County; Department of Housing and Community Development; property owners and managers

WHERE? Areas with stronger social capital; areas with stronger community institutions; areas with stronger access to jobs, goods, and services

CORE PRINCIPLES
Inclusive; Connected to opportunity; and Cooridnated & transparent

ESTIMATED INVESTMENT
$5.6 to $8.1 million annually could provide 500 to 700 project-based vouchers on an ongoing basis and short-term rental assistance to 100 households each year

TIMELINE
Short (years 1-3)

BENEFICIARIES
Seniors; low-income and workforce households; Persons with disabilities; and persons experiencing homelessness or another housing crisis

KEY SUPPORTIVE TOOLS
PILOT; PACE; HOME; project-based vouchers; tenant-based rental assistance; 1115 Waiver Pilot Program; and Maryland Medicaid Waiver

REQUIRED APPROVAL(S)
Departmental

INITIAL IMPLEMENTATION STEPS

1. Integrate RFP for project-based vouchers into future HITF solicitations.
2. Offer project-based vouchers to subsidize affordable units in development projects that prioritize low-income seniors, persons with disabilities, and low-income households with children.
3. Expand use of tenant-based rental assistance.
4. Include rental assistance in CBA discussions (e.g., ask investors to put money into a fund, like the HITF, that can support project-based vouchers and be incorporated into the County's existing solicitation processes).
5. Explore opportunities to incorporate service delivery models (e.g., Villages model) into properties receiving project-based vouchers, building off the existing 1115 Waiver Pilot Program.

IMPLEMENTATION PLAN

OVERVIEW

This section outlines how Prince George's County will implement *Housing Opportunity for All* over the next 10 years. The Implementation Plan identifies which actions will be accomplished in the short- (1-3 years), medium- (4-7 years), and long-term (8-10 years), who is responsible for implementation and what partners can assist, key steps to complete each action, and estimated direct investment (where applicable). The exact future investment required for each action will depend on policy decisions made during implementation, but these estimates illustrate a general level of investment.



This section also includes a Year 1 Implementation Checklist to guide immediate actions that Prince George's County will implement in the next 12 months. At the beginning of each subsequent year, the County will evaluate progress on the previous year's checklist and create a new checklist for the upcoming year, pulling from the implementation steps in this document. As the County reaches the end of the 10-year period, it will develop its next housing strategy, building off the progress made through *Housing Opportunity for All*.

Each action is aligned with the key County departments and partners that will need to be involved for successful implementation. County departments are referred to by abbreviated names, as follows:

DHCD
Department of Housing & Community Development

DPIE
Department of Permitting, Inspections, and Enforcement

EDC
Economic Development Corporation

FINANCE
Office of Finance

HAPGC
Housing Authority of Prince George's County

HHS
Prince George's County Health and Human Services

HRC
Human Rights Commission

M-NCPPC
Parks and Planning

OCS
Office of Central Services

RA
Revenue Authority

RDA
Redevelopment Authority

IMPLEMENTATION IN YEARS 1—3

Actions in years 1 through 3 will focus on:

- Strengthening the County's internal capacity and coordination
- Increasing and diversifying financing for housing development
- Leveraging available land for housing development
- Expanding supports for vulnerable residents
- Ensuring transparency and accountability throughout implementation of the CHS

STRENGTHENING INTERNAL CAPACITY AND COORDINATION

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 1.6 Streamline the development review and permitting process for developments with a certain share of units set-aside for low-income households.	Executive's Office; DPIE; DHCD; M-NCPPC; local and regional developers	• Create a consistent set of eligibility criteria for projects with a share of units set-aside for low-income households. • Expand use of administrative review for projects with a share of units set-aside for low-income households. • Create a project coordinator position to support these projects during the development review process, including troubleshooting any issues.	Indirect
C 2.1 Improve cross-departmental coordination and communication on development projects.	Executive's Office; DHCD DHCD; OCS; HHS; EDC; Finance; M-NCPPC; DPIE; RDA; RA	• Establish a cross-departmental team (i.e., task force) consisting of senior-level staff from each department and task the team with implementation of the CHS strategies and actions. • Task the cross-departmental team with reviewing housing development proposals, evaluating the impact of policies, and leveraging cross-sector resources and tools. • Task the team with identifying opportunities to leverage land, funding, and resources to support housing development.	Indirect
C 2.7 Create more consistency within the County's development process.	County Council; DPIE; M-NCPPC	• Map the current development review process and identify processes that impede development (in collaboration with developers). • Streamline these processes where feasible, including targeting streamlined processes to anticipated growth areas. • Expand use of administrative review. • Identify ways to build consistency in the County's fees (such as differentiating fees by building type, creating consistent impact fee schedules or reviewer fees).	Indirect

C = Cross-cutting action **T** = Targeted action

STRENGTHENING INTERNAL CAPACITY AND COORDINATION (continued)

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 2.8 Increase internal capacity to support implementation of CHS goals and strategies.	Executive's Office; DHCD; OCS; HHS; EDC; Finance; M-NCPPC; DPIE; RDA; RA; HAPGC	• Convene the directors of all County departments engaged in implementing the CHS on a quarterly basis. • Align DHCD's organizational structure with the strategies and actions in the CHS (i.e., adopt a strategy-driven organizational structure). • Conduct a staffing assessment of DHCD and the housing authority to identify functional and capacity gaps. • Provide training opportunities for DHCD and housing authority staff to address functional gaps. • Hire additional staff to fill remaining capacity gaps. • Increase capacity of DPIE to implement broader proactive code enforcement efforts to support CHS goals, as applicable.	Indirect
C 2.9 Build a fully culturally competent staff to serve the county's changing demographics.	Executive's Office; DHCD; HHS; DPIE; HRC; local and regional non-profits	• Review and update staff training processes to focus on customer service, including cultural competency training, and functional expertise. • Prioritize hiring of bilingual staff and staff with experience serving persons with disabilities and/or using trauma-informed approaches. • Create more opportunities for County staff from various departments to engage with groups that are often under-represented in public processes, building on CASA de Maryland's Housing Matters Campaign.	$25,000 annual training cost
T 1.2 Align the County's HITF and other development solicitations for public funding to support CHS goals and actions.	County Council; DHCD	• Expand or establish priorities for the following in development solicitations: o Small- and mid-scale housing products o Preservation o Specific income levels o Accessibility/universal design features o Crime Prevention Through Environmental Design principles • Update Section 27-419 of the County Code to increase the maximum share of units in new multi-family buildings that can be three bedrooms or more.	Indirect

INCREASING AND DIVERSIFYING FINANCING FOR HOUSING DEVELOPMENT

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 3.1 Increase the County's Housing Investment Trust Fund (HITF).	Executive's Office; County Council; DHCD; RA	• Develop criteria for evaluating and awarding funds and align targeting priorities with market conditions and other efforts. • Identify a dedicated annual source to support the HITF (e.g., parking revenue, gambling tax, impact fees, transfer taxes, TIF revenue). • Create an equity investment or program-related investment tool to support broader use of 4 percent tax credits. • Create an annual set-aside for preservation and acquisition activities (including to support right-of-first refusal) in the HITF. • Establish a preservation unit tasked with identifying at-risk properties and deploying resources to preserve them. • Create a separate set-aside for special populations (e.g., persons experiencing homelessness, persons with disabilities); this pool could have a geographic priority as well to emphasize access to opportunity.	$2.2 million to $68.7 million in local subsidy annually to support new housing production, depending on availability of other development financing, and $13.4 million for annual preservation efforts to prevent the expiration of existing subsidized units over the next 10 years
C 3.2 Apply for federal Section 108 Loan Guarantee Funds to support mixed-income and mixed-use development.	Executive's Office; County Council; DHCD; EDC; local and regional financial institutions	• Identify a partner to administer the fund. • Identify programmatic priorities to help guide evaluation of eligible projects. • Engage a consultant to prepare a Section 108 application to HUD. • Upon approval, market the fund to support new or existing mixed-income or mixed-use pipeline projects.	Indirect

INCREASING AND DIVERSIFYING FINANCING FOR HOUSING DEVELOPMENT (continued)

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 3.5 Align the County's housing initiatives with federal and state resources to maximize impact of all existing and new resources.	Executive's Office; County Council; DHCD	• Establish clear priorities for preservation, in addition to new construction, within existing funding. • Create geographic targets for new and existing resources that build off federal and state designations (like Opportunity Zones and Sustainable Communities) and/or that prioritize access to transit and other pathways to opportunity. • Revise CDBG allocation process to target areas that meet priority criteria. • Consult developers on remaining needs for local funding with federal or state resources (as part of regular stakeholder meetings established through cross-cutting action 2.2).	Indirect
T 1.3 Build more mixed-use and mixed-income developments.	DHCD; RDA; EDC; local and regional financial institutions	• Identify projects in the County's existing project pipeline suitable for Section 108 financing. • Share pipeline projects with M-NCPPC. • Evaluate need for a formal solicitation process.	$20.6 million from Section 108 alone, HITF and other resources may also support this action

LEVERAGING AVAILABLE LAND FOR HOUSING DEVELOPMENT

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 1.1 Modify public land disposition process to advance CHS goals.	Executive's Office; County Council; OCS; EDC; DHCD; M-NCPPC; RDA	• Make the inventory of publicly-owned land accessible to the public online, without formal request (see also cross-cutting action 2.3). • Include transitional housing, housing for persons experiencing homelessness, and shelters as a public purpose in policy language. • Establish and maintain a specific inventory of properties suitable for residential or mixed-use development and streamline the process to dispose of these properties to developers. • Apply a "build first" concept when disposing publicly-owned land in neighborhoods where relocation is applicable.	Indirect
C 2.3 Create a centralized inventory of publicly-owned land, subsidized housing, naturally occurring affordable housing, and underutilized properties.	Executive's Office; DHCD; RDA; M-NCPPC; OCS	• Establish a lead department (e.g., Central Services) to manage this inventory and the process to access surplus properties. • Consolidate inventory of publicly-owned land (including surplus properties owned by PGCPS), underused or obsolete commercial or industrial properties, and subsidized housing (in accordance with state law). • Catalog special unit features (e.g., accessibility features) in the property inventory. • Provide online mapping capability to make it easier for the public to engage with the consolidated property inventory. • Update the online inventory on a regular basis. • Use modified land disposition policy to engage developers, departments, and stakeholders on opportunities to leverage the inventory to achieve CHS goals.	$250,000 in start-up costs, plus $80,000 in annual maintenance. Estimated investment will vary based on IT infrastructure

LEVERAGING AVAILABLE LAND FOR HOUSING DEVELOPMENT (continued)

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
T 1.4 Identify opportunities for new housing development on publicly-owned land (including infill sites and brownfields).	Executive's Office; OCS; DHCD; RDA; HAPGC; EDC; local and regional developers; M-NCPPC	• Coordinate with M-NCPPC on priority areas. • Identify priority sites in the existing inventory for housing development. • Establish process to offer sites for housing development (see cross-cutting action 1.1).	Indirect
T 3.2 Create a land bank to support redevelopment of abandoned residential properties (or expand powers granted to RDA to provide the same function).	Executive's Office; County Council; DHCD; RDA; OCS; HAPGC	• Adopt legislation granting RDA, or another selected entity, the authorities of a land bank (namely, property acquisition, management, and disposition, plus the ability to waive delinquent taxes at the time of property disposition). • Pursue an inter-local agreement with municipalities, as necessary, to ensure land bank has full authorization across the county. • Allocate initial operating funding to the land bank entity. • Prioritize among DPIE's current inventory of abandoned properties and among Office of Central Services' inventory of excess properties for acquisition by the land bank. • Leverage Revenue Authority resources to support property acquisition.	$800,000 to $2 million to support start-up (including land acquisition and staffing)

EXPANDING SUPPORTS FOR VULNERABLE RESIDENTS

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 1.5 Establish stronger, market-informed inclusionary housing requirements.	County Council; M-NCPPC; DHCD; DPIE; local and regional developers	• Identify submarkets that could support inclusionary housing requirements (TOD areas, areas with stronger housing market conditions, etc.). • Work with local partners (e.g., developers, non-profit organizations, and residents) to develop and evaluate inclusionary requirements (income levels served, set-aside amount, etc.) and offsetting incentives (fee waivers, infrastructure investments, fast-tracked review process, etc.). • Adopt legislation that applies these requirements and incentives in appropriate submarkets. • Monitor policy implementation and adjust or expand requirements, incentives, or submarkets as necessary.	Indirect
C 2.11 Reduce barriers for residents trying to find or stay in income-restricted housing.	Executive's Office; DHCD; HHS; DPIE; local and regional non-profits; property owners and managers	• Review housing assistance processes for opportunities to streamline (e.g., reducing the burden of recertifications, making it easier to apply online, gathering more specific information about applicants' housing needs). • Maintain an inventory, including vacancy status, of subsidized properties on the County's website.	Indirect (cost of inventory creation/ maintenance is included in cross-cutting action 2.3)
T 1.6 Create additional resources to make it easier for persons with disabilities to find and stay in a home.	Executive's Office; DHCD; HAPGC; HHS; local and regional non-profits; property owners and managers	• Increase availability of accessible units by increasing accessible unit requirements in publicly subsidized projects (in collaboration with non-profits). • Maintain an inventory of available and accessible units with details of their current accessibility features and asking rents (see cross-cutting action 2.3). • Create a dedicated staff position within the housing authority to work with residents with disabilities (to provide support, act as a liaison to landlords, and help navigate County systems). • Reduce barriers for persons using HOPWA to rent homes within the county.	Indirect (cost of accessible unit inventory included in cross-cutting action 2.3)

EXPANDING SUPPORTS FOR VULNERABLE RESIDENTS (continued)

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
T 2.4 Create a range of resources for households experiencing a housing crisis (unanticipated change in housing costs, eviction, etc.).	Executive's Office; County Council; DHCD; HAPGC; local and regional non-profits; property owners and managers	• Create a robust toolkit to support tenants facing eviction (including a first violation diversion program) to reduce housing turnover. • Create a County impact assistance fund to offer short-term help. • Increase resources for households at risk of foreclosure. • Increase resources for post-purchase counseling for low-income households. • Establish a locally-sourced housing voucher program targeting at risk households (using tenant-based rental assistance).	$200,000 to $2.3 million to serve 100 to 200 households annually through emergency and/or short-term rental assistance
T 3.7 Leverage project-based vouchers to promote mixed-income projects and allocate funding sources for a local rental assistance program.	Executive's Office; HAPGC; DHCD; property owners and managers	• Integrate RFP for project-based vouchers into future HITF solicitations. • Offer project-based vouchers to subsidize affordable units in development projects that prioritize low-income seniors, persons with disabilities, and low-income households with children. • Expand use of tenant-based rental assistance. • Include rental assistance in CBA discussions (e.g., ask investors to put money into a fund, like the HITF, that can support project-based vouchers and be incorporated into the County's existing solicitation processes). • Explore opportunities to incorporate service delivery models (e.g., Villages model) into properties receiving project-based vouchers, building off the existing 1115 Waiver Pilot Program.	$5.6 to $8.1 million annually could provide 500 to 700 project-based vouchers on an ongoing basis and short-term rental assistance to 100 households each year

ENSURING TRANSPARENCY AND ACCOUNTABILITY

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 2.2 Conduct a broad education and outreach plan to promote existing and new housing programs and dialogue with various community stakeholders on a regular basis.	Executive's Office; County Council; DHCD; EDC; large-scale employers; and faith-based institutions	• Expand focus of Common Ownership Commission to include tenants and other groups (via amended legislation). • Develop outreach materials to assist with cross-sector outreach, building on the CHS Communications Toolkit. • Review and revise written communication materials across DHCD and the housing authority to ensure clarity and consistency. • Establish regular stakeholder meetings similar to the CHS focus groups to educate groups and receive feedback on strategies. • Facilitate partnership between PGCPS and the Realtors' Association to implement a realtor outreach program, modeled after the Pasadena Realtor Initiative. • Use stakeholder feedback to update programs, policies, and/or targeting parameters for actions in the CHS.	Indirect
C 2.12 Monitor, evaluate, and report progress on implementation of the CHS.	DHCD; OCS; HHS; EDC; Finance; M-NCPPC; DPIE; RDA; RA	• Develop metrics and an online dashboard to measure progress on plan implementation. • Align HUD Consolidated Plans and Annual Action Plans with CHS strategies and actions, including reported metrics. • Identify opportunities, like a scorecard, to publicize annual progress on plan implementation. • Revise policies and programs (as needed).	Indirect
C 3.4 Establish consistent funding terms and align uses of key County resources (e.g., HITF, PILOTs, PACE, Section 108, and other financing tools, including any tailored financial products or incentives).	DHCD; EDC; OCS; Finance; FSC First	• Evaluate most effective purposes for each funding source and align uses and terms accordingly (e.g., using Section 108 to support mixed-use and mixed-income development, reserving use of PILOTs for projects with deeper levels of affordability or housing for persons experiencing homelessness). • Target incentives for housing and economic development to specific zones. • Coordinate with Office of Central Services and FSC First on criteria for PACE financing. • Add residential development and affordability criteria to the EDI Fund application.	Indirect

Implementation in Years 4–7

Actions in years 4 through 7 will focus on:

- Aligning housing priorities and land use regulations
- Strengthening and streamlining available development financing
- Expanding partnerships to support strategy implementation
- Targeting neighborhood revitalization and economic development efforts
- Continuing to expand supports for vulnerable residents

ALIGNING HOUSING PRIORITIES AND LAND USE REGULATIONS

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 1.2 Establish more flexible regulations to support adaptive reuse of properties (in coordination with zoning rewrite).	County Council; OCS; EDC; DHCD; M-NCPPC; RDA	• Support proposed changes in the zoning rewrite that allow residential development in all commercial zones, so that any out-of-date commercial buildings can be redeveloped as housing. • Identify target parcels for redevelopment in these updated zones. • Identify ways to spur reuse, such as working with property owners to transfer properties to willing developers or facilitating acquisition of sites for redevelopment.	Indirect
C 1.8 Support green building standards (in coordination with zoning rewrite).	County Council; M-NCPPC; DHCD; DPIE; local and regional developers	• Develop process to update existing master and sector plans with new green building standards. • Support proposed changes in the zoning rewrite that mandate or incentivize the inclusion of green building features in new developments. • Leverage clean energy programs and funding to support application of these standards.	Indirect
T 1.1 Support proposed zoning changes that expand and encourage "missing middle" and other diverse housing types (e.g., duplexes, live/work units, one-level homes).	County Council; M-NCPPC; DHCD; local and regional developers	• Identify zones that encourage diverse types of housing in higher-opportunity areas (e.g., proposed Neighborhood Activity Centers). • Incorporate incentives for specific types of housing products into designated zones. • Create financing tools to facilitate development of different housing products. • Create priorities for different housing types (e.g., small- and mid-scale products) within programs and solicitations.	$280,000 to provide financing for 10 units in smaller-scale housing products annually

C = Cross-cutting action **T** = Targeted action

STRENGTHENING AND STREAMLINING AVAILABLE DEVELOPMENT FINANCING

ACTION		IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 2.4	**Expand relationship between the Revenue Authority, Economic Development Corporation, and Department of Housing and Community Development to support housing development.**	Executive's Office; DHCD; RA; EDC	• Leverage parking revenue to create a financing tool to support broader use of 4 percent tax credits (i.e., as equity fund or program-related investment). • When allocating parking revenue to economic development projects, establish a special priority for projects that include a housing component (plus additional priority for projects that include housing that is affordable to low-income households). • Create a set-aside of parking revenue as a dedicated source for the HITF.	Indirect
C 3.6	**Collaborate with the State of Maryland to identify additional resources to support the County's housing initiatives.**	Executive's Office; County Council; DHCD; M-NCPPC	• Collaborate with the state when identifying and marketing potential projects for Opportunity Zone investments (see targeted action 3.3) and identify opportunities where state resources can be leveraged to increase the market appeal of those projects. • Advocate for set-asides of state resources: o Create a set-aside of tax credits and/or development financing through the state's LIHTC and Housing Trust Fund allocations. o Replicate Project C.O.R.E. for Prince George's County. • Work with the state to amend existing TOD site designations to support actions targeting the Purple Line Corridor. • Leverage additional available federal pass-throughs like USDA Rural Housing funding.	Indirect
T 3.4	**Use local economic development funding to create economic opportunities in tandem with housing development, including supporting economic development projects that include housing.**	Executive's Office; County Council; EDC; RA; DHCD; RDA; OCS; M-NCPPC; anchor institutions; local jurisdictions	• Target incentives for housing and economic development to specific zones. • Prioritize mixed-use developments for Section 108 and EDI funding. • Conduct coordinated outreach across the Economic Development Corporation (EDC) and DHCD to publicize potential Opportunity Zone projects. • Target business attraction and retention efforts in areas that align with identified growth sectors.	Indirect

EXPANDING PARTNERSHIPS TO SUPPORT STRATEGY IMPLEMENTATION

ACTION		IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 2.5	**Work with non-profit and faith-based institutions to evaluate opportunities for partnerships on new development, education and outreach, or programming.**	Executive's Office; DHCD; EDC; FSC First; M-NCPPC; non-profit and faith-based institutions	• Review existing inventory of FBC-owned and publicly-owned property and identify opportunities to support housing priorities. • Align funding to support FBC-led projects. • Provide capacity-building support for faith-based organizations with development interests, building off the work of the regional Faith-Based Development Initiative.	Indirect
C 2.10	**Increase capacity of external partners (e.g., non-profit developers).**	County Council; DHCD; Finance	• Support non-profit developers with capacity-building technical assistance (i.e., CHDO technical assistance or Section 4 funding). • Identify and support a non-profit to become a CLT.	Up to $245,000 annually; investing in start-up of a CLT may incur an additional $600,000 as a one-time cost
C 3.3	**Market available resources and programs to local and regional developers.**	Executive's Office; DHCD; EDC; RDA	• Market existing, new, and expanded programs and financing to developers through updated term sheets, workshops, etc. • Market existing programs as an incentive to larger economic development projects and employers seeking to attract additional workforce to the county.	Indirect
T 2.1	**Encourage developers to use PACE financing to make comprehensive energy efficiency upgrades to older properties.**	DHCD; FSC First	• Educate banks and other lenders on PACE financing and seek input to inform PACE financing terms. • Develop a list of lenders that will support PACE loans. • Incorporate PACE financing and related terms on the County's website and in development solicitations. • Coordinate with Office of Central Services and FSC First on priorities for PACE financing.	Indirect

EXPANDING PARTNERSHIPS TO SUPPORT STRATEGY IMPLEMENTATION (continued)

ACTION		IMPLEMENTERS	IMPLEMENTATION STEPS	
T 2.6	**Strengthen the County's and partners' ability to purchase affordable rental properties at risk of converting to market-rate housing (i.e., right-of-first refusal provisions).**	County Council; DHCD; RA; RDA; HAPGC; EDC; local and regional non-profits; property owners and managers	• Extend ability to exercise right-of-first refusal to partners (like mission-driven developers) through updated policy language. • Build DHCD staff capacity to comprehensively review right-of-first-refusal packets. • Support tenant organizing and formation of tenants' associations (as a way to assist with information-sharing and advocacy). • Monitor inventory of affordable properties to strategically target at-risk properties. • Leverage acquisition/preservation funding in HITF to support at-risk properties.	Indirect
T 2.8	**Expand existing programs and financing tools to increase access to homeownership.**	DHCD; local and regional non-profits; local and regional financial institutions	• Identify a local partner with the capacity to perform CLT functions. • Align funding resources to support homeownership through the CLT. • In coordination with partners, offer guarantees for first mortgage loans to better leverage private mortgage financing. • Partner with banks to provide financial products to support the program.	$420,000 to $1.1 million annually for down payment assistance, providing $15,000 to $40,000 per household and between $2,800 to $8,400 for homebuyer counseling for each household served

TARGETING NEIGHBORHOOD REVITALIZATION & ECONOMIC DEVELOPMENT EFFORTS

ACTION		IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
T 3.3	**Engage major employers and anchor institutions to initiate place-based investments that increase access to opportunity.**	Executive's Office; County Council; EDC; RDA; DHCD; M-NCPPC; large-scale employers; anchor institutions	• Work with local communities to develop a pipeline of projects that could be funded within the county's Opportunity Zones. • Evaluate anchor institutions' and other employers' interest in cultivating Opportunity Funds. • Develop or expand employer-assisted housing programs.	Indirect
T 3.5	**Use placemaking to cultivate and celebrate neighborhood identity.**	Executive's Office; County Council; DHCD; M-NCPPC; Local and regional developers; faith-based institutions; local and regional non-profits	• Leverage existing placemaking efforts to brand key areas and create destinations. • Work with neighborhood associations and other community-based groups to identify ways to build a sense of place.	Indirect
T 3.6	**Coordinate targeted public investments with housing activities or other revitalization activities.**	County Council; RDA; DHCD; EDC; local and regional developers; faith-based institutions; local and regional non-profits	• Pursue NRSA designation in select neighborhoods in need of comprehensive revitalization (assumes multiple areas over 10 years). • Coordinate infrastructure improvements with housing development. • Target HRAP program in areas identified for broader revitalization efforts. • Leverage Revitalization Tax Credit to build stronger connections to higher-quality schools and stimulate broader revitalization efforts.	Indirect

CONTINUING TO EXPAND SUPPORT FOR VULNERABLE RESIDENTS

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 1.4 Strengthen rights and responsibilities of tenants and landlords.	County Council; DHCD; DPIE; HRC	• Establish a taskforce to evaluate and develop a comprehensive tenants' rights policy. • Evaluate advantages and disadvantages of common tenant protections and resources, such as: o Rent control o Source of income protection o Notice provisions for rent increase, lease termination, etc. o Relocation assistance o Supplemental rental grants. • Develop and adopt a comprehensive tenants' rights policy (based on the taskforce's evaluation and community input). • Establish a tenant-landlord office and liaison(s).	Indirect
T 1.8 Explore innovative, low-cost housing solutions to serve persons experiencing homelessness.	County Council; HHS; Continuum of Care; Homeless Services Partnership; DHCD; local and regional non-profits	• Incorporate homelessness in community benefit agreements (i.e., amend CBA law). • Explore development of group homes or tiny homes to provide alternative housing options to homeless encampments. • Assess high system users for innovative housing and service solutions and adjust service delivery accordingly.	$300,000 to $1.6 million annually, based on building type and level of services provided, to serve approximately 10 households
T 2.5 Target resources, like code enforcement and funding for rehabilitation, to improve the livability of existing homes.	Executive's Office; DPIE; DHCD; FSC First	• Upgrade existing database or IT systems to better support management of code enforcement efforts and monitor vacant and abandoned properties and coordination with other departments. • Set aside funding within HRAP to help property owners address code violations, targeting areas with vulnerable populations. • Leverage PACE financing to support rental property owners in making broader system improvements. • Increase code enforcement resources (e.g., staff, funding, authority) to support a proactive and systematic approach. • Implement a proactive code enforcement approach, including increased targeting and more frequent inspections.	$2 million to $4 million in rehab loans for livability improvements through the HRAP program (to serve approximately 70 to 135 households annually)

Implementation in Years 8—10

Actions in years 8 through 10 will focus on:

- Creating new programs to support existing residents
- Leveraging vacant or underutilized properties
- Cultivating additional financing

CREATING NEW PROGRAMS TO SUPPORT EXISTING RESIDENTS

ACTION	IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
C 1.3 Allow accessory dwelling units as a permitted use in designated zones.	County Council; M-NCPPC; DPIE	• Identify zones where ADUs could be a permitted use and develop draft legislative language to amend zoning accordingly. • Establish construction and design standards for ADUs. • Conduct public outreach and education to inform ADU policy development. • Identify a voluntary process through which property owners can petition to allow ADUs outside of designated zones.	Indirect
C 1.7 Adopt a universal design policy.	County Council; M-NCPPC; DHCD; DPIE; local and regional developers	• Issue policy guidance (e.g., amending *Plan 2035*; publishing a guide) for using universal design principles. • Create menu of options for units to achieve universal design status, in exchange for inclusion in the County's inventory of accessible units (see targeted action 1.7). • Gather feedback on these standards from builders, developers, residents, and service providers. • Adopt legislation that codifies these accessibility standards. • In future zoning updates, identify target zones to incorporate requirements or incentives for accessible units in new development.	Indirect

CREATING NEW PROGRAMS TO SUPPORT EXISTING RESIDENTS (continued)

ACTION		IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
T 1.7	**Implement a comprehensive approach to support elderly households aging in place.**	DHCD; RDA; HHS; local and regional non-profits	• Continue funding HRAP program to support aging-in-place modifications in owner-occupied housing. • Support property owners making aging-in-place improvements to existing homes (e.g., publish design guidelines, create a recommended contractor database, provide financial support). • Provide technical assistance for homeowners interested in developing ADUs as a source of supplemental income. • Leverage underused properties and flexible zoning in commercial zones to adapt communities to support aging in place (i.e., ADUs, cohousing, and connected commercial and residential developments).	$2 million to $4 million annually in rehab loans for aging-in-place modifications through the HRAP program (to serve approximately 70 to 135 households each year)
T 2.3	**Stabilize residents through anti-displacement programs.**	DHCD; RDA; HAPGC; Finance; local and regional non-profits; property owners and managers; Purple Line Corridor Coalition	• Regularly evaluate areas vulnerable to displacement and tailor anti-displacement programs to those areas. • Develop a local property tax relief program for vulnerable populations (e.g., seniors, persons with disabilities, low-income households). • Support tenant and other community organizing efforts (e.g., ensure community space is available, offer training or other resources to community leaders, publicize tenants' rights). • Invest in programs that expand on PLCC preservation and anti-displacement initiatives.	$1,000 tax grant for each eligible household, plus potential additional investment from the HITF preservation set-aside (captured in cross-cutting action 3.1)
T 3.1	**Undertake or build on existing neighborhood planning efforts and other community-based processes to identify projects that directly address residents' interests.**	Executive's Office; M-NCPPC; DHCD; RDA; EDC	• Incorporate measures of access to opportunity into the development of sector plans. • Incorporate a wider range of community projects, including community services, into sector plans. • Offer financing to support implementation of community projects and services.	Up to $12,500 in grants annually to support neighborhood efforts (to provide a $2,500 matching grant to five neighborhoods each year)

LEVERAGING VACANT OR UNDERUTILIZED PROPERTIES

ACTION		IMPLEMENTERS	IMPLEMENTATION STEPS	ESTIMATED INVESTMENT
T 1.5	**Target underused or obsolete properties for new housing production.**	OCS; DHCD; M-NCPPC; DPIE; RDA; EDC; local and regional financial institutions; local and regional developers; faith-based institutions	• Update and maintain an inventory of publicly-owned properties that are underused or obsolete, in conjunction with the broader public land inventory (see cross-cutting action 2.3). • Integrate publicly-owned property inventory with DPIE's inventory of vacant, abandoned properties. • Identify which of these properties are within priority zones for new development and market their availability to developers (including details of available incentives within those zones).	Indirect
T 2.7	**Build capacity (through processes, programs, and financing) to address condo vacancies.**	Executive's Office; DHCD; local and regional financial institutions	• Inventory vacant condominiums. • Share management best practices with condo associations. • Develop a down payment assistance program targeting this inventory. • Partner with banks to provide financial products to support the program.	$100,000 for inventory start-up costs (maintenance costs are already covered as part of cross-cutting action 2.3) and $420,000 to $560,000 annually for down payment assistance, providing $15,000 to $20,000 per household

CULTIVATING ADDITIONAL FINANCING

ESTIMATED INVESTMENT		IMPLEMENTERS	IMPLEMENTATION STEPS	
C 2.6	**Engage private financial institutions to create financial products that help achieve the goals in the CHS.**	Executive's Office; DHCD; EDC; RDA; FSC First; local, regional, and national financial institutions; local and regional developers	• Convene roundtable with financial institutions to discuss financing gaps and opportunities to support County investments. • Incorporate private-sector financing mechanisms in funding term sheets.	Indirect
T 2.2	**Use value capture to reinvest in neighborhoods experiencing increased private investment.**	Executive's Office; County Council; EDC; RDA; DHCD; RA; Finance; M-NCPPC	• Evaluate opportunities to amend existing TIF agreements to include housing as a use for future revenue. • Determine appropriate areas for potential TIF funding (e.g., TNIs, Opportunity Zones, areas around the Purple Line). • Align other tools and incentives to support development in these areas (e.g., infrastructure investments). • Develop set-aside policy for each TIF district and direct a share of TIF revenue for housing development in these areas.	Indirect

TIMELINE FOR ACTIONS REQUIRING EXECUTIVE APPROVAL

ACTIONS REQUIRING EXECUTIVE APPROVAL IN YEARS 1 THROUGH 3

C 1.1	Modify public land disposition process to advance CHS goals.
C 1.6	Streamline the development review and permitting process for developments with a certain share of units set-aside for low-income households.
C 2.1	Improve cross-departmental coordination and communication on development projects.
C 2.2	Conduct a broad education and outreach plan to promote existing and new housing programs and dialogue with various community stakeholders on a regular basis.
C 2.3	Create a centralized inventory of publicly-owned land, subsidized housing, naturally occurring affordable housing, and underutilized properties.
C 2.8	Increase internal capacity to support implementation of CHS goals and strategies.
C 2.9	Build a fully culturally competent staff to serve the county's changing demographics.
C 2.11	Reduce barriers for residents trying to find or stay in income-restricted housing.
C 3.1	Increase the County's Housing Investment Trust Fund (HITF).
C 3.2	Apply for federal Section 108 Loan Guarantee Funds to support mixed-income and mixed-use development.
C 3.5	Align the County's housing initiatives with federal and state resources to maximize impact of all existing and new resources.
T 1.4	Identify opportunities for new housing development on publicly-owned land (including infill sites and brownfields).
T 1.6	Create additional resources to make it easier for persons with disabilities to find and stay in a home.
T 2.4	Create a range of resources for households experiencing a housing crisis (unanticipated change in housing costs, eviction, etc.).
T 3.2	Create a land bank to support redevelopment of abandoned residential properties (or expand powers granted to the Redevelopment Authority to provide the same function).

ACTIONS REQUIRING EXECUTIVE APPROVAL IN YEARS 4 THROUGH 7

C 2.4	Expand relationship between the Revenue Authority, Economic Development Corporation, and Department of Housing and Community Development to support housing development.
C 3.3	Market available resources and programs to local and regional developers.
C 3.6	Collaborate with the State of Maryland to identify additional resources to support the County's housing initiatives.
T 2.5	Target resources, like code enforcement and funding for rehabilitation, to improve the livability of existing homes.
T 3.3	Engage major employers and anchor institutions to initiate place-based investments that increase access to opportunity.
T 3.4	Use local economic development funding to create economic opportunities in tandem with housing development, including supporting economic development projects that include housing.

ACTIONS REQUIRING EXECUTIVE APPROVAL IN YEARS 8 THROUGH 10

C 2.6	Engage private financial institutions to create financial products that help achieve the goals in the CHS.
T 2.2	Use value capture to reinvest in neighborhoods experiencing increased private investment.
T 2.3	Stabilize residents through anti-displacement programs.
T 2.7	Build capacity (through processes, programs, and financing) to address condo vacancies.
T 3.1	Undertake or build on existing neighborhood planning efforts and other community-based processes to identify projects that directly address residents' interests.

TIMELINE FOR ACTIONS REQUIRING LEGISLATIVE APPROVAL

ACTIONS REQUIRING LEGISLATIVE APPROVAL IN YEARS 1 THROUGH 3

C 1.5	Establish stronger, market-informed inclusionary housing requirements.
C 2.2	Conduct a broad education and outreach plan to promote existing and new housing programs and dialogue with various community stakeholders on a regular basis.
C 2.7	Create more consistency within the County's development process.
C 3.1	Increase the County's Housing Investment Trust Fund (HITF).
C 3.2	Apply for federal Section 108 Loan Guarantee Funds to support mixed-income and mixed-use development.
C 3.5	Align the County's housing initiatives with federal and state resources to maximize impact of all existing and new resources.
T 1.2	Align the County's HITF and other development solicitations for public funding to support CHS goals and actions.
T 2.4	Create a range of resources for households experiencing a housing crisis (unanticipated change in housing costs, eviction, etc.).
T 3.2	Create a land bank to support redevelopment of abandoned residential properties (or expand powers granted to the Redevelopment Authority to provide the same function).

ACTIONS REQUIRING LEGISLATIVE APPROVAL IN YEARS 4 THROUGH 7

C 1.2	Establish more flexible regulations to support adaptive reuse of properties (in coordination with zoning rewrite).
C 1.4	Strengthen rights and responsibilities of tenants and landlords.
C 1.8	Support green building standards (in coordination with zoning rewrite).
C 2.10	Increase capacity of external partners (e.g., non-profit developers).
C 3.6	Collaborate with the State of Maryland to identify additional resources to support the County's housing initiatives.
T 1.1	Support proposed zoning changes that expand and encourage "missing middle" and other diverse housing types (e.g., duplexes, live/work units, one-level homes).
T 1.8	Explore innovative, low-cost housing solutions to serve persons experiencing homelessness.
T 3.3	Engage major employers and anchor institutions to initiate place-based investments that increase access to opportunity.
T 3.4	Use local economic development funding to create economic opportunities in tandem with housing development, including supporting economic development projects that include housing.
T 3.6	Coordinate targeted public investments with housing activities or other revitalization activities.

ACTIONS REQUIRING LEGISLATIVE APPROVAL IN YEARS 8 THROUGH 10

C 1.3	Allow accessory dwelling units as a permitted use in designated zones.
C 1.7	Adopt a universal design policy.
T 2.2	Use value capture to reinvest in neighborhoods experiencing increased private investment.
T 2.3	Stabilize residents through anti-displacement programs.
T 2.6	Strengthen the County's and partners' ability to purchase affordable rental properties at risk of converting to market-rate housing (i.e., right-of-first refusal provisions).

TIMELINE FOR ACTIONS UNDER CURRENT DEPARTMENTAL AUTHORITY

ACTIONS UNDER CURRENT DEPARTMENTAL AUTHORITY IN YEARS 1 THROUGH 3

C 2.12	Monitor, evaluate, and report progress on implementation of the CHS.
C 3.4	Establish consistent funding terms and align uses of key County resources (e.g., HITF, PILOTs, PACE, Section 108, and other financing tools, including any tailored financial products or incentives).
T 1.3	Build more mixed-use and mixed-income developments.
T 3.7	Leverage project-based vouchers to promote mixed-income projects and allocate funding sources for a local rental assistance program.

ACTIONS UNDER CURRENT DEPARTMENTAL AUTHORITY IN YEARS 4 THROUGH 7

C 2.5	Work with non-profit and faith-based institutions to evaluate opportunities for partnerships on new development, education and outreach, or programming.
T 2.1	Encourage developers to use PACE financing to make comprehensive energy efficiency upgrades to older properties.
T 2.8	Expand existing programs and financing tools to increase access to homeownership.
T 3.5	Use placemaking to cultivate and celebrate neighborhood identity.

ACTIONS UNDER CURRENT DEPARTMENTAL AUTHORITY IN YEARS 8 THROUGH 10

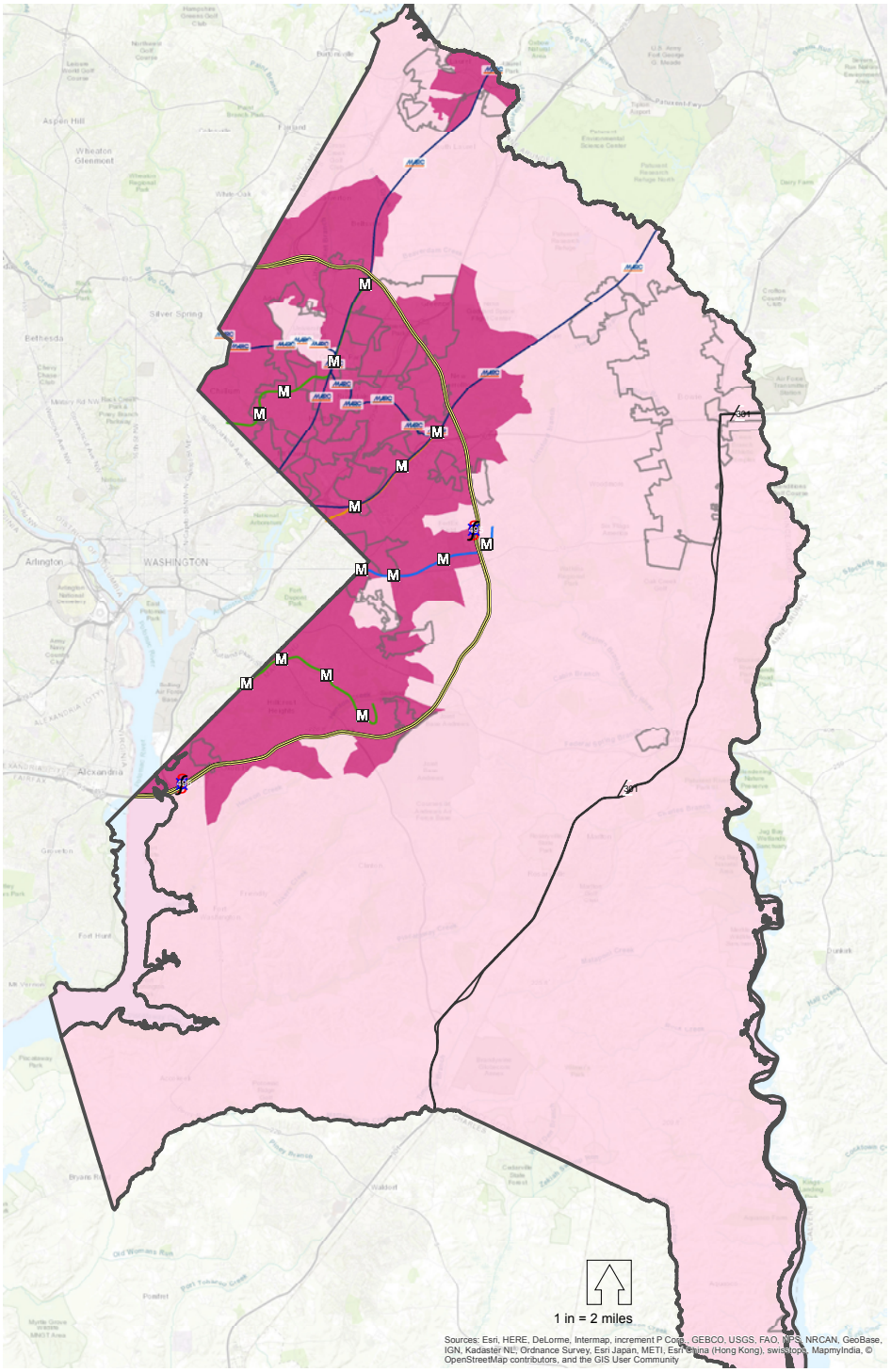
T 1.5	Target underused or obsolete properties for new housing production.
T 1.7	Implement a comprehensive approach to support elderly households aging in place.

ACTIONS BY KEY GEOGRAPHIES

Many of the actions in *Housing Opportunity for All* will be implemented countywide. In other instances, the County will align actions with specific housing market conditions or neighborhood-level conditions to maximize the impact of their housing investments and expand access to opportunity for county residents. Some of the common geographies, as well as the countywide actions, in *Housing Opportunity for All* are highlighted in the tables and maps below.

COUNTYWIDE ACTIONS

C 1.4	Strengthen rights and responsibilities of tenants and landlords.
C 1.6	Streamline the development review and permitting process for developments with a certain share of units set-aside for low-income households.
C 1.7	Adopt a universal design policy.
C 2.1	Improve cross-departmental coordination and communication on development projects.
C 2.2	Conduct a broad education and outreach plan to promote existing and new housing programs and dialogue with various community stakeholders on a regular basis.
C 2.3	Create a centralized inventory of publicly-owned land, subsidized housing, naturally occurring affordable housing, and underutilized properties.
C 2.4	Expand relationship between the Revenue Authority, Economic Development Corporation, and Department of Housing and Community Development to support housing development.
C 2.5	Work with non-profit and faith-based institutions to evaluate opportunities for partnerships on new development, education and outreach, or programming.
C 2.6	Engage private financial institutions to create financial products that help achieve the goals in the CHS.
C 2.7	Create more consistency within the County's development process.
C 2.8	Increase internal capacity to support implementation of CHS goals and strategies.
C 2.9	Build a fully culturally competent staff to serve the county's changing demographics.
C 2.10	Increase capacity of external partners (i.e., non-profit developers).
C 2.11	Reduce barriers for residents trying to find or stay in income-restricted housing.
C 2.12	Monitor, evaluate, and report progress on implementation of the CHS.
C 3.1	Increase the County's Housing Investment Trust Fund (HITF).
C 3.2	Apply for federal Section 108 Loan Guarantee Funds to support mixed-income and mixed-use development.
C 3.3	Market available resources and programs to local and regional developers.
C 3.4	Establish consistent funding terms and align uses of key County resources (e.g., HITF, PILOTs, PACE, Section 108, and other financing tools, including any tailored financial products or incentives).
C 3.5	Align the County's housing initiatives with federal and state resources to maximize impact of all existing and new resources.
C 3.6	Collaborate with the State of Maryland to identify additional resources to support the County's housing initiatives.
T 2.4	Create a range of resources for households experiencing a housing crisis (unanticipated change in housing costs, eviction, etc.).



"Stronger" corresponds to areas with scores above 50 relative to the rest of the Washington, D.C. metropolitan region. These areas are represented by darker colors in this map.

Analysis completed using Enterprise Community Partners' Opportunity 360 platform (see appendices for methods and a full list of data sources).

ACTIONS IN AREAS WITH STRONGER ACCESS TO JOBS, GOODS AND SERVICES (SEE MAP)

- **C 1.1** Modify public land disposition process to advance CHS goals.
- **T 1.3** Build more mixed-use and mixed-income developments.
- **T 1.5** Target underused or obsolete properties for new housing production.
- **T 1.6** Create additional resources to make it easier for persons with disabilities to find and stay in a home.
- **T 1.7** Implement a comprehensive approach to support elderly households aging in place.
- **T 1.8** Explore innovative, low-cost housing solutions to serve persons experiencing homelessness.
- **T 2.6** Strengthen the County's and partners' ability to purchase affordable rental properties at risk of converting to market-rate housing (i.e., right-of-first refusal provisions).
- **T 3.3.** Engage major employers and anchor institutions to initiate place-based investments that increase access to opportunity.
- **T 3.7** Leverage project-based vouchers to promote mixed-income projects and allocate funding sources for a local rental assistance program.

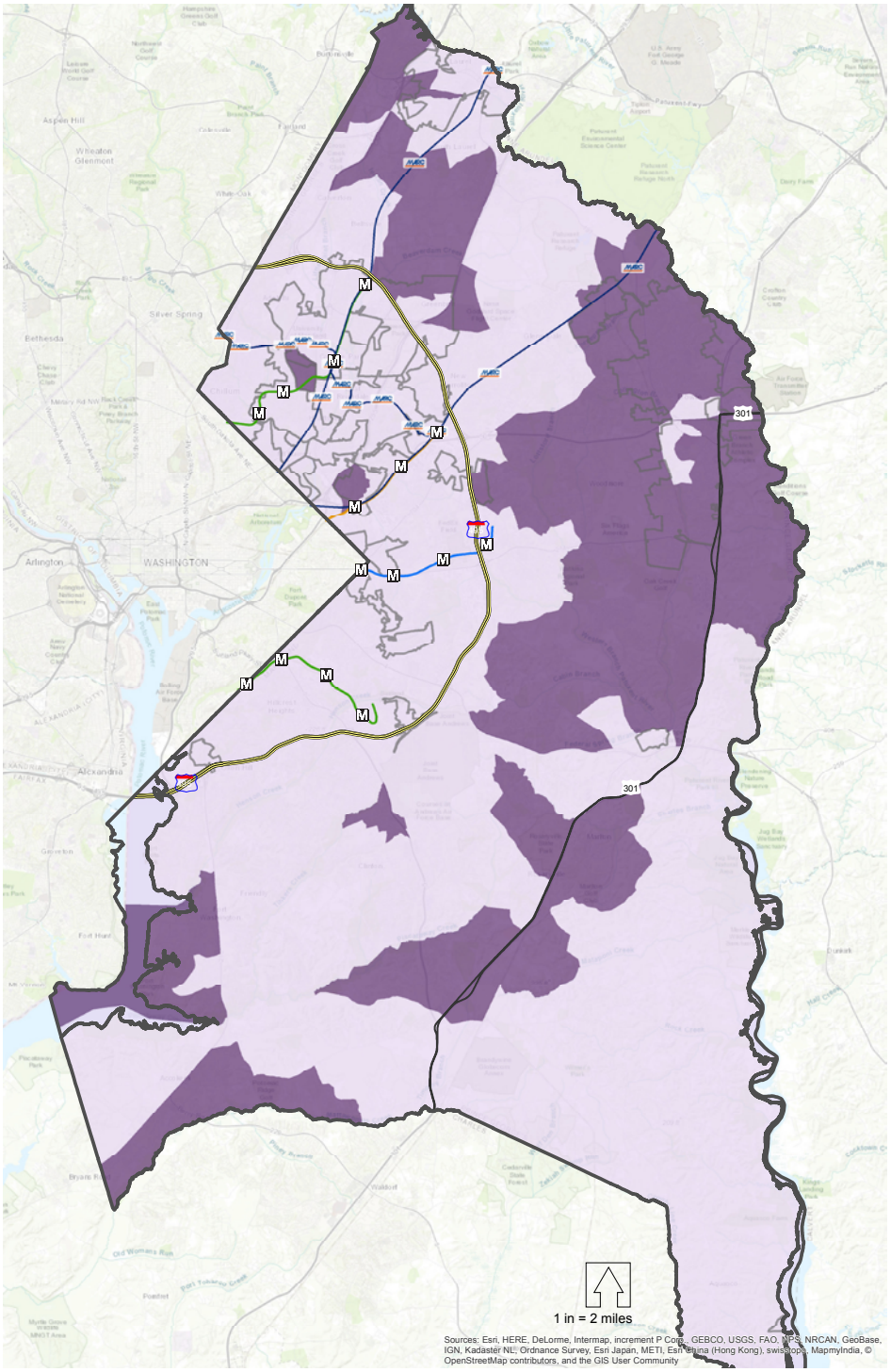
MUNICIPAL BOUNDARIES

Access to jobs, goods, & services (2016)

REGIONAL PERCENTILE:

50 AND BELOW

51 - 100



"Stronger" corresponds to areas with scores above 50 relative to the rest of the Washington, D.C. metropolitan region. These areas are represented by darker colors in this map.

Analysis completed using Enterprise Community Partners' Opportunity360 platform (see appendices for methods and a full list of data sources).

ACTIONS IN AREAS WITH STRONGER SOCIAL CAPITAL (SEE MAP)

- **C 1.1** Modify public land disposition process to advance CHS goals.
- **T 1.5** Target underused or obsolete properties for new housing production.
- **T 2.6** Strengthen the County's and partners' ability to purchase affordable rental properties at risk of converting to market-rate housing (i.e., right-of-first refusal provisions).
- **T 2.8.** Expand existing programs and financing tools to increase access to homeownership.
- **T 3.7** Leverage project-based vouchers to promote mixed-income projects and allocate funding sources for a local rental assistance program.

ACTIONS IN AREAS WITH WEAKER SOCIAL CAPITAL (SEE MAP)

- **T 3.2** Create a land bank to support redevelopment of abandoned residential properties (or expand powers granted to the Redevelopment Authority to provide the same function).
- **T 3.3** Engage major employers and anchor institutions to initiate place-based investments that increase access to opportunity.
- **T 3.4** Use local economic development funding to create economic opportunities in tandem with housing development, including supporting economic development projects that include housing.
- **T 3.5** Use placemaking to cultivate and celebrate neighborhood identity.

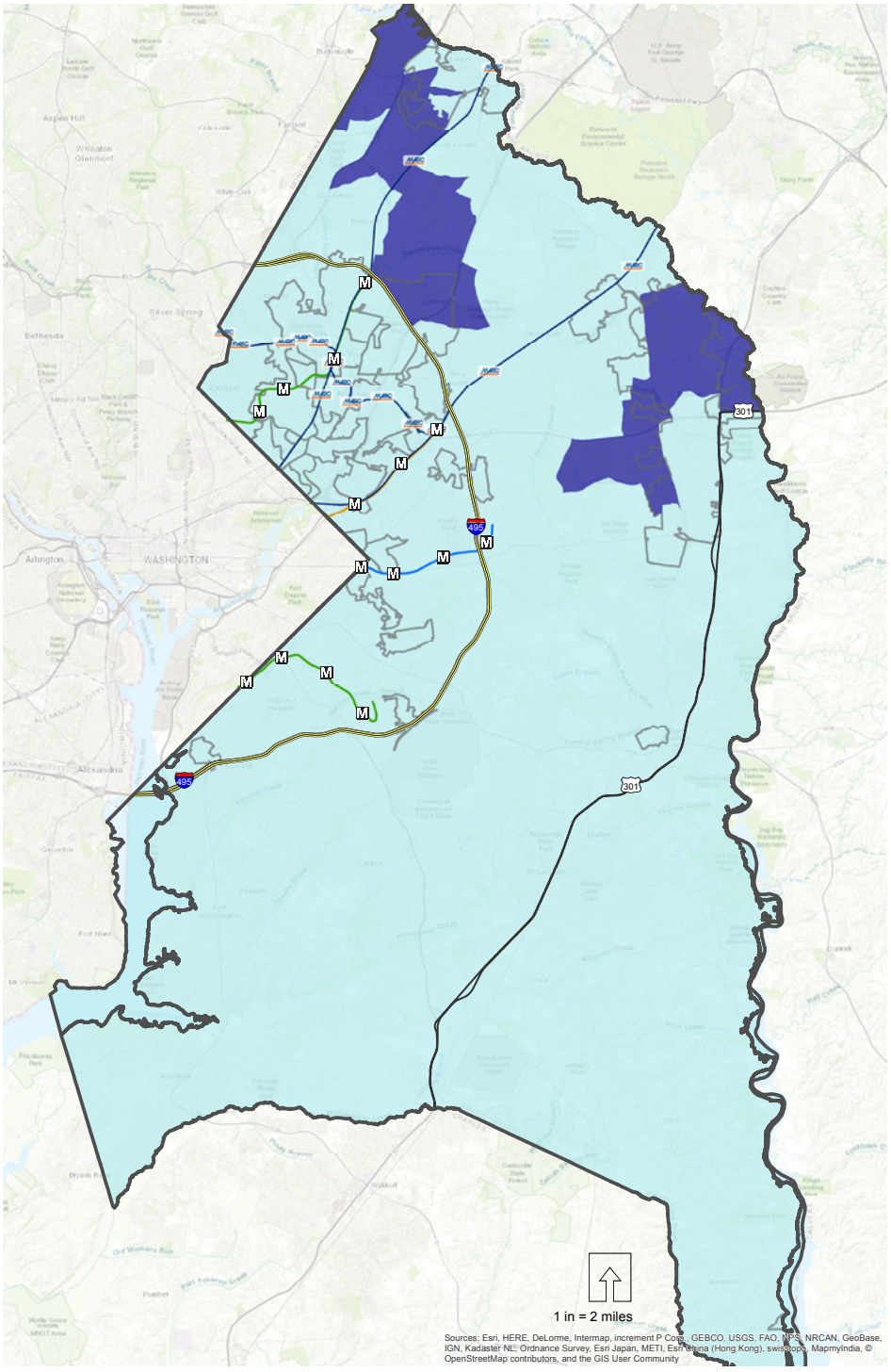
MUNICIPAL BOUNDARIES

Social capital & cohesion (2016)

REGIONAL PERCENTILE:

50 AND BELOW

51 - 100



"Stronger" corresponds to areas with scores above 50 relative to the rest of the Washington, D.C. metropolitan region. These areas are represented by darker colors in this map.

Analysis completed using Enterprise Community Partners' Opportunity360 platform (see appendices for methods and a full list of data sources).

ACTIONS IN AREAS WITH STRONGER COMMUNITY INSTITUTIONS (SEE MAP)

- **C 1.1** Modify public land disposition process to advance CHS goals.
- **T 1.2** Align the County's HITF and other development solicitations for public funding to support CHS goals and actions.
- **T 1.4** Identify opportunities for new housing development on publicly-owned land (including infill sites and brownfields).
- **T 1.5** Target underused or obsolete properties for new housing production.
- **T 1.8** Explore innovative, low-cost housing solutions to serve persons experiencing homelessness.
- **T 2.6** Strengthen the County's and partners' ability to purchase affordable rental properties at risk of converting to market-rate housing (i.e., right-of-first refusal provisions).
- **T 2.8.** Expand existing programs and financing tools to increase access to homeownership.
- **T 3.7** Leverage project-based vouchers to promote mixed-income projects and allocate funding sources for a local rental assistance program.

ACTIONS IN AREAS WITH WEAKER COMMUNITY INSTITUTIONS (SEE MAP)

- **T 3.3** Engage major employers and anchor institutions to initiate place-based investments that increase access to opportunity.

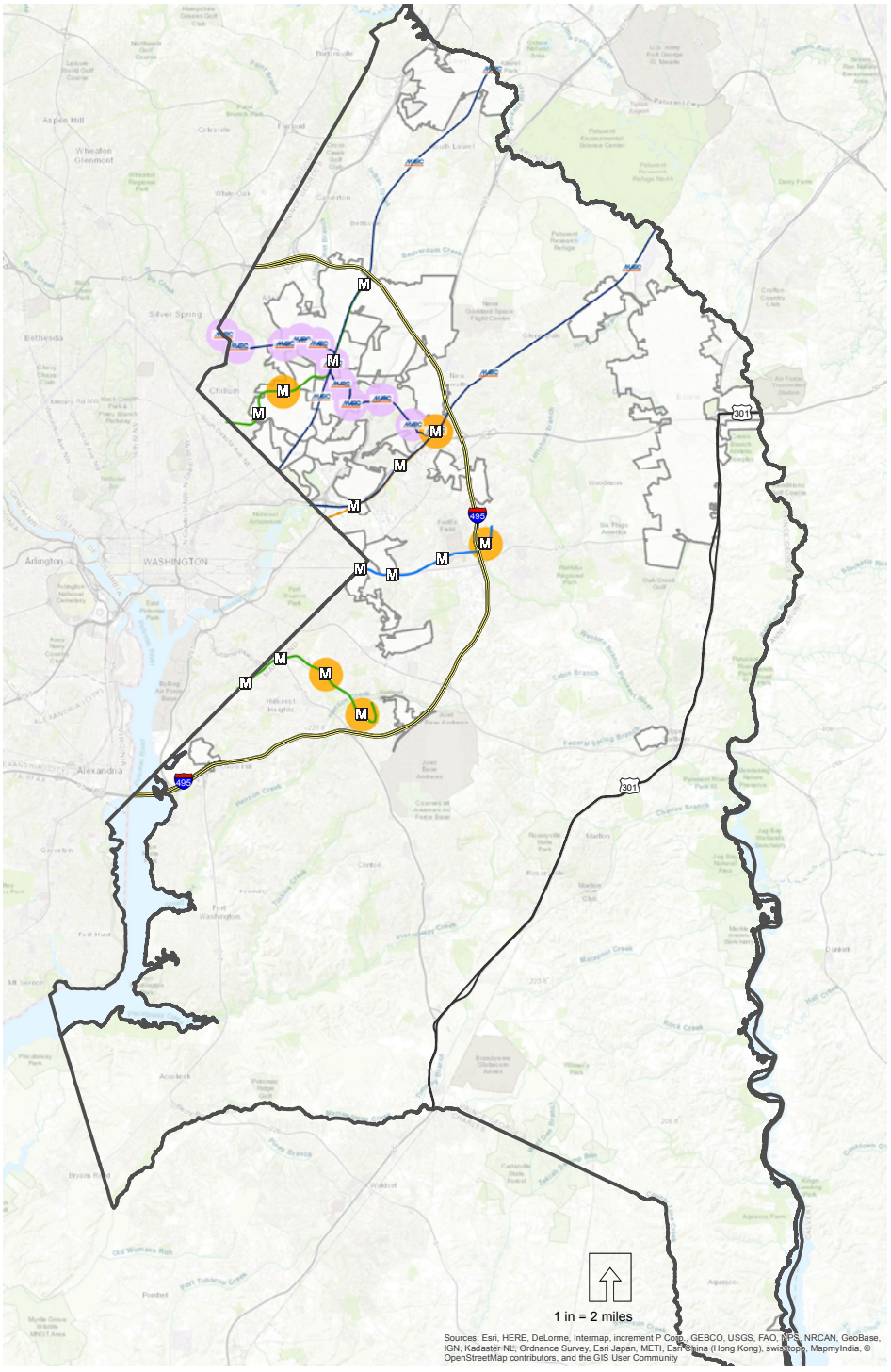
MUNICIPAL BOUNDARIES

Quality of community institutions (2016)

REGIONAL PERCENTILE:

50 AND BELOW

51 - 100



ACTIONS IN TOD AREAS (SEE MAP)

- **C 1.1** Modify public land disposition process to advance CHS goals.
- **C 1.5** Establish stronger, market-informed inclusionary housing requirements.
- **T 1.1.** Support proposed zoning changes that expand and encourage "missing middle" and other diverse housing types.
- **T 1.3** Build more mixed-use and mixed-income developments.
- **T 1.4** Identify opportunities for new housing development on publicly-owned land (including infill sites and brownfields).
- **T 1.5** Target underused or obsolete properties for new housing production.
- **T 2.2** Use value capture to reinvest in neighborhoods experiencing increased private investment.
- **T 2.3** Stabilize residents through anti-displacement programs.
- **T 2.6** Strengthen the County's and partners' ability to purchase affordable rental properties at risk of converting to market-rate housing (i.e., right-of-first refusal provisions).

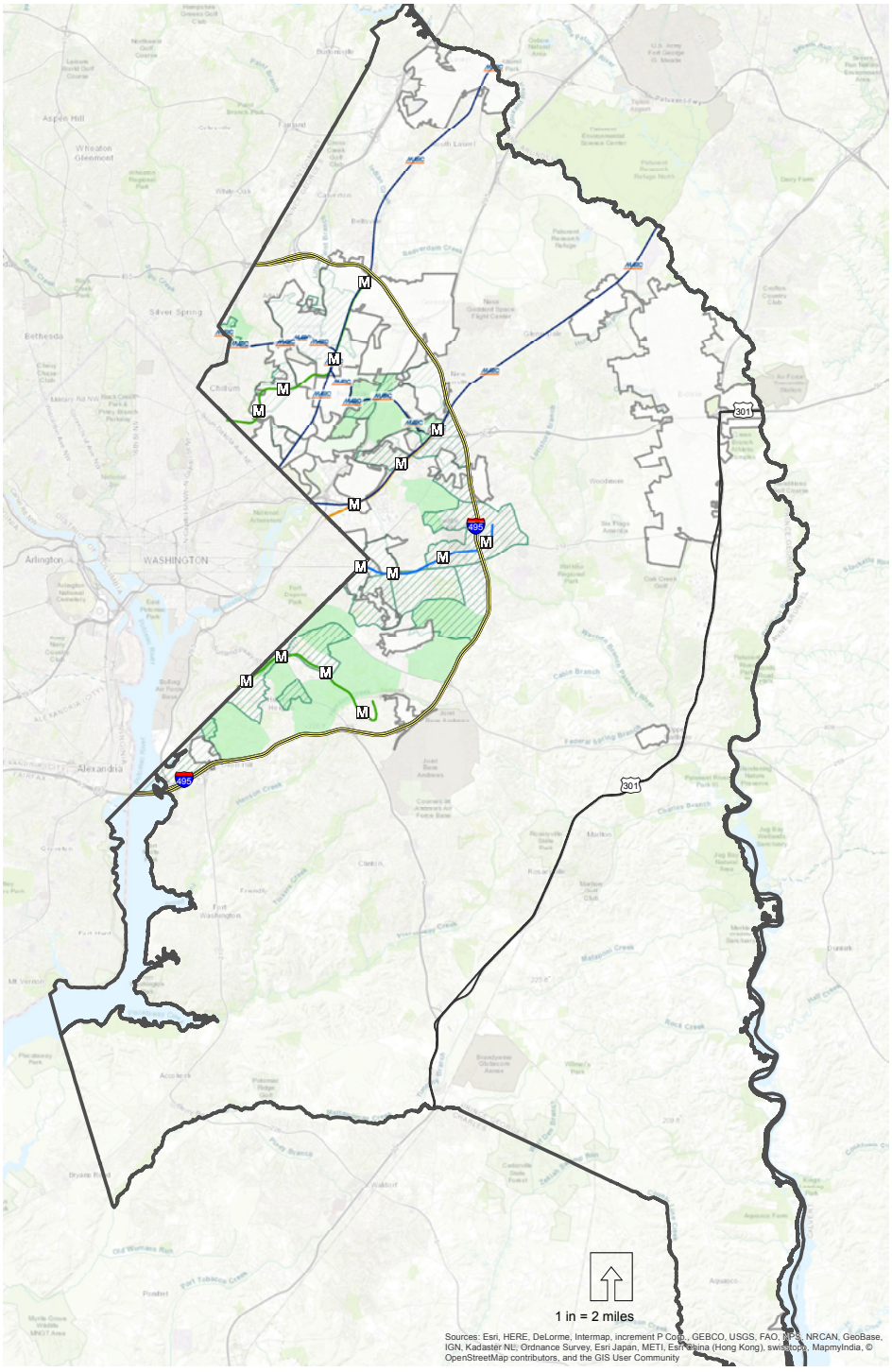
ACTIONS IN AREAS NEAR THE PURPLE LINE CORRIDOR (SEE MAP)

- **C 1.1** Modify public land disposition process to advance CHS goals.
- **C 1.5** Establish stronger, market-informed inclusionary housing requirements.
- **T 2.2** Use value capture to reinvest in neighborhoods experiencing increased private investment.
- **T 2.3** Stabilize residents through anti-displacement programs.
- **T 2.6** Strengthen the County's and partners' ability to purchase affordable rental properties at risk of converting to market-rate housing (i.e., right-of-first refusal provisions).

PRIORITY TOD AREAS

PURPLE LINE STATION AREAS

MUNICIPAL BOUNDARIES



ACTIONS IN OPPORTUNITY ZONES (SEE MAP)

- **T 1.5** Target underused or obsolete properties for new housing production.
- **T 2.2** Use value capture to reinvest in neighborhoods experiencing increased private investment.
- **T 3.3** Engage major employers and anchor institutions to initiate place-based investments that increase access to opportunity.

ACTIONS IN TNI AREAS (SEE MAP)

- **T 2.1** Encourage developers to use PACE financing to make comprehensive energy efficiency upgrades to older properties.
- **T 2.5** Target resources, like code enforcement and funding for rehabilitation, to improve the livability of existing homes.
- **T 3.1** Undertake or build on existing neighborhood planning efforts and other community-based processes to identify projects that directly address residents' interests.
- **T 3.2** Create a land bank to support redevelopment of abandoned residential properties (or expand powers granted to the Redevelopment Authority to provide the same function).
- **T 3.5** Use placemaking to cultivate and celebrate neighborhood identity.
- **T 3.6** Coordinate targeted public investments with housing activities or other revitalization activities.

ACTIONS BY KEY BENEFICIARIES

Actions in *Housing Opportunity* for All benefit all county residents by attracting new development, creating or improving homes, and maintain a high quality-of-life for. Some actions, though, are designed to benefit specific groups. Some of the common beneficiaries of *Housing Opportunity for All* are highlighted in this table.

Actions by select beneficiaries		Local and regional developers	Seniors	Persons experiencing homelessness	Persons with disabilities
C 1.1	Modify public land disposition process to advance CHS goals.	√	√	√	√
C 1.2	Establish more flexible regulations to support adaptive reuse of properties (in coordination with zoning write).	√			
C 1.3	Allow accessory dwelling units as a permitted use in designated zones.		√		
C 1.4	Strengthen rights and responsibilities of tenants and landlords.		√		
C 1.5	Establish stronger, market-informed inclusionary housing requirements.	√	√	√	√
C 1.6	Streamline the development review and permitting process for developments with a certain share of units set-aside for low-income households.	√			
C 1.7	Adopt a universal design policy.		√		√
C 2.1	Improve cross-departmental coordination and communication on development projects.	√			
C 2.3	Create a centralized inventory of publicly-owned land, subsidized housing, naturally occurring affordable housing, and underutilized properties.	√	√		√

Actions by select beneficiaries					
C 2.4	Expand relationship between the Revenue Authority, Economic Development Corporation, and Department of Housing and Community Development to support housing development.	√			
C 2.7	Create more consistency within the County's development process.	√			
C 2.9	Build a fully culturally competent staff to serve the County's changing demographics.			√	√
C 2.10	Increase capacity of external partners (e.g., non-profit developers).	√	√	√	√
C 2.11	Reduce barriers for residents trying to find or stay in income-restricted housing.		√	√	√
C 3.1	Increase the County's Housing Investment Trust Fund (HITF).	√	√	√	√
C 3.2	Apply for federal Section 108 Loan Guarantee Funds to support mixed-income and mixed-use development.	√			
C 3.3	Market available resources and programs to local and regional developers.	√			
C 3.4	Establish consistent funding terms and align uses of key County resources (e.g., HITF, PILOTs, PACE, Section 108, and other financing tools, including any tailored financial products or incentives).	√		√	
C 3.5	Align the County's housing initiatives with federal and state resources to maximize impact of all existing and new resources.	√		√	

Actions by select beneficiaries (continued)		Local and regional developers	Seniors	Persons experiencing homelessness	Persons with disabilities
C 3.6	Collaborate with the State of Maryland to identify additional resources to support the County's housing initiatives.	√		√	
T 1.1	Support proposed zoning changes that expand and encourage "missing middle" and other diverse housing types.	√	√		
T 1.2	Align the County's HITF and other development solicitations for public funding to support CHS goals and actions.	√	√	√	√
T 1.3	Build more mixed-use and mixed-income developments.	√	√	√	√
T 1.4	Identify opportunities for new housing development on publicly-owned land (including infill sites and brownfields).	√			
T 1.6	Create additional resources to make it easier for persons with disabilities to find and stay in a home.				√
T 1.7	Implement a comprehensive approach to support elderly households aging in place.		√		
T 1.8	Explore innovative, low-cost housing solutions to serve persons experiencing homelessness.			√	
T 2.3	Stabilize residents through anti-displacement programs.		√		√
T 2.4	Create a range of resources for households experiencing a housing crisis (unanticipated change in housing costs, eviction, etc.).			√	
T 3.4	Use local economic development funding to create economic opportunities in tandem with housing development, including supporting economic development projects that include housing.	√			

YEAR 1 IMPLEMENTATION CHECKLIST

The Year 1 Implementation Checklist outlines which of these steps will be taken at the start of implementing *Housing Opportunity for All*. At the beginning of each subsequent year, the County will evaluate progress on the previous year's checklist and create a new checklist for the upcoming year, pulling from the implementation steps in this document.

Implementation Step	Legislative	Executive	Departmental	Partners
Establish a cross-departmental team (i.e., task force) consisting of senior-level staff from each department and task the team with implementation of the CHS strategies and actions.		√		
Develop metrics and an online dashboard to measure progress on plan implementation.			Cross-departmental team	Advisory Group
Conduct a staffing assessment of DHCD and HAPGC to identify functional and capacity gaps.		√	DHCD & HAPGC	
Submit Section 108 application (identify a partner to administer the fund; identify programmatic priorities to help guide evaluation of eligible projects; and engage a consultant to prepare a Section 108 application to HUD).	√	√	DHCD, supported by cross-departmental team	Local financial institutions
Identify projects in existing pipeline suitable for Section 108 financing.			Cross-departmental team	
Update solicitation processes for existing funding (including HITF, HOME, and CDBG) to reflect priorities for preservation and geographic target areas.	√		DHCD	
Map the current development review process and identify processes that impede development (in collaboration with developers).	√		Cross-departmental team	Local & regional developers
Identify submarkets that could support inclusionary housing requirements (TOD areas, areas with stronger market housing conditions, etc.) / Work with local partners (e.g., developers, non-profit organizations, and residents) to develop and evaluate inclusionary requirements (income levels served; set-aside amount; etc.) and offsetting incentives (fee waivers, infrastructure investments, fast-tracked review process, etc.)	√		Cross-departmental team	Developers, non-profits, community members
Create a robust toolkit to support tenants facing eviction (including a first violation diversion program) to reduce housing turnover.	√		DHCD, DPIE, HRC	
Establish regular stakeholder meetings similar to the CHS focus groups to educate groups and receive feedback on strategies.	√		Cross-departmental team	
Expand focus of Common Ownership Commission to include tenants and other groups (via amended legislation).	√			
Develop communication materials to assist with cross-sector outreach, building on the CHS Communications Toolkit.	√	√	Cross-departmental team	Advisory Group
Coordinate with Office of Central Services and FSC First on criteria for PACE financing.			DHCD, EDC, OCS	FSC First
Add residential development and affordability criteria to the EDI Fund application.			DHCD, EDC	

DATA SOURCES

2000 U.S. Census

2010-2014 Comprehensive Housing Affordability Strategy

2011-2015 American Community Survey Five-Year Estimates

Market-based housing projections prepared by University of Maryland (February 2018)

Enterprise Community Partners' Opportunity360 data platform

Results of resident telephone survey (November-December 2017)

Results of focus groups and interviews (October 2017-May 2018)

Results of questionnaires completed by developers (December 2017-January 2018)

Results of programs and policy analysis (March 2018)

REFERENCES

Hickey, Robert and Lisa Sturtevant. (2015). Public Land & Affordable Housing in the Washington D.C. Region: Best Practices and Recommendations. Center for Housing Policy and the National Housing Conference. Prepared for ULI Washington. Available at: http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI_PublicLandReport_Final020615.pdf

Homeless Services Planning and Coordinating Committee. (2018). Homelessness in Metropolitan Washington: Results and Analysis from the Annual Point-in-Time (PIT) Count of Persons Experiencing Homelessness. Available at: https://www.streetsensemedia.org/wp-content/uploads/2018/05/MWCOG-DC-MD-VA-2018-PIT-Count-Report.pdf

Maryland-National Capital Park and Planning Commission. (2015). Prince George's County Retail Market Analysis. Prepared by RCLCO for M-NCPPC. Available at: http://mncppcapps.org/planning/publications/PDFs/298/Prince%20George's%20County%20Retail%20Market%20Analysis%20Consumer%20Segmentation%20and%20Performance%20Outlook%20Report.pdf

Opticos Design, Inc. Missing Middle Housing. Available at: http://missingmiddlehousing.com/contact/

Prince George's County FY 2016-2020 Consolidated Plan. Available at: https://www.princegeorgescountymd.gov/DocumentCenter/View/3977/The-Consolidated-Plan-for-Fiscal-Year-2016—2020-PDF?bidId

U.S. Department of Housing and Urban Development. (2013). Aging in Place: Facilitating Choice and Independence. Available at: www.huduser.gov/portal/periodicals/em/fall13/highlight1.html

U.S. Department of Housing and Urban Development. (2017). Meeting the Future Housing Needs of Seniors. Available at: https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-112017.html

U.S. General Services Administration. (2017). Universal Design: What is it? Available at: https://www.section508.gov/blog/Universal-Design-What-is-it

PHOTO CREDITS

FRONT COVER – Shutterstock (www.shutterstock.com) (top) and Maryland National Capital Park and Planning Commission; Ryan Craun, M-NCPPC (bottom)

BODY CONTENT PHOTOS – Maryland National Capital Park and Planning Commission; Ryan Craun, M-NCPPC

CASE STUDY BACKGROUND PHOTOS - Pexels (www.pexels.com)

ICONS - Shutterstock (www.shutterstock.com) & Freepik (www.freepik.com)

APPENDICES



Overview

As part of developing the Comprehensive Housing Strategy (CHS), Prince George's County's Department of Housing and Community Development hosted four public meetings.

Two meetings were held in October and November 2017 during Phase 1 of the Comprehensive Housing Strategy. These public meetings focused on defining the value of housing among county residents and identifying key assets and challenges to help inform which strategies the County should take over the next 10 years.

Two meetings were held in April and May 2018 during Phase 2 of the Comprehensive Housing Strategy. These public meetings focused on gathering feedback on the strategies that the County planned to take as part of implementing the Comprehensive Housing Strategy.

Spanish-language and American Sign Language interpretation services were available for participants at all four meetings, and all printed meeting materials were provided in both English and Spanish.

This summary highlights key themes from feedback gathered through activities during all four public meetings. This summary is split into two parts. The first part of the summary focuses on themes from the first set of public meetings. The second part of the summary focuses on themes from the second set of public meetings. Because much of this summary focuses on how often a keyword or idea was observed in participants' open-ended responses, sentiment—such as whether they were shared in a positive or negative light—is captured in the discussion of each theme.

Overall, public meeting participants affirmed the widespread need for safe, clean, and affordable neighborhoods with access to transportation and amenities throughout Prince George's County. They suggested that the County prioritize a variety of different housing options and foster neighborhoods with mixed-use development to achieve these types of communities.

Attendance

In total, these in-person, public meetings collected input from nearly 200 residents and interested stakeholders. It is important to note that while all participants were encouraged to complete all meeting activities and participate in small-group conversations, participation was voluntary.

Basic information, such as where participants live and work in the county, age, and housing situation, was collected from meeting attendees to gauge who attended in-person meetings (versus participated in other forms of outreach). Based on information collected during the public meetings, most attendees either live or work in the county or both. Most participants were aged 35–49 followed by those aged 25–34. Most participants lived alone (single household) or were families with children aged six and older.

Activities

- ***Housing values worksheet.*** Using this worksheet, participants were asked to envision what housing in Prince George's County should be like in the future, using words, phrases, or drawings. The worksheet prompted participants to answer the following question, "I believe housing in Prince George's County should be…" This worksheet was used at all four public meetings.
- ***Access to opportunity mapping exercise.*** To understand the connection between housing and other key conditions related to access to opportunity, participants were encouraged to write down "challenges" or "assets" and place a sticky note on the map to demonstrate where this asset existed or may be missing in Prince George's County. The maps asked about assets and challenges in the following four categories: 1) transportation and mobility; 2) education; 3) health and well-being; and 4) economic security. The goal of this activity was to connect a range of assets and challenges to housing, as well as understand what areas may benefit from these connections. This exercise was completed at the second public meeting in October 2017.
- ***Strategy feedback forms.*** The strategy feedback form collected feedback on the high-level strategies presented at public meetings. The strategy feedback forms asked members of the public to share if each strategy was "the most important strategy" or "may not be right" for Prince George's County. These forms also had space for additional comments for each proposed strategy and general comments. These forms were used at the second set of public meetings in April and May 2018.

Key themes from Phase 1

Four themes were cited most often during the first two public meetings in Phase 1: 1) accessibility to amenities; 2) external market factors; 3) property management and maintenance; and 4) the built

> *"What worries me and my family is the increase in rent each year."*
>
> *— Public meeting participant*

environment. Each theme is summarized in more detail below.

- **Accessibility to amenities.** Overall, in both the worksheet and map activities, participants highlighted two core themes: affordability and accessibility. Comments consistently included keywords such as "accessible," "affordable," "walkable neighborhoods," "access to transit," and "grocery stores." Most members of the public mentioned the need for accessibility in a positive light, highlighting the types of features they would like to see. The largest number of respondents used the word "affordable," followed by the need for access to transportation and walkability, using the phrases or words such as "transit-access," "accessible to metro," or "walkable." Many of these ideas were echoed in the mapping activity. For example, a participant listed "grocery stores" four times on a single note to emphasize the need for an all-purpose

grocery store and the connection between the location of housing and health and well-being. Accessibility to a variety of affordable housing options were also noted under the connection to economic security. According to one participant, there are "very slim pickings [for housing] and [they] are normally in saturated areas."

- **External market factors.** Members of the public noted a changing housing market within Prince George's County. They typically brought up higher housing costs in a negative way, expressing that it is difficult for them or their loved ones to absorb increases in rent, property taxes, and utilities. Many meeting participants felt they could be displaced from their current home due to higher costs. They also shared specific ways to address the county's changing housing market: a community land trust, rent caps, stronger rights for tenants and landlords, and increased assistance during housing crises and for home repairs or modifications. However, not all members of the public are in favor of these solutions. One member of the public did not support rent control, because it may affect property owners' ability to generate enough income to maintain their properties. Members of the public also mentioned other factors—like higher utilities—and the possibility of using renewable energy or other energy efficiency measures in new development to help offset utility costs.

- **Property management and maintenance.** Comments among members of the public ranged from housing quality, code violations, and code enforcement. On the whole, these comments were typically expressed as concerns. Many members of the public cited the importance of better property maintenance; stronger oversight and accountability of property managers; and more comprehensive tenants' rights.

- **Built environment.** Comments and ideas in this theme closely mirror those under "accessibility to amenities." Many members of the public cited "outdoor recreation opportunities" and "great parks" as existing assets within Prince George's County. Other reoccurring keywords in participants' comments included "environmentally friendly" and "green space." One member of the public drew a picture of a house that led to a set of trees with a bike trail connecting them, emphasizing how green amenities can build stronger connections to housing. Additionally, participants called for a "safe" and "diverse" environment, summed up by one participant as "integrated and diverse neighborhoods."

Key themes from Phase 2

Members of the public ranked which strategies they thought were most important for Prince George's County to pursue over the next 10 years, as well as those that may not be right for it to pursue. In addition to prioritized strategies, members of the public also provided open-ended comments on their feedback forms and in small-group discussions.

In their open-ended comments, members of the public echoed similar themes from Phase 1 during Phase 2: 1) affordability; 2) housing for different populations; and 3) property management and maintenance. Each theme is summarized in more detail below.

Priority strategies

Members of the public thought production of affordable housing to help cost-burdened residents was the most important strategy for Prince George's County to pursue over the next 10 years. This strategy consistently ranked as the highest priority among members of the public. Many participants saw inclusionary zoning as one way to provide affordable housing options, while other participants highlighted the importance of creating more homes throughout the county (as well as a wider variety of homes, a theme discussed in more detail below).

"I believe all [of these strategies] are vital to creating sustainable neighborhoods and necessary to promote growth. If one or more are ignored or shoved aside, you run the risk of toppling the whole house of cards."

— Public meeting participant

The strategy to increase neighborhood investments and improve quality-of-life was not ranked as a priority among public meeting participants—even though many of the open-ended comments in Phase 2 emphasized the importance of building stronger connections between amenities and homes. In fact, this strategy was ranked as a priority the fewest number of times among members of the public. This dynamic may be partially attributed to concerns about neighborhood investments increasing displacement pressure, which was expressed by several members of the public. Similarly, while brought up consistently in open-ended comments, the strategy to preserve housing affordability and improve the quality of existing properties was also not ranked consistently as a high priority among members of the public.

"Revitalization is good, as long as it is concurrent with preserving long-term affordability."

— Public meeting participant

Other themes

In addition to prioritizing strategies, meeting participants also shared comments during the small-group discussion and wrote additional open-ended comments on their feedback forms. Three themes—affordability (including preserving housing affordability); housing for different populations; and property maintenance and management—were cited with the highest frequency in participants' open-ended comments. Each theme is summarized in more detail below.

- **Affordability.** In participants' comments, affordability denotes the cost of housing (and in some responses, the cost of living more broadly). Many members of the public shared concerns about

higher housing costs, noting that these costs can result in displacement. Some members of the public shared ways to keep homes in Prince George's County affordable through rent control, a community land trust, and financial management services. Some residents also noted a need to rebrand "affordable housing," especially public housing, within Prince George's County to make the strategies within the *Comprehensive Housing Strategy* successful.

- **Housing for different populations.** This theme captures a need for a greater variety of homes, as well as accessible features in homes, to serve different populations. Members of the public shared that strategies need to focus on creating more accessible homes for seniors and persons with disabilities. Members of the public proposed building a greater diversity of homes, calling on the County to "increase the total housing supply at all levels—houses, apartments, granny flats, and townhouses." Another participant said the County should encourage more accessory dwelling units and single-room occupancy units" to diversify its housing supply, while others noted a need for larger, multifamily units to serve families.

> *"We need more attention to apartments, because they [property owners] do not attend to them but increase the rent every year. For example, I have something, and I call, but they never come fix the problem. We need more inspections for homes."*
>
> *— Public meeting participant*

- **Property management and maintenance.** Strategies to address the upkeep of homes and encourage responsive management to requests for maintenance or other issues with a unit were commonly cited among members of the public. Responses included improving the overall quality of homes—with members of the public citing a need for improved sanitation, more responsive property owners when a problem exists, and greater accountability for code enforcement violations. One participant proposed "better inspections in all apartments because many people have many [problems that aren't fixed]."

Contents

I. Executive Summary 2
II. Introduction 3
III. Methods 3
IV. Findings 6
Demographic trends 6
Housing Tenure, Stock, and Distribution 14
A. Housing Needs: Cost Burdens and Adequacy 18
B. Housing Market: Housing Value and Rents 22
C. Housing Market: Supply 24
D. Housing Market: Affordability for Ownership 27
E. Housing Market: Affordability for Renters 31
F. Subsidized Units 34
V. Conclusion 36

Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

I. Executive Summary

This analysis was prepared for the *Prince George's County Comprehensive Housing Strategy*. Our analysis provides information about trends within the county across three areas: 1) demographics and economy; 2) housing market; 3) housing problems (i.e., cost burdens, housing adequacy, and unmet housing needs). This analysis will help County officials and other local stakeholders tailor specific strategies to meet the housing needs of a growing and changing population within Prince George's County.

Several key findings emerged from this analysis:

- The population is growing but more slowly than in years past. The composition of the county's population is also changing. Prior to 2010, population growth was fueled primarily by increases in the Black and Hispanic residents. Since 2010, White population increased for the first time in over 40 years. Different racial and ethnic groups live in distinct areas within the county. Residents in Prince George's County are aging, and fewer married families with children live in the county than in years past.
  The homeownership rate has been fairly constant over the past 15 years, hovering around 62 percent. During the same time period, house sizes have grown, with a decline in one-bedroom units and efficiencies and an increase in units with two or more bedrooms. Given the increase in households without children, this finding implies that households are occupying larger units than before or that multi-adult household growth has been increasing its market share. The distribution of housing types has remained largely unchanged between 2000 and 2015, with single-family detached units comprising more than one-half of the county's housing stock. These units are primarily located outside the I-495 Beltway.
- Households' housing cost burdens have risen since 2000. Between 2000 and 2014, the percentage of households spending more than 50 percent of their income on housing costs rose from 10 percent of households to 17 percent of households. The burden of high housing costs falls most heavily on renters and older, lower-income, and non-White populations. These same groups are also more likely to be exposed to inadequate housing conditions, such as lack of full plumbing or kitchen facilities.
- While housing values and rents have been on the rise throughout the Washington, D.C. metropolitan area, the county's home values and rents are lower than in surrounding counties and have increased less rapidly. The county exhibits a shortage of affordable ownership units for households with incomes above the median and a shortage of affordable rental units for extremely low-income renters. The subsidized units are at risk of expiring subsidy contracts.

II. Introduction

This report summarizes initial findings of current housing trends analysis. This analysis will inform *Prince George's County Comprehensive Housing Strategy*. The analysis discussed within this report focuses on understanding the following questions:

- How have demographic and economic conditions changed over time?
- How has Prince George's County's housing market changed over time (in terms of housing type, price, and supply)?
- Do Prince George's County residents experience cost burdens and/or live in inadequate housing conditions?
- How affordable are rental and homeownership housing units to Prince George's County residents? In other words, are current residents' housing needs being met?

The analysis in this report builds on and adds to past studies and planning documents for Prince George's County, including:

- The approved 2035 General Plan for Prince George's County, adopted in 2016, which contains a housing element.
- The 2015 Greater Washington Region's Future Housing Needs: 2023
- Various publications by the Metropolitan Washington Council of Governments

Given its location in the dynamic, complex, and growing Washington, D.C. metropolitan region, any description and analysis of Prince George's County housing conditions need to account for regional dynamics. Throughout this report, Prince George's County is compared to adjacent Maryland counties and the District of Columbia or other jurisdictions within the Metropolitan Washington Council of Governments (MWCOG) region, which includes the District of Columbia and jurisdictions in parts of Maryland and Virginia.

This report presents current trends, typically comparing 2000 and 2015 data, based on quantitative data. The narrative highlights the important findings from these trends, accompanied by figures and charts. The report does not include an analysis of the forces driving these trends, or other important perspectives that will inform the County's *Comprehensive Housing Strategy*. The Comprehensive Housing Strategy will include data from this report, as well as findings from interviews, focus groups, surveys, and the public input process.

The report first describes the methods used in its development and then presents the existing housing conditions analysis by topical area, with a focus on its key takeaways.

III. Methods

1) Profile of demographic, economic, and housing market conditions

   The existing housing needs analysis analyzed socioeconomic and housing affordability trends and compared housing needs to the county's current housing supply.

The project team analyzed data from the U.S. Census, American Community Survey (ACS), and the Integrated Public Use Microdata Series (IPUMS) to create a historical county profile of demographic, economic, and housing market conditions. These data provide insights into the demographic trends, such as aging, household composition, and racial and ethnic composition, among other demographic and economic trends, that influence the current supply of and future demand for housing within Prince George's County. The report analysis these conditions at two spatial scale: county-level and Census Tract-level.

2) Assessment of current housing needs and affordability

The project team examined trends in housing supply, home prices and rents, housing needs, and affordability. To characterize trends in housing supply, this report examines recent trends in residential construction using Census Building Permits data between 2000 and 2016 and current housing stock by building type.

The project team also analyzed current housing needs and affordability trends in Prince George's County, drawing upon data from the Comprehensive Housing Affordability Strategy (CHAS) provided by the U.S. Department of Housing and Urban Development (HUD). This analysis demonstrates how housing needs and affordability has changed for county residents between 2000 and 2014. It quantifies housing cost burdens[1] and inadequate housing[2] by tenure, race and ethnicity, family type, and income levels for all county residents.

This report also identifies the number of homeownership and rental units by units in structure currently affordable to households at different HUD income categories as a relative measure of Area Median Income (AMI). These include residents who are at or below 30 percent of AMI (extremely low-income, ELI); 30–50 percent of AMI (very low-income, VLI); 50–80 percent AMI (low income); 80–100 percent AMI (moderate income); and greater than 100 percent AMI (high income).[3] Affordability is examined to determine whether the affordable housing stock in the county is sufficient for need. Affordability is defined by the number of housing units in different price ranges affordable to households in different income categories, using the HUD's 30-percent-of-income standard as a threshold measure of affordability.[4] Current unmet needs for affordable housing by income category is computed using both vacant and occupied units.

[1] According to HUD, households experience cost burden when they spend more than 30 percent of income on housing, and experience a severe housing cost burden when they spend more than 50 percent of income on housing.
[2] Inadequate housing includes households with one or more housing unit problems: (1) lack of kitchen, (2) lack of plumbing, (3) more than 1 person per room, or (4) cost burden.
[3] HUD defines Area Median Income (AMI) with median household income in a given metropolitan area.
[4] HUD CHAS created a series of assumptions for owner affordability and renter affordability. The owner affordability determines the relationship between a housing unit's value and the monthly mortgage payment required to purchase it. HUD assumes a 31% monthly payment standard, 96.5% loan-to-value rate, a 5.5% interest rate, a 1.75% upfront insurance premium, a .55% annual insurance premium, and 2% annual taxes and insurance. Based on these assumptions, HUD estimates value to income ratio of 3.36 for an "affordable" home. With regard to renter affordability, HUD assumes that a 30% monthly payment standard is the threshold for affordability.

Availability of units is considered for rental housing to further explore the affordable housing gap for renters. "Available" units are defined as housing units available for occupancy by households within a particular income range. A unit is available at a given level of income if it is affordable at that level, and it is occupied by a renter at that income level or a lower level, or is vacant.

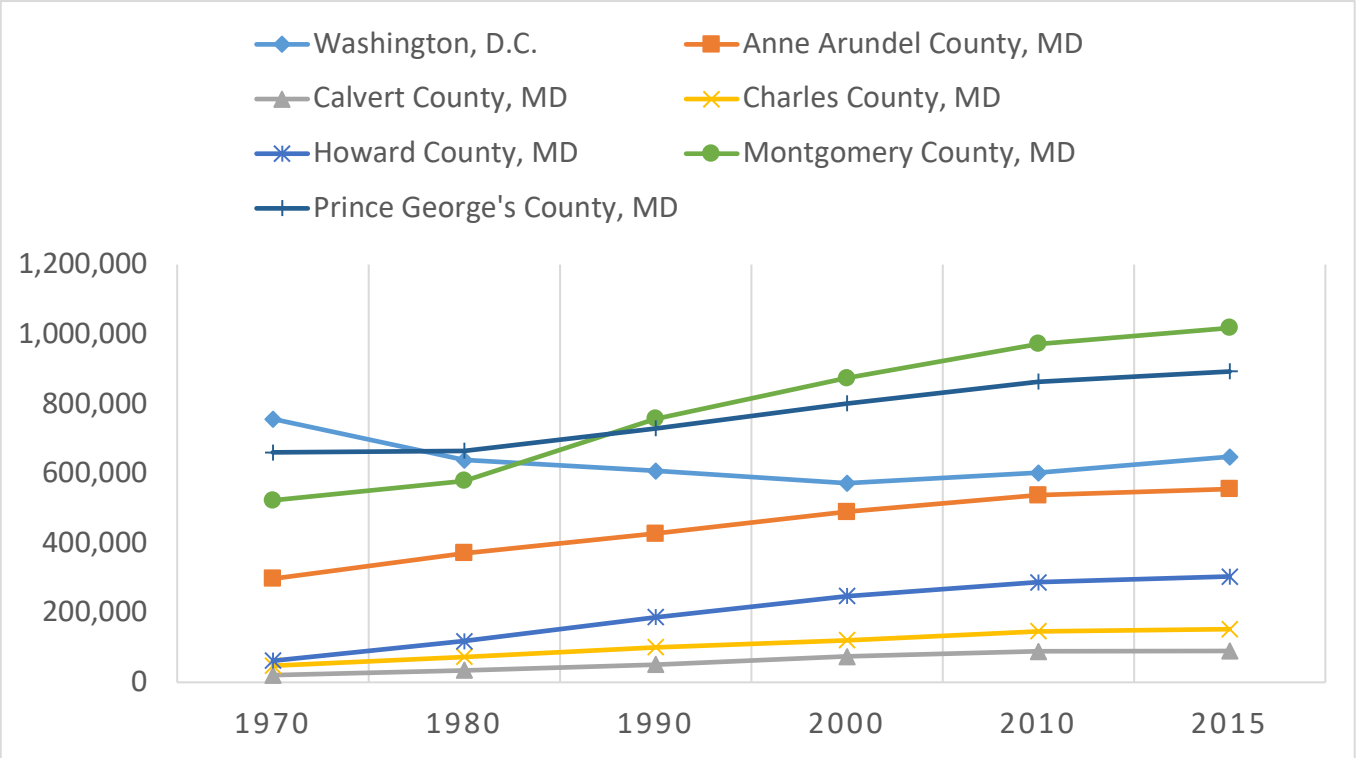
Drawing data from the National Housing Preservation Database, this report also includes an inventory of existing and expiring subsidized housing stock by subsidy type to help understand risks for affordable housing preservation.

IV. Findings

Demographic trends

The population is growing more slowly than it has previously. The population of Prince George's County has been growing consistently since 1970, but at a slower rate since 2010 (Fig. 1). Compared with other nearby counties, the county's growth rate has been similar to population growth in Anne Arundel County, and slower than growth in Montgomery County. The county is the second largest Maryland county near Washington, D.C., with a population of 892,816 in 2015. Like other counties in Maryland, the effects of the Great Recession and subsequent foreclosure crisis contributed to slower population growth in Prince George's County.

Figure 1. Population Trends in Prince George's County and Surrounding Counties



Source: IPUMS National Historical Geographic Information System (NHGIS), ACS 2015 5yr

Prince George's County's population is growing older, outpacing overall population growth. Between 2000 and 2015, the county has seen an increase in the share of the population aged 65 or older (from 30 to 37 percent of total population). Over the same time period, the share of children under 18 years decreased from 27 to 23 percent of total population (Table 1).

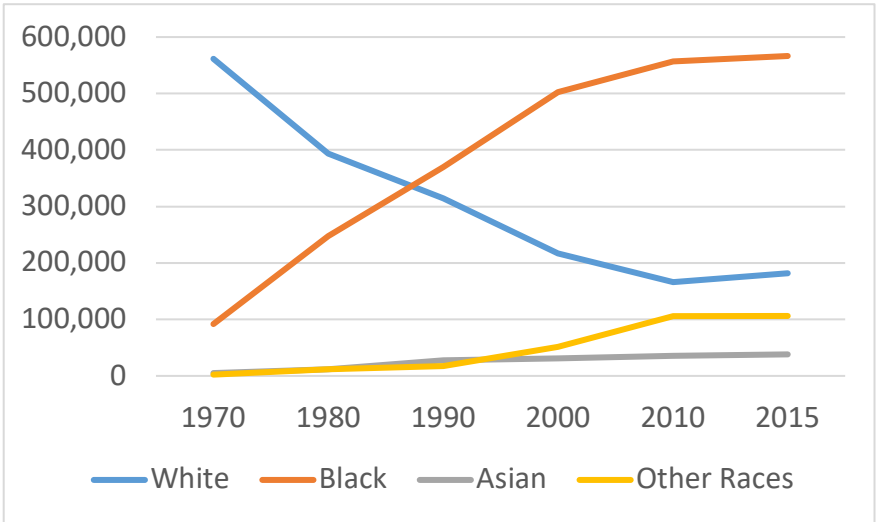
Table 1. Population Trends by Age

Population	Under 18 years	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-84 years	85 years or more	Total
1970	245,531	95,109	111,097	79,252	65,962	36,947	24,826	1,843	660,567
1980	194,624	102,875	129,097	89,247	64,582	48,138	33,697	2,811	665,071
1990	177,945	94,935	151,156	121,318	81,072	52,499	46,592	3,751	729,268
2000	214,602	83,346	126,178	138,319	110,051	67,068	56,265	5,686	801,515
2010	205,999	101,053	125,740	123,932	128,053	97,130	73,225	8,288	863,420
2015	203,801	98,141	133,551	123,246	130,601	107,348	86,290	9,838	892,816

Source: IPUMS National Historical Geographic Information System (NHGIS), ACS 2015 5YR

The number of residents who identify as Black continues to increase, but at much slower rates since 2000. After 2010, residents who identify as White increased for the first time in over 40 years. The historic decline of Whites in the county has, until 2010, been offset by gains in Black, Asian, and other races (Fig. 2 and Table 2).

Figure 2. Population Trends by Race



Source: IPUMS National Historical Geographic Information System (NHGIS), ACS 2015 5YR

Table 2. Population Trends by Race

Population	White	Black	Asian	Other Races	Total
1970	561,476	91,808	5,017	2,266	660,567
1980	393,550	247,888	12,059	11,574	665,071
1990	314,616	369,791	27,859	17,002	729,268
2000	216,729	502,550	31,032	51,204	801,515
2010	166,059	556,620	35,172	105,569	863,420
2015	182,066	566,467	38,124	106,159	892,816

Source: IPUMS National Historical Geographic Information System (NHGIS), ACS 2015 5YR

The number of Hispanic residents rapidly increased since 1980 but growth has flattened since 2010 (Table 3). In 2015, 63 percent of Prince George's County total population is non-Hispanic Black and 14 percent is non-Hispanic White, while 16 percent is Hispanic (Table 4). Likewise, the foreign-born population continues to show steady gains across the county, particularly among immigrants from Latin and South America and Africa (Fig. 3).

Table 3. Population Trends by Ethnicity

Year	Hispanic	Non-Hispanic	Total
1970	11,962	648,605	660,567
1980	14,421	650,650	665,071
1990	29,983	699,285	729,268
2000	57,057	744,458	801,515
2010	128,972	734,448	863,420
2015	144,996	747,820	892,816

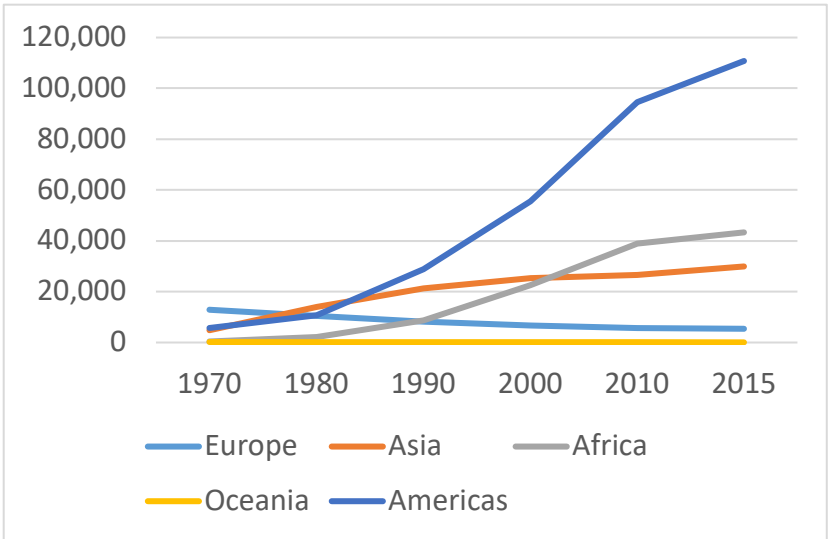
Source: IPUMS National Historical Geographic Information System (NHGIS), ACS 2015 5YR

Table 4. Population by Race and Ethnicity

Race or ethnicity	2015	
	Number	Share
White (non-Hispanic)	127,687	14%
Black or African American (non-Hispanic)	558,578	63%
American Indian and Alaska Native (non-Hispanic)	2,076	0%
Asian (non-Hispanic)	37,921	4%
Native Hawaiian and Other Pacific Islander (non-Hispanic)	242	0%
Some Other Race (non-Hispanic)	2,609	0%
Two or More Races (non-Hispanic)	18,707	2%
Hispanic	144,996	16%
Total population	892,816	100%

Source: ACS 2015 5YR

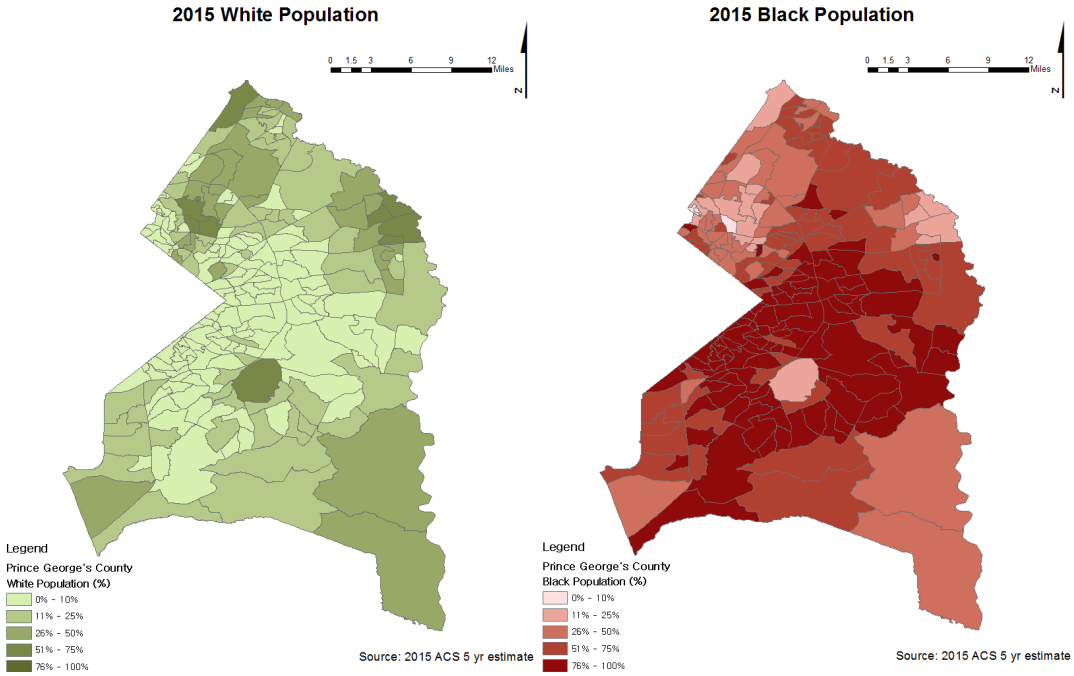
Figure 3. Population Trends for Foreign-Born Residents

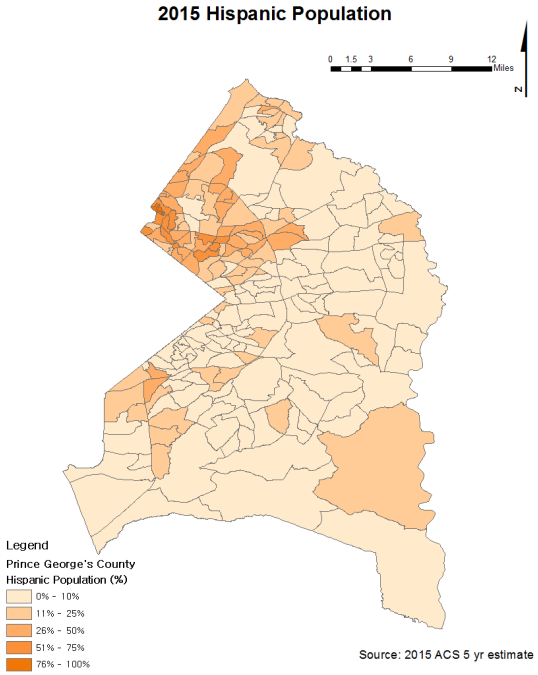


Source: IPUMS National Historical Geographic Information System (NHGIS), ACS 2015 5yr

The county has distinct racial and ethnic patterns of settlement. Concentrations of black residents are particularly evident along the east-west Central Avenue corridor. Whites tend to cluster on the periphery of the county around and outside Route 301 (Crain Highway). Hispanics are clustered in the inner-ring of North County, adjacent to Montgomery County (Fig. 4). Asian Americans are largely clustered in the northern corner of this edge.

Figure 4. Geography of Non-Hispanic Whites and Blacks, and Hispanics





Source: ACS 2015 5yr

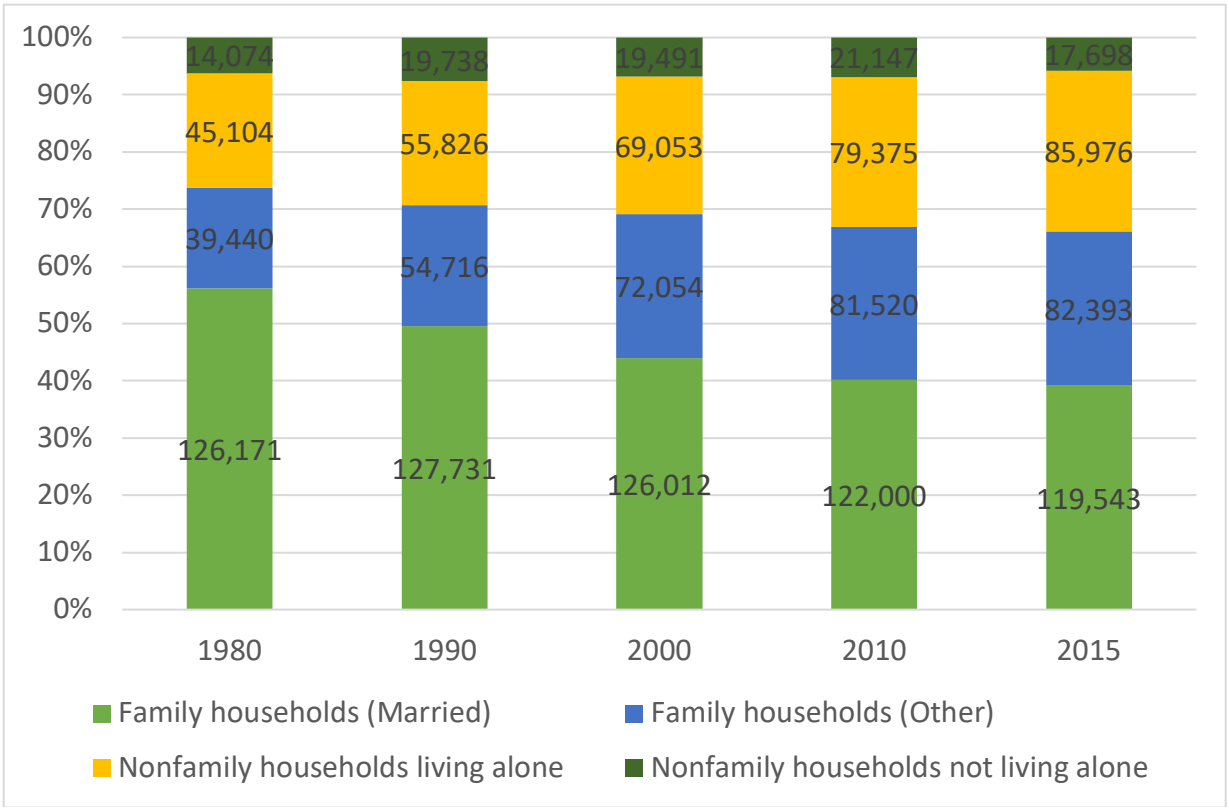
There has been significant growth among small and multi-person households. These trends underlie current housing conditions and will influence future trends. However, the trends underlying household and family type as well as household composition and size present a complex picture that needs to be unpacked.

The biggest increase in household type (Fig. 5) has been among family households (other), or non-married family households, followed by large increases in non-family households living alone. Despite an apparent change in housing types, families are larger than those within the state (2.86 compared to 2.67). While the absolute number and percentage of single-person households has increased significantly (Fig. 6), the percentage of 3- to 5-person households has remained fairly steady.

Prince George's County experienced a decline in the number of families with children. Increases in householders or families without children represent the dominant family types, although the large decline in married families with children has been partially offset by increases in female- and male-headed households with children (Fig. 7).

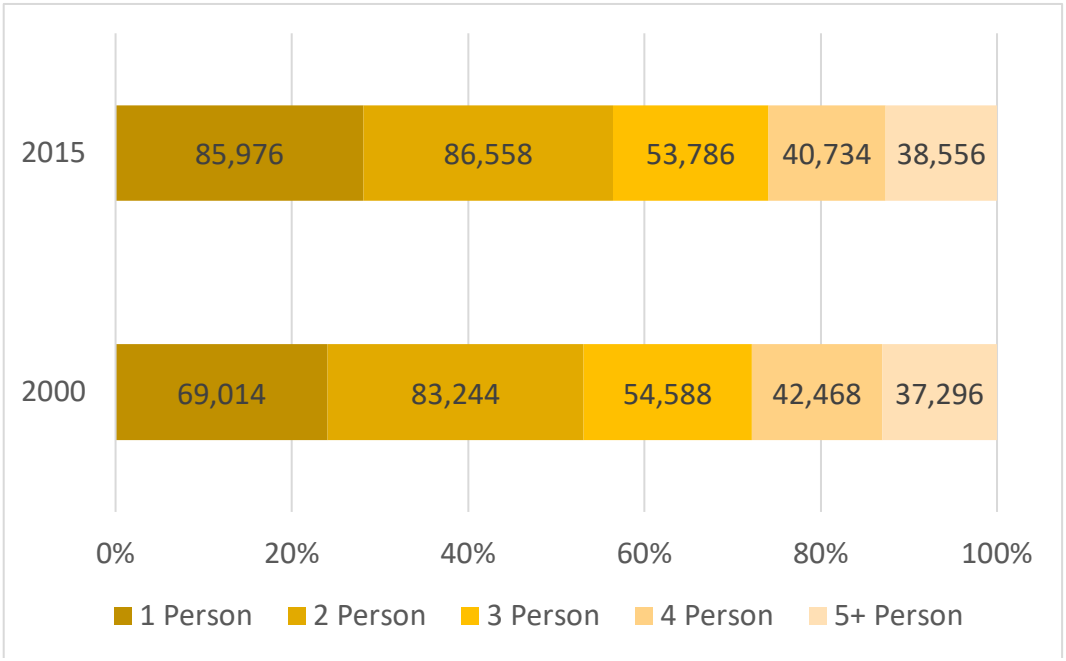
Household composition (Fig. 8) shows a relatively stable number of households with children, but a very large increase in households with elderly persons and a large reduction in other households (which may comprise multiple persons, not including children).

Figure 5. Trends in Household Type



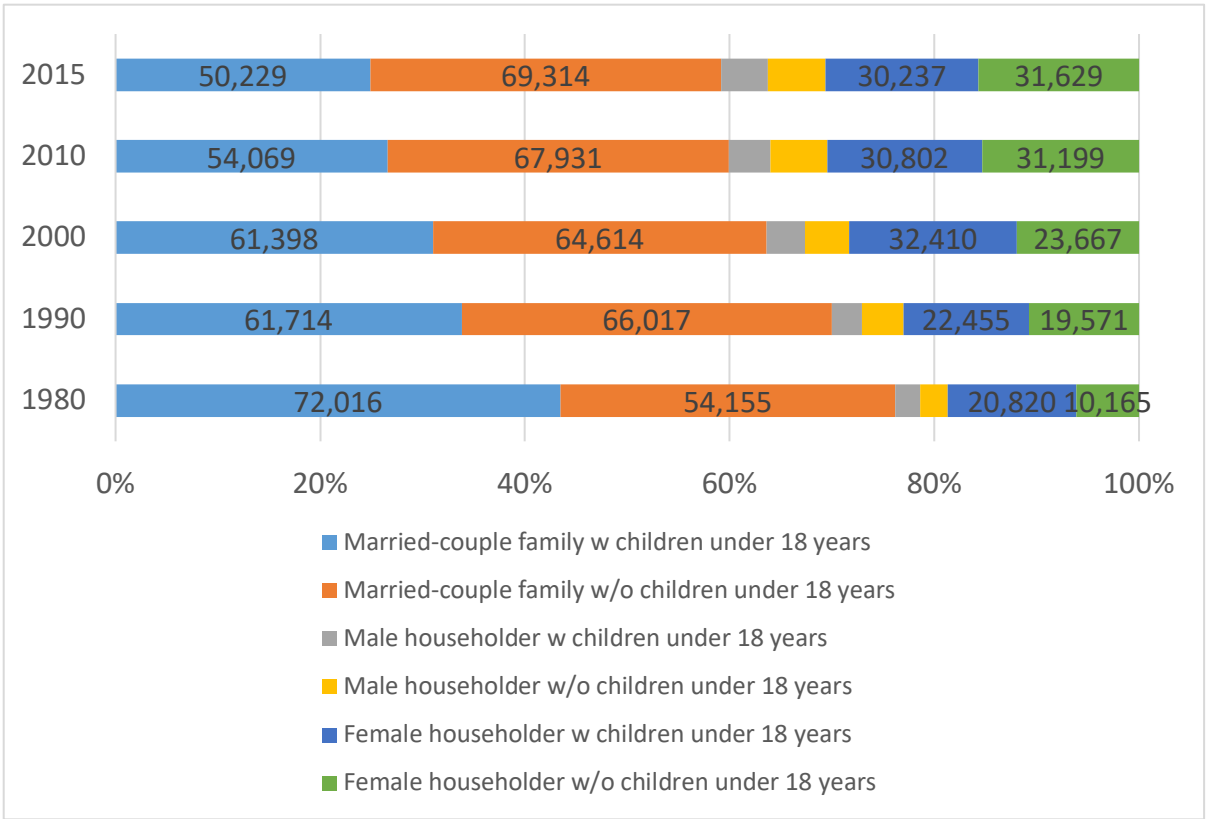
Source: IPUMS National Historical Geographic Information System (NHGIS), ACS 2015 5YR

Figure 6. Household Size



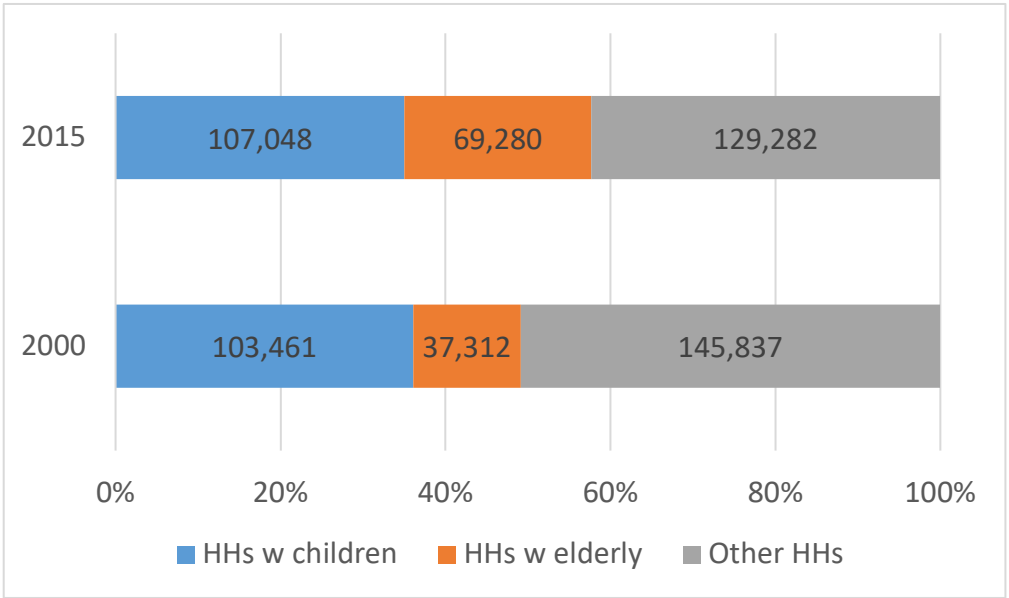
Source: Census 2000 SF3, ACS 2015 5yr

Figure 7. Trends in Family Type



Source: IPUMS National Historical Geographic Information System (NHGIS), ACS 2015 5YR

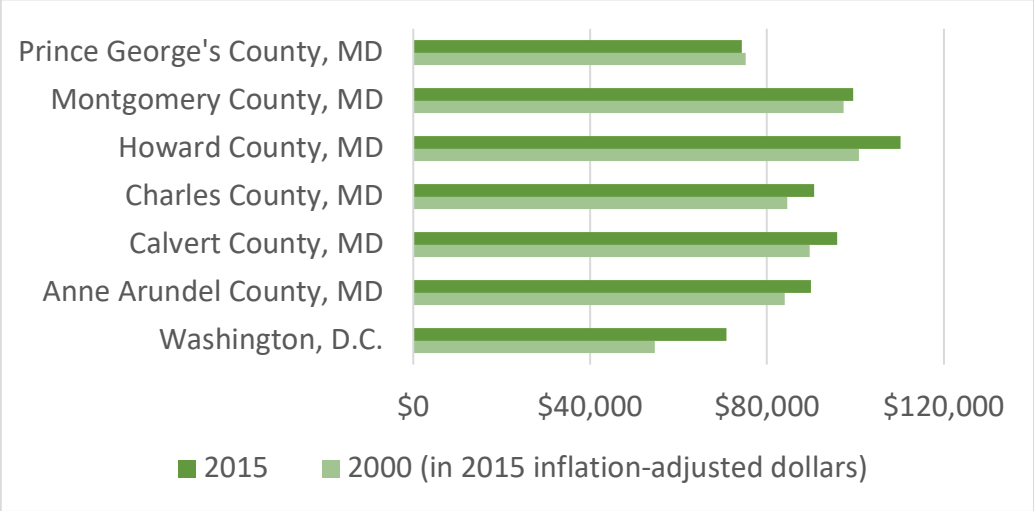
Figure 8. Household Composition



Source: Census 2000 SF3, ACS 2015 5yr

The growth in higher- and lower-income categories has squeezed out the middle. The county's median household income fell slightly between 2000 and 2015, while all surrounding counties, especially Washington, D.C., showed a slight increase (Fig. 9).

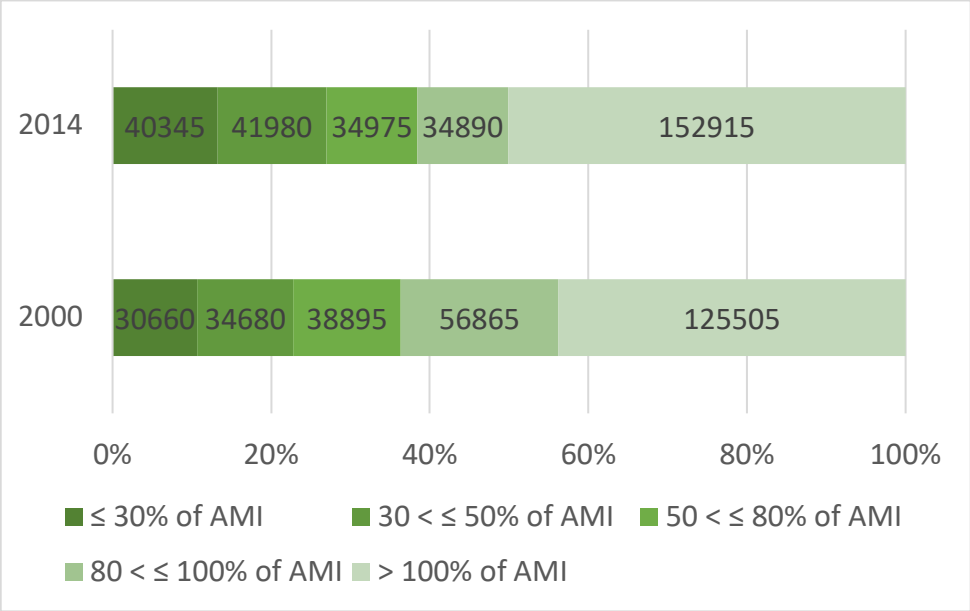
Figure 9. Median Household Income in Prince George's County and Surrounding Counties



Source: Census 2000 SF3, ACS 2015 5yr

Further explaining this negative trend, there has been a significant rise in the number of low- and high-income households and a significant decline in moderate-income households (Fig. 10).

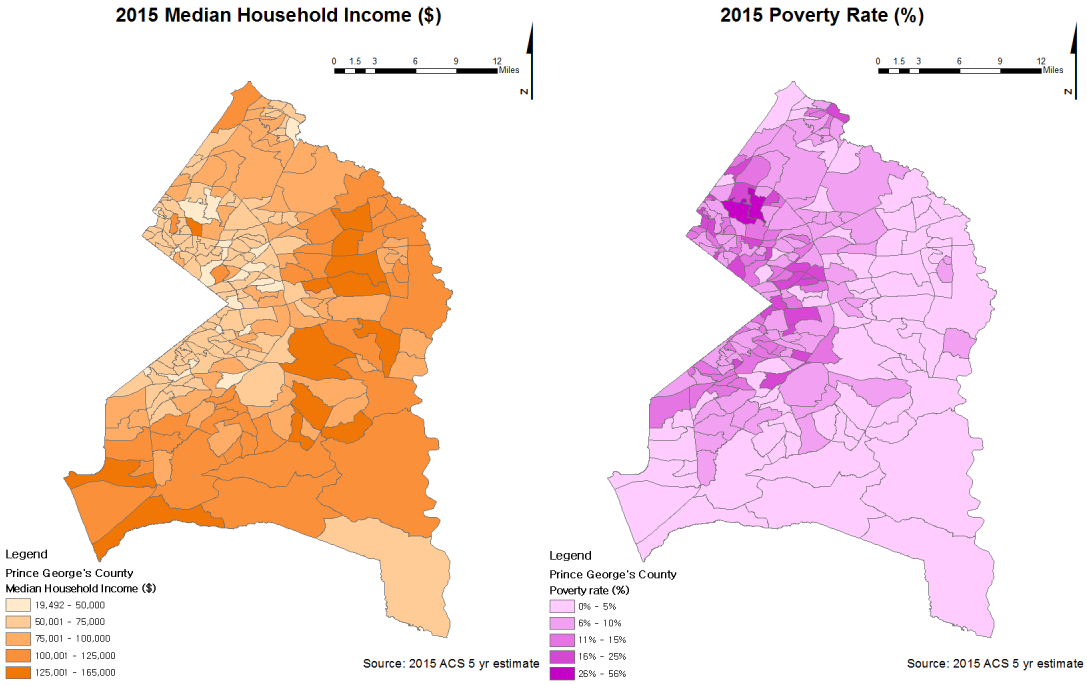
Figure 10. Household Income as a Percent of Area Median Income (AMI)



Source: HUD CHAS 2000 & 2014

In terms of where these households live in the county, the median household income pattern appears to be somewhat correlated with race. Wealthier households tend to live outside the Beltway and lower-income inside it, though there are enough exceptions to make this a complex picture. Areas of poverty correlate with largely Black and Hispanic areas, many inside the Beltway and northern part of the county, where most multifamily housing is also located (Fig. 11).

Figure 11. Geography of Median Household Income and Poverty Rates



Source: ACS 2015 5yr

Housing Tenure, Stock, and Distribution

The share of owners and renters in Prince George's County have been constant over the past 15 years, but housing sizes have grown. Since 2000, owners have occupied 62% and renters 38% of the housing stock. The share of owners in Prince George's County (63%) is lower than in surrounding counties and the state of Maryland (67%) (Table 5). Over this time, larger dwelling units with 3 and 4 bedrooms have significantly increased as a percentage and in absolute terms while smaller units have decreased (Fig. 12). Given the increase in number of small size households, this means that such households are occupying more bedrooms than before or that multi-person household growth is increasing its market share. It may also imply higher rates of occupancy per room—an implication partially observed in the data. Nearly 3% of households contain 1 to 1.5 people per room, compared to less than 2% statewide.

How larger units with more bedrooms have been distributed by unit type is unclear since the relative proportions of single-family detached (SFD), single-family attached (SFA), 2- to 4-unit structures, and

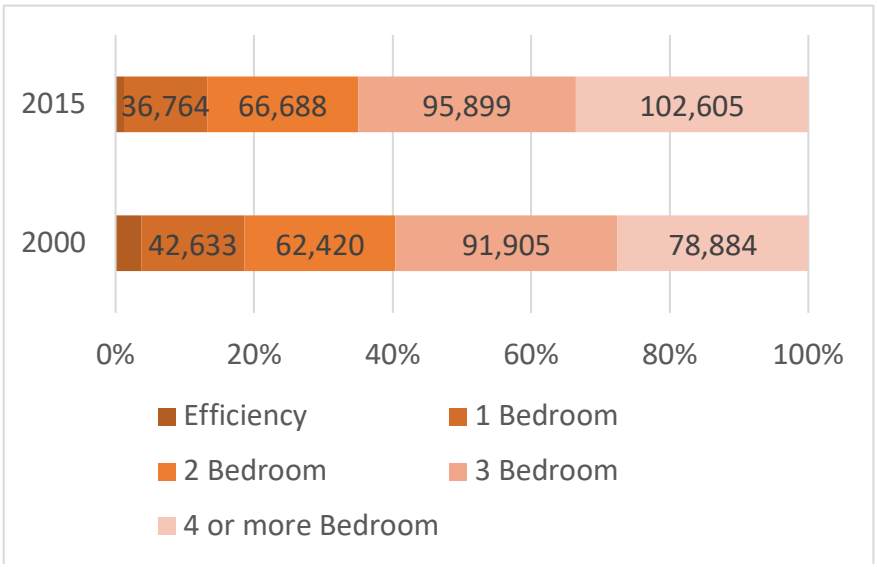
multifamily (MF) building types have remained fairly constant. There have been, however, a small relative increase in MF types since 2000 (Table 6).

Table 5. Tenure

	2000 Owner-occupied	Renter-occupied	2015 Owner-occupied	Renter-occupied
Prince George's County	177,206	109,404	189,462	116,148
Prince George's and Surrounding Counties	757,009	438,332	840,669	499,783
Maryland	1,341,594	639,265	1,447,662	718,727

Note: Surrounding counties include Washington, D.C., Anne Arundel, MD, Calvert, MD, Charles, MD, Howard, MD, and Montgomery, MD. Source: Census 2000 SF3, ACS 2015 5YR

Figure 12. Number of Bedrooms in Housing Units



Source: Census 2000 SF3, ACS 2015 5yr

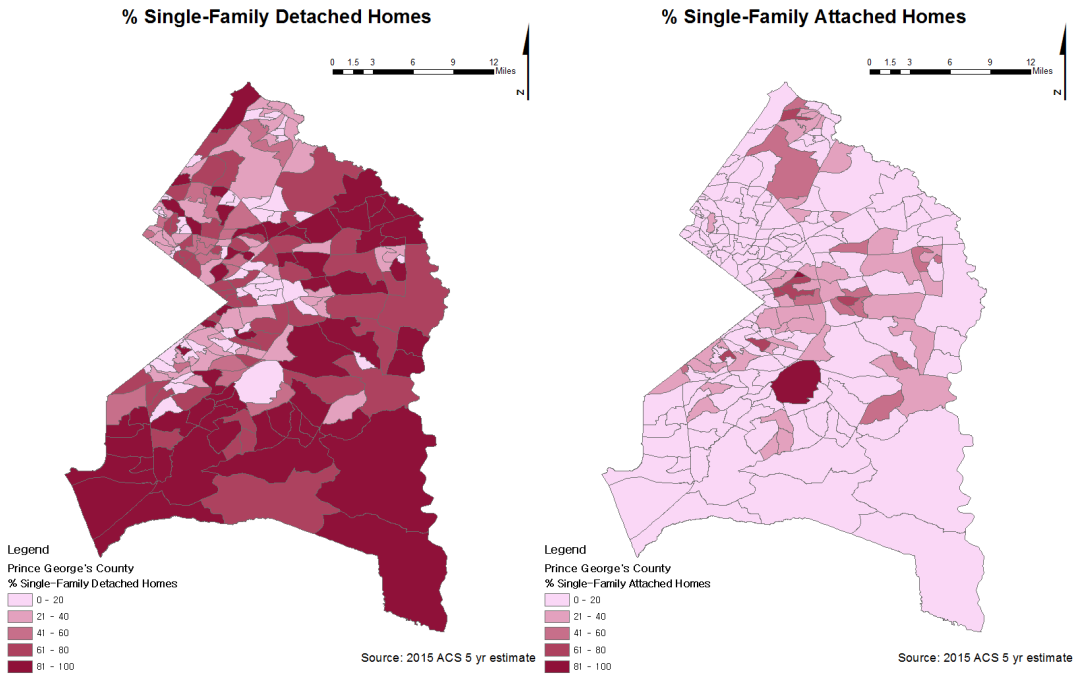
Table 6. Units in Structure

Units in Structure	2000	2015
1, detached	151,888	168,972
1, attached	45,366	53,322
2	1,634	1,499
3 to 4	6,755	5,370
5 to 9	27,820	22,704
10 to 19	43,276	48,663
20 to 49	6,593	6,225
50 or more	17,473	21,444
Other	1,573	1,698
Total	302,378	329,897

Source: Census 2000 SF3, ACS 2015 5YR

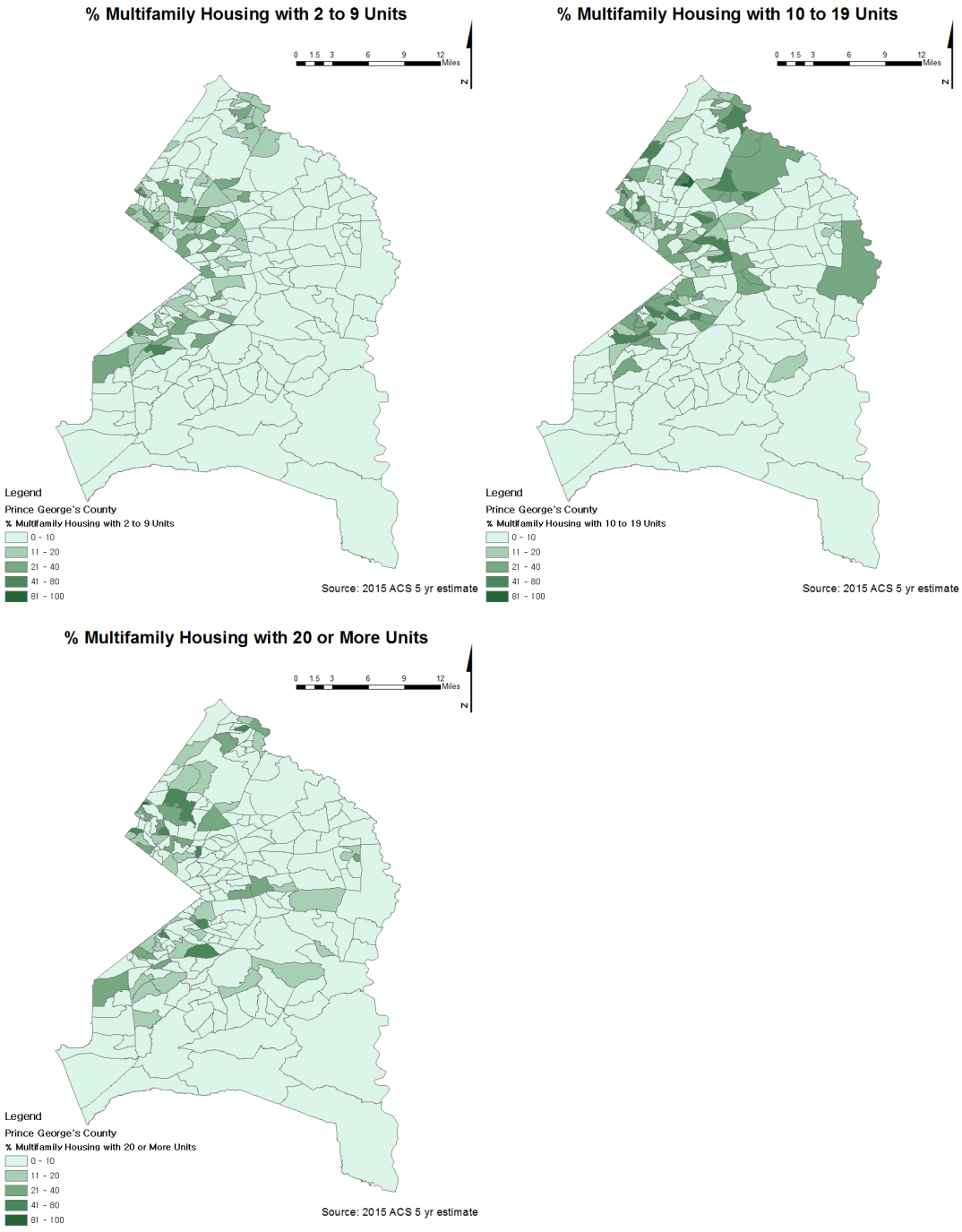
In terms of the location of housing types throughout the county, single-family detached units are widely distributed, predominately in areas outside the Beltway (Fig. 13). Single-family attached units are clustered inside the southern part of the Beltway and outside the Beltway and up to Route 301. Multi-family units are more common the Beltway and in the north central areas of Prince George's County (Fig. 14), where they are somewhat correlated with areas with higher shares of lower-income and non-White, non-Hispanic households.

Figure 13. Spatial Distribution of Single-family Detached and Attached Homes



Source: ACS 2015 5yr

Figure 14. Spatial Distribution of Multifamily Housing by Number of Units

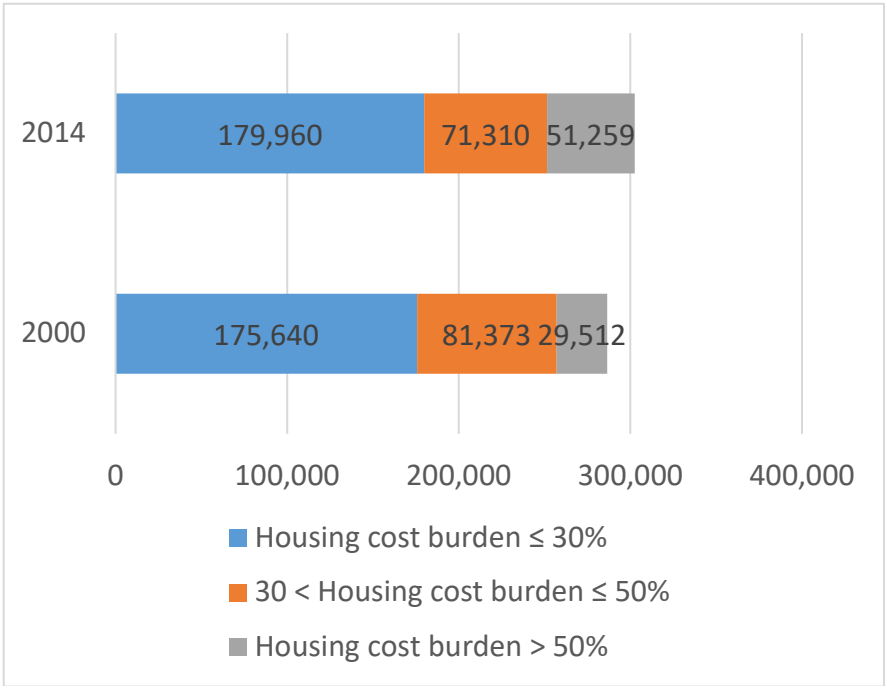


Source: ACS 2015 5YR

A. Housing Needs: Cost Burdens and Adequacy

Between 2000 and 2014, there was a significant increase in households with severe housing cost burdens. A household experiences "severe housing cost burdens" when it pays more than half of its monthly income on housing; when a household pays between 31% and 50% of their monthly income on housing, they are considered "housing cost burdened." The other proportion of households with lower cost burden remained relatively constant (Fig. 15). Between 2000 and 2014, the number of households with severe housing cost burdens increased by about 74% to more than 51,000 households. In 2014, more than 122,000 households (41% of the total households) spent more than 30% of their income on housing.

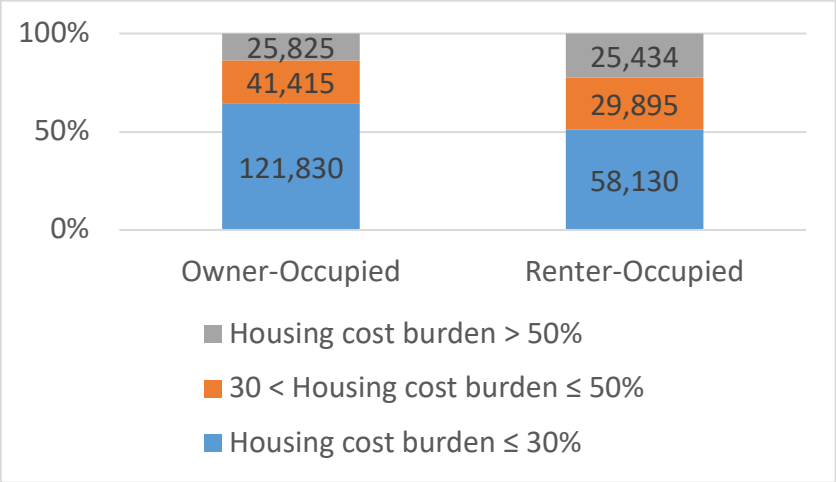
Figure 15. Housing Cost Burden for Households



Source: HUD CHAS 2000 & 2014

Renters carry the burden of the county's higher housing prices. About one-half of all renters are housing cost burdened, compared with than less than 30% of all owners. Nearly 22% of all renter households in Prince George's County experience severe housing cost burdens (Fig. 16).

Figure 16. Housing Cost Burden by Tenure

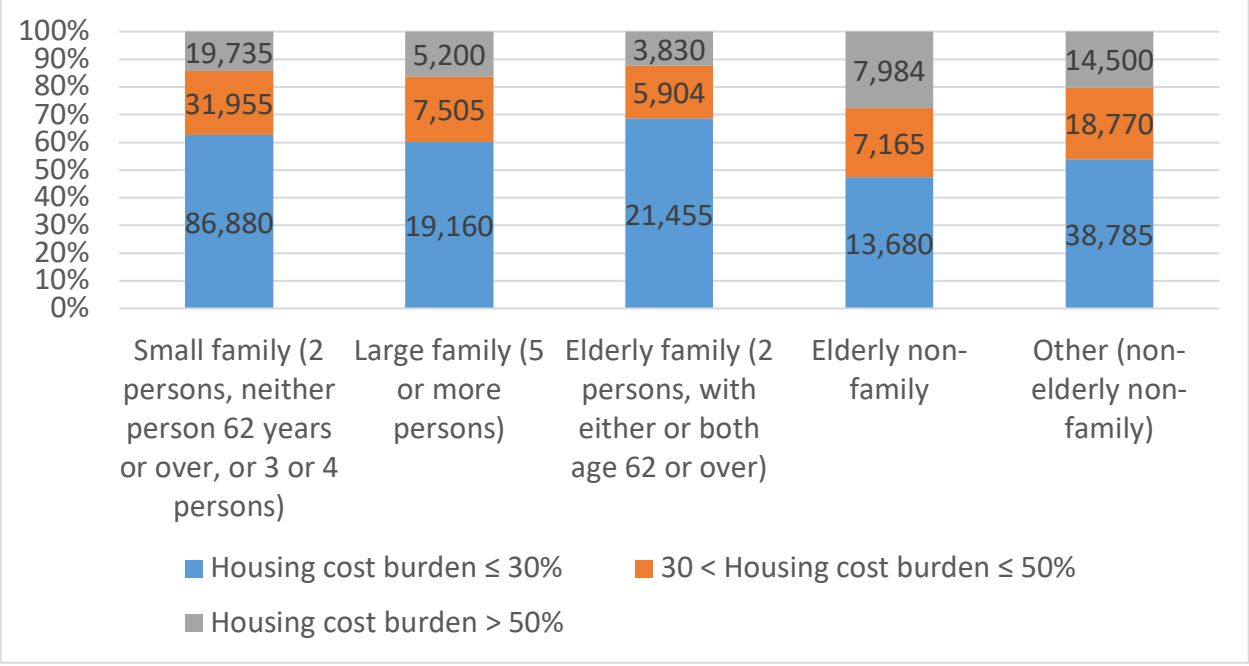


Source: HUD CHAS 2014

The burdens of higher housing costs fall most heavily on older, lower-income, and non-White groups. In terms of housing cost burdens by family type, elderly non-family and other (non-elderly, non-family) types are most burdened (Fig. 17). In terms of race and ethnicity, Hispanics experiences the highest rate of housing cost burdens, followed by other groups (Non-Hispanic) and then blacks (Fig. 18).

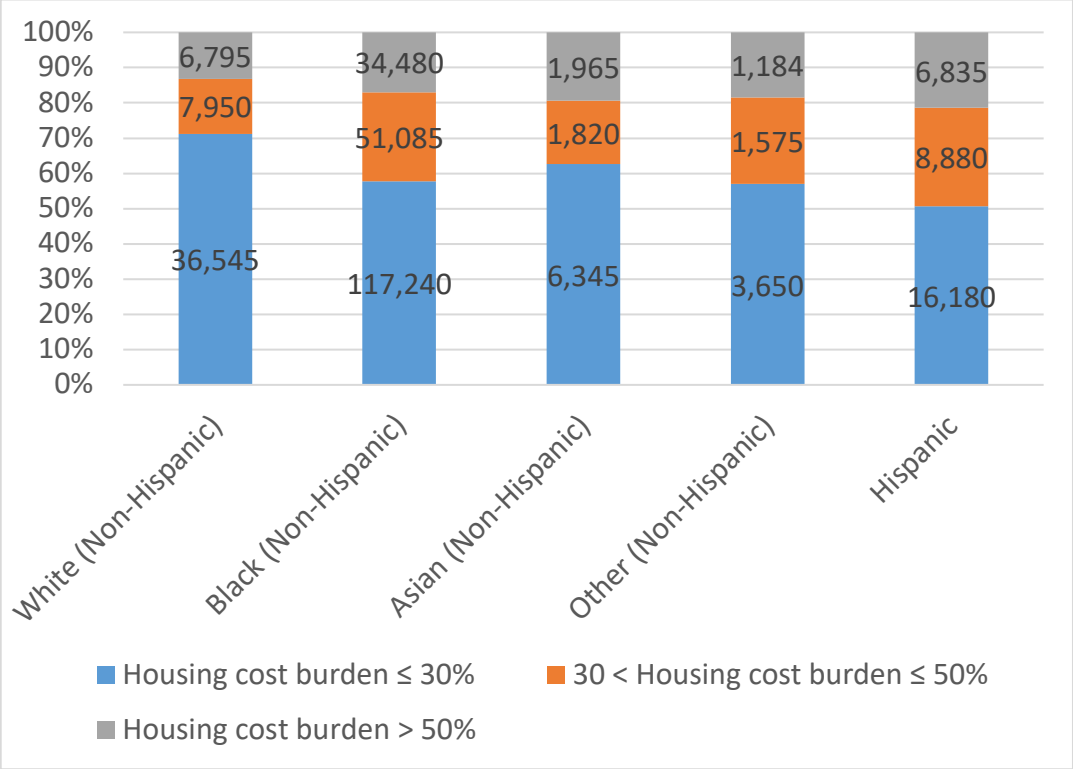
Housing cost burdens by income type (Fig. 19) follow the expected pattern with the lowest income groups being the most cost-burdened. Among those with a median household income of less than 30% of the region, about three-quarters face housing cost burdens above 50%.

Figure 17. Housing Cost Burden by Family Type



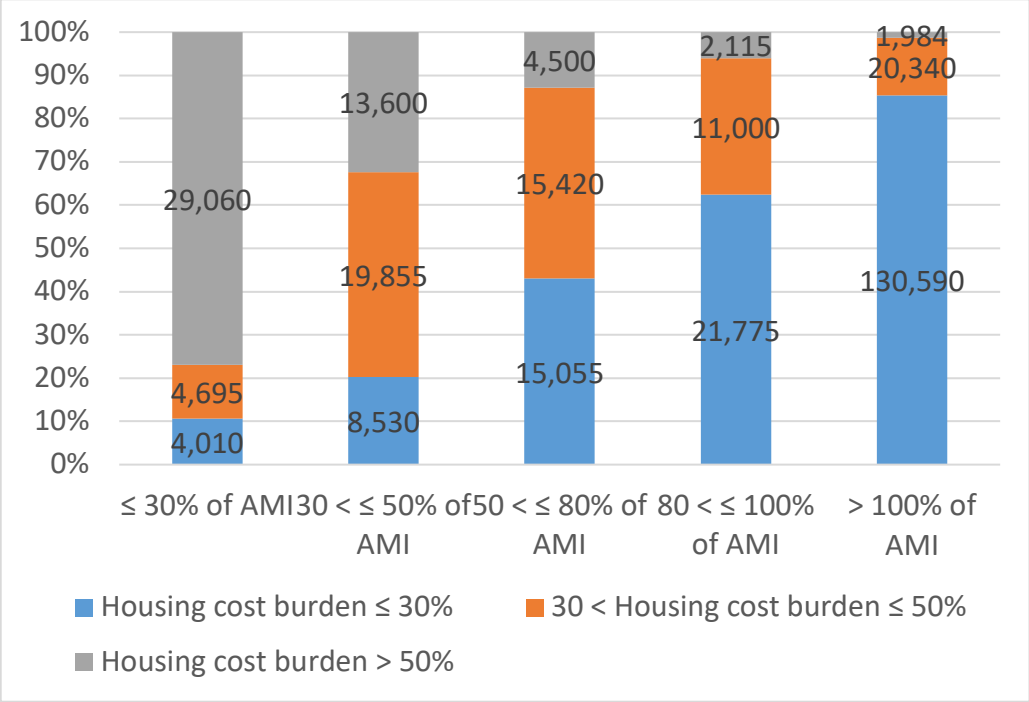
Source: HUD CHAS 2014

Figure 18. Housing Cost Burden by Race and Ethnicity



Source: HUD CHAS 2014

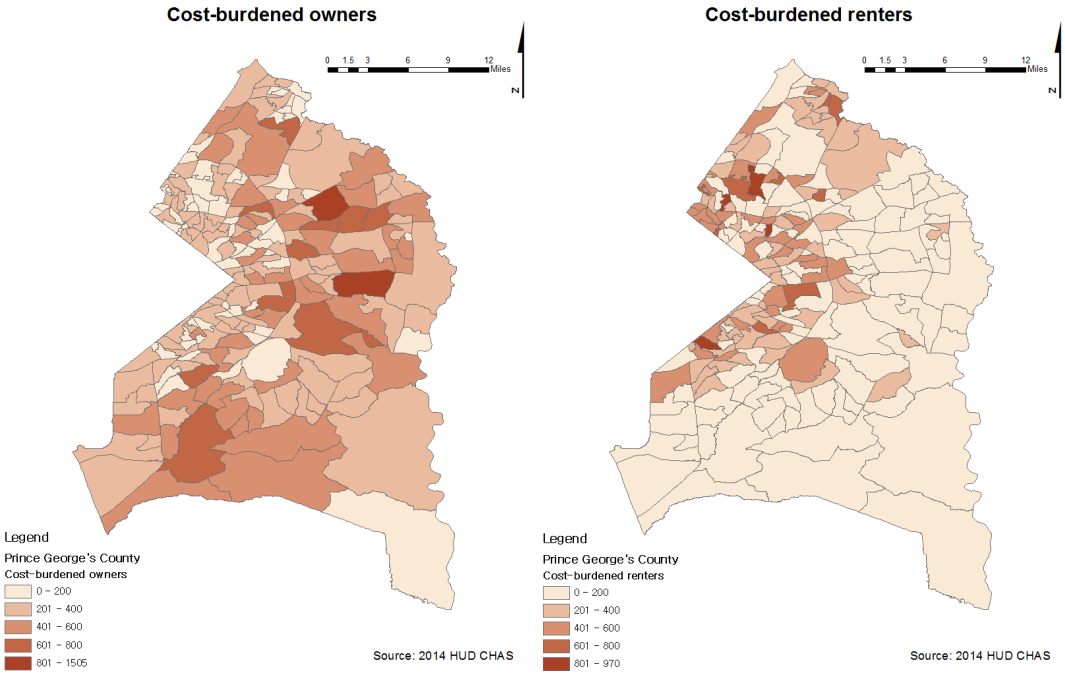
Figure 19. Housing Cost Burden by Income



Source: HUD CHAS 2014

In terms of the location of cost-burdened households throughout the county**, the pattern of cost-burdens is diffused for owner-burdened households and more concentrated inside the Beltway for renter-burdened households**. The spatial pattern of renter-burdened households generally follows the multifamily and attached unit types (Fig. 20).

Figure 20. Spatial Distribution of Cost-burdened Owners and Renters

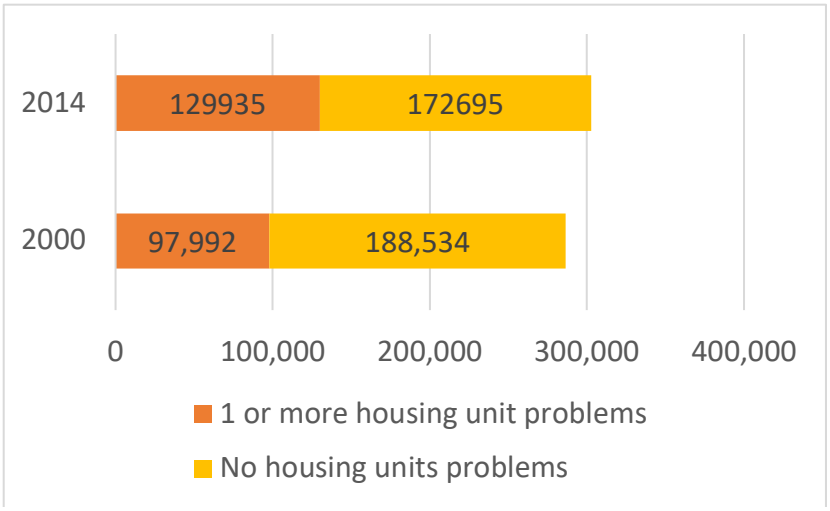


Source: HUD CHAS 2014

Housing conditions have declined slightly between 2000 and 2014. In 2014, nearly 123,000 households (43 percent of the total households) are living in inadequate conditions.[5] Both the number and proportion of units with more than one HUD-defined housing problems have increased (Fig. 21).

[5] According to HUD CHAS, inadequate housing is defined as whether a household has one or more housing unit problems: (1) a lack of kitchen, (2) a lack of plumbing, (3) more than one person per room, and (4) cost burden greater than 30 percent.

Figure 21. Inadequate Housing



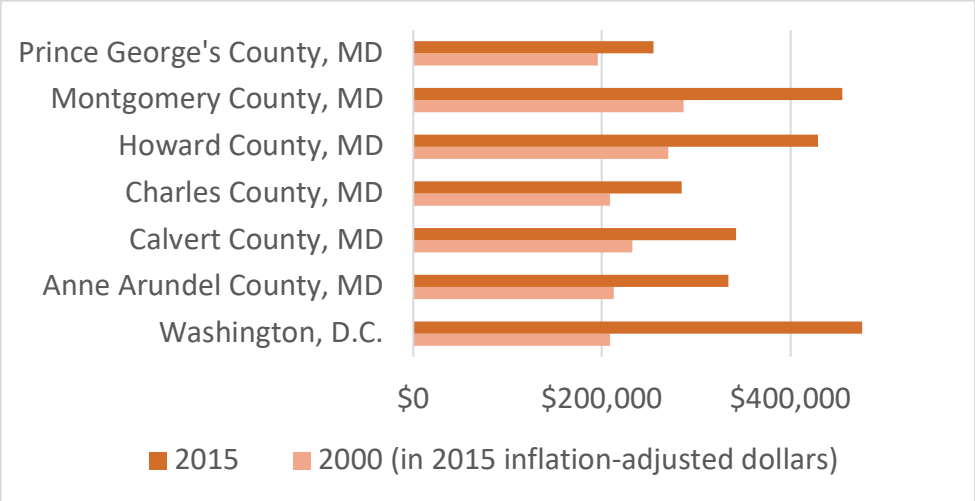
Source: HUD CHAS 2014

Inadequate housing conditions are most frequent among renters, senior, low-income, and households of color. More than half (53%) of renter households face inadequate housing, compared to around 37% of owners. About a third of all senior and small family households face similar conditions. Almost 90% of very low-income households suffer one or more problems compared to 17% of moderate-income households. Well more than one-half of Hispanics have these household problems (60%) compared to less than a third of Whites, and about 40% for other racial groups.

B. Housing Market: Housing Value and Rents

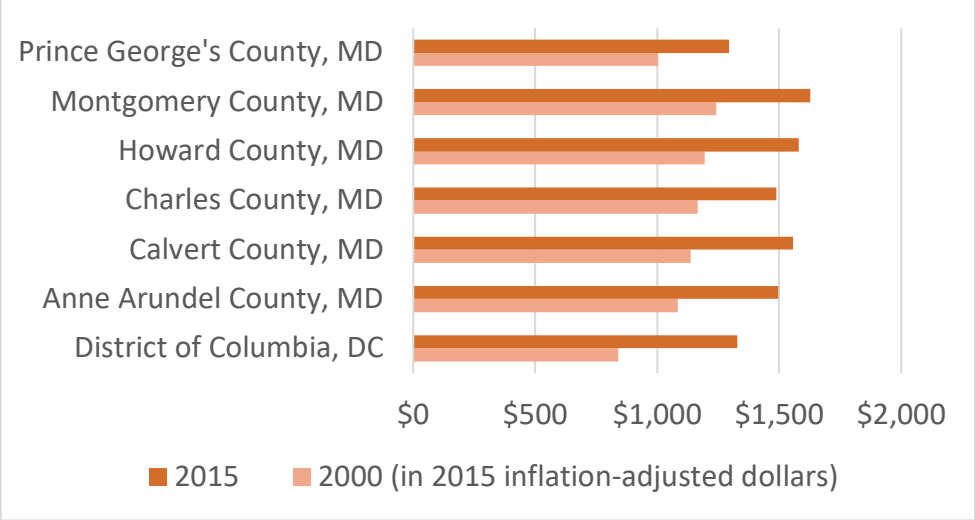
The county has lower home values and rents and slower increases in value than its surrounding counties. In 2015, the county had the lowest median home value ($254,700) compared to surrounding counties (Fig. 22) and the lowest increase in median home values (30%) between 2000 and 2015. Comparatively, Washington, D.C., saw a 128% increase in home values and Montgomery and Howard Counties around a 59% increase. In the same year, the county had the lowest median gross rent ($1,294), and the median rent rose 29% between 2000 and 2015, while some surrounding counties showed higher increases (Fig. 23). Comparatively, Washington, D.C.'s rents rose by about 58%, while Anne Arundel and Calvert County rose by 38% and 37%, respectively.

Figure 22. Median Values in Prince George's County and Surrounding Counties



Source: Census 2000 SF3, ACS 2015 5yr

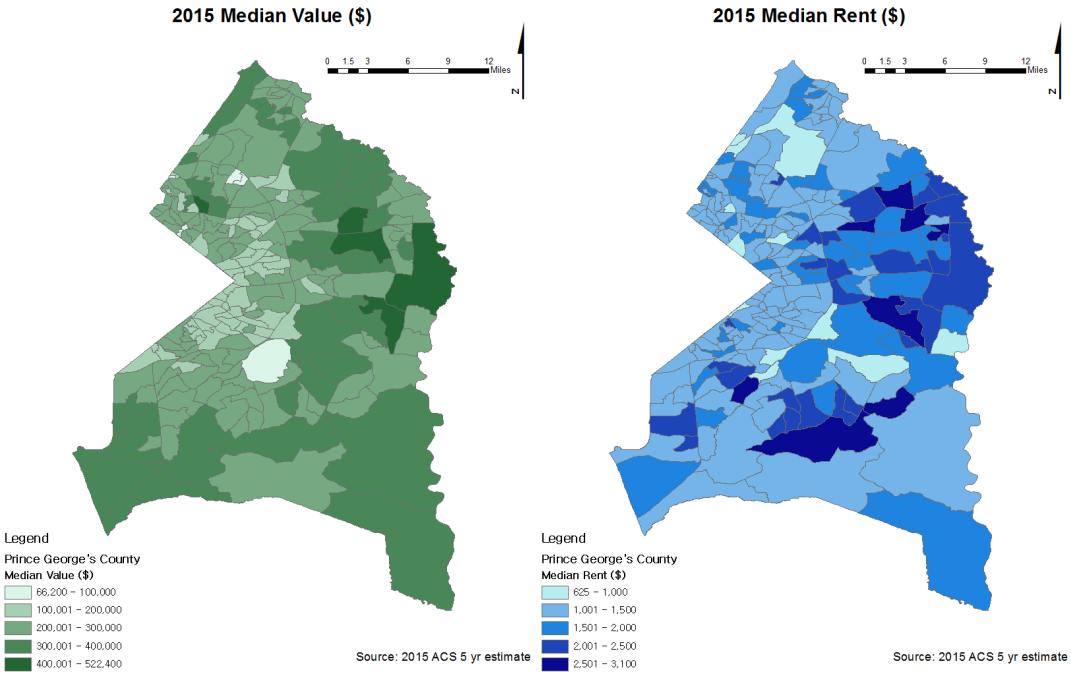
Figure 23. Median Gross Rent in Prince George's County and Surrounding Counties



Source: Census 2000 SF3, ACS 2015 5yr

Middle- and high-income renters across the county are less spatially segregated than lower-income renters. Spatially, home values generally increase with distance from the Washington, D.C., border. Median rents exhibit a less definable pattern, but are higher outside the Beltway (Fig. 24). Home values seem somewhat correlated with race, but less so with rents, which seem to better match income patterns. This suggests that middle- and higher-income Black and White renters are less segregated than lower-income White and Black renters.

Figure 24. Spatial Distribution of Median Home Values and Gross Rents

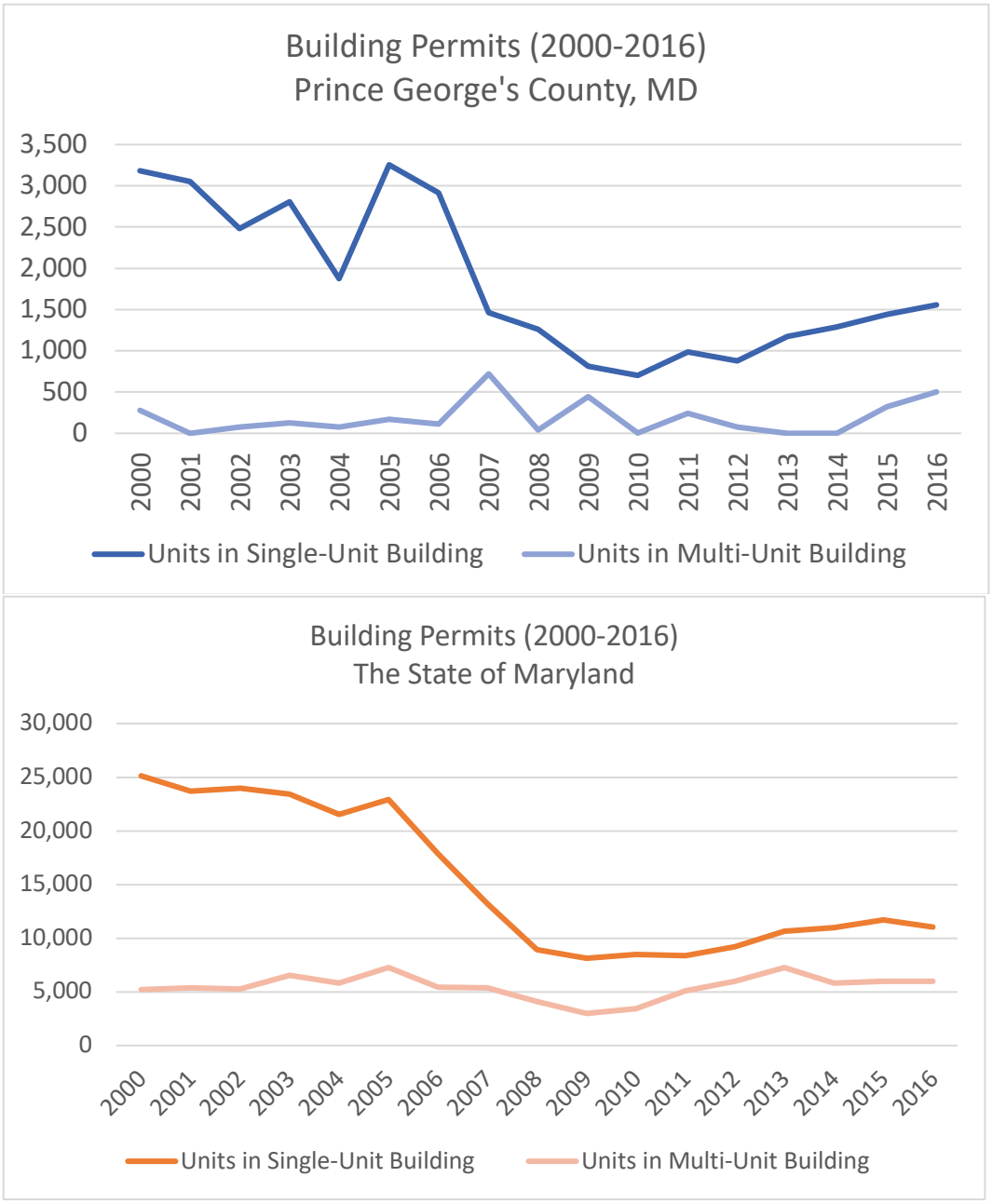


Source: ACS 2015 5YR

C. Housing Market: Supply

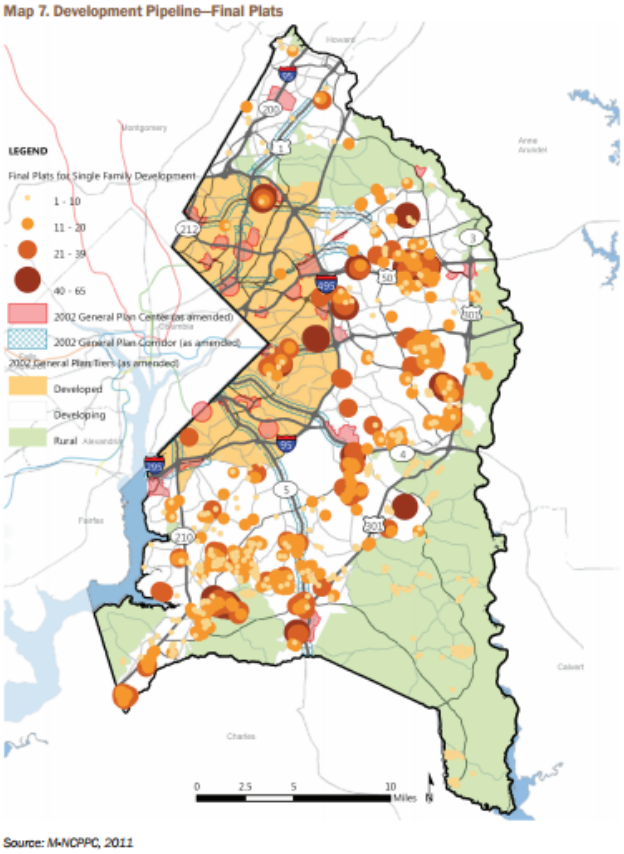
The number of single-family homes continues to increase in the county, particularly since 2010, and outside the Beltway. Consistent with the national trend, Prince George's County's building permits peaked in 2005, followed by a sharp decline until 2010. Recent trends in new construction are largely driven by single-unit building construction (Fig. 25). The county also has indicated that about 17,000 units have been approved but not built. Almost 90% of these units are single-family units. Their locations are shown in Figure 26.

Figure 25. Building Permits by Units in Building



Source: Census Building Permits Survey

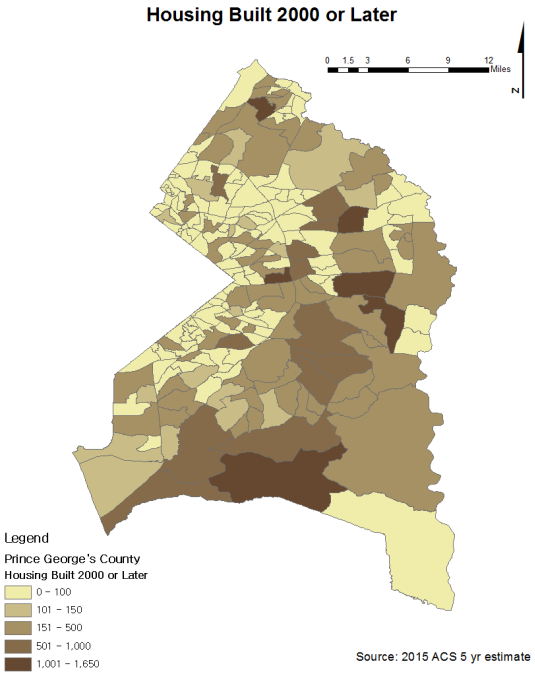
Figure 26. Development Pipeline from Prince George's County Plan 2035



Source: ACS 2015 5YR

The location of the single-family units built since 2000 are overwhelmingly outside the Beltway and in the eastern portions of the County (Fig. 27).

Figure 27. Spatial Distribution of Housing Built in 2000 or Later

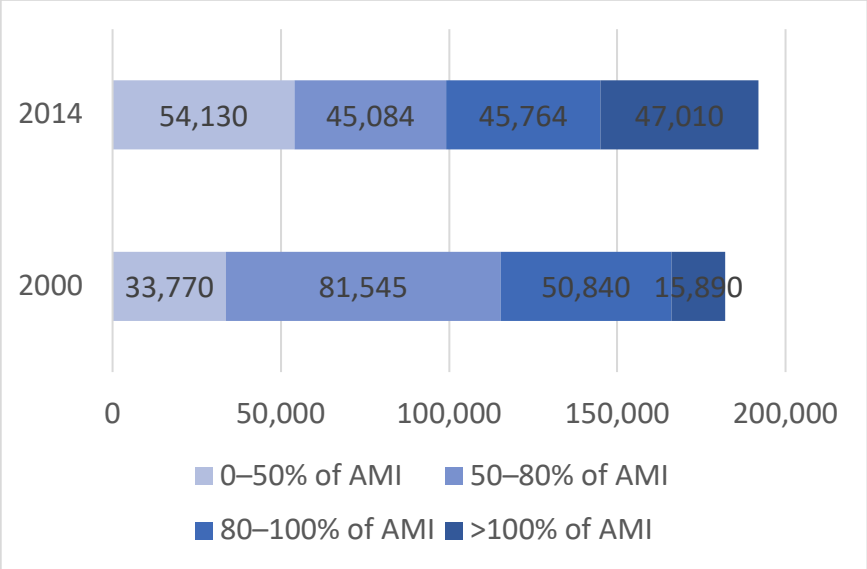


Source: ACS 2015 5YR

D. Housing Market: Affordability for Ownership

Affordable ownership housing has expanded at the low and high ends of the income spectrum. As noted earlier with regard to the "hourglass" shaped income trends over the past 15 years, the housing stock has expanded and contracted accordingly (Fig. 28). Multifamily and attached units represent the most affordable housing types, with single-family detached units being evenly spread among income levels (Fig. 29).

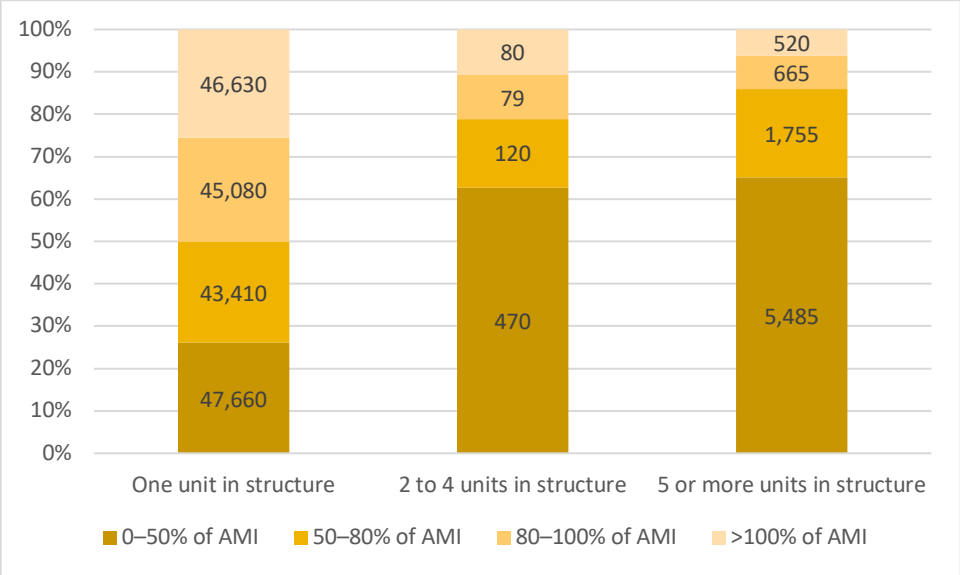
Figure 28. Affordable Ownership Units by Income



Source: HUD CHAS 2000 & 2014

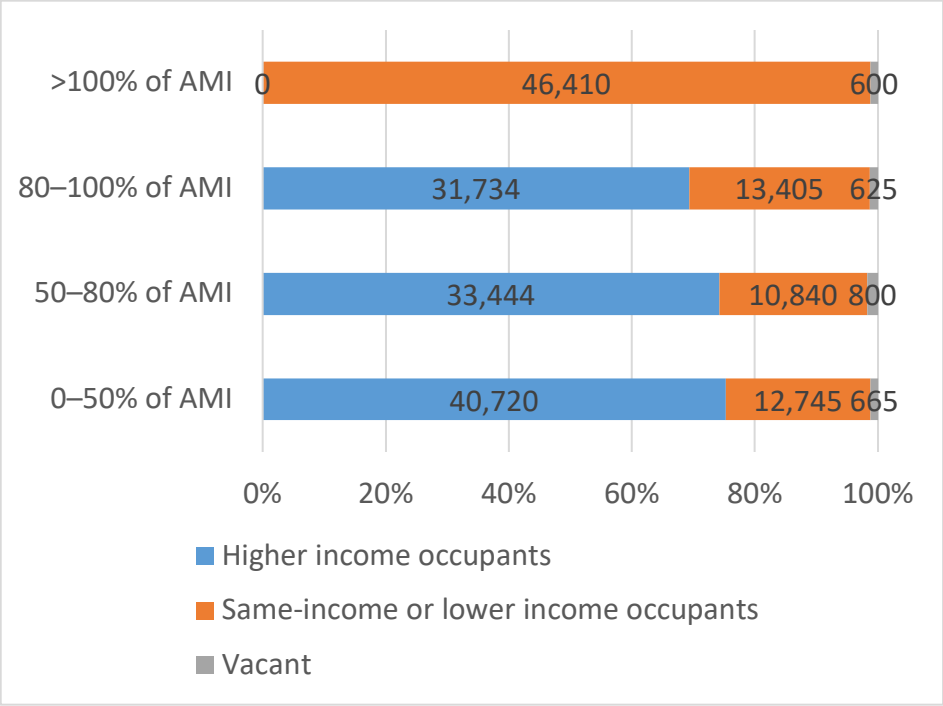
A shortage of affordable ownership units exists for households with incomes higher than the median. Figure 30 represents a distribution of affordable housing units by income and units in structure. The actual occupancy of the units tells a different story (Fig. 30). More than 70% of units affordable to low-income households (≤ 80% of AMI) are occupied by households with higher incomes, which makes it difficult for low-income households to find affordable units. To meet current affordability needs, the county must add ownership units for owner-occupants with incomes more than 100% of AMI (Fig. 31).

Figure 29. Affordable Ownership Units by Income and Units in Structure



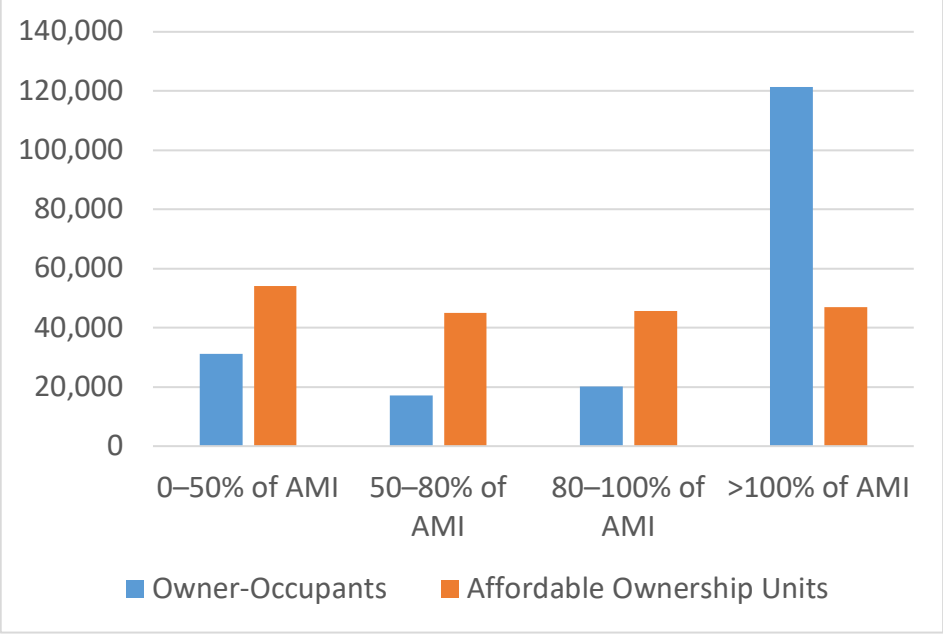
Source: HUD CHAS 2014

Figure 30. Affordable Ownership Units by Occupancy Status and Income



Source: HUD CHAS 2014

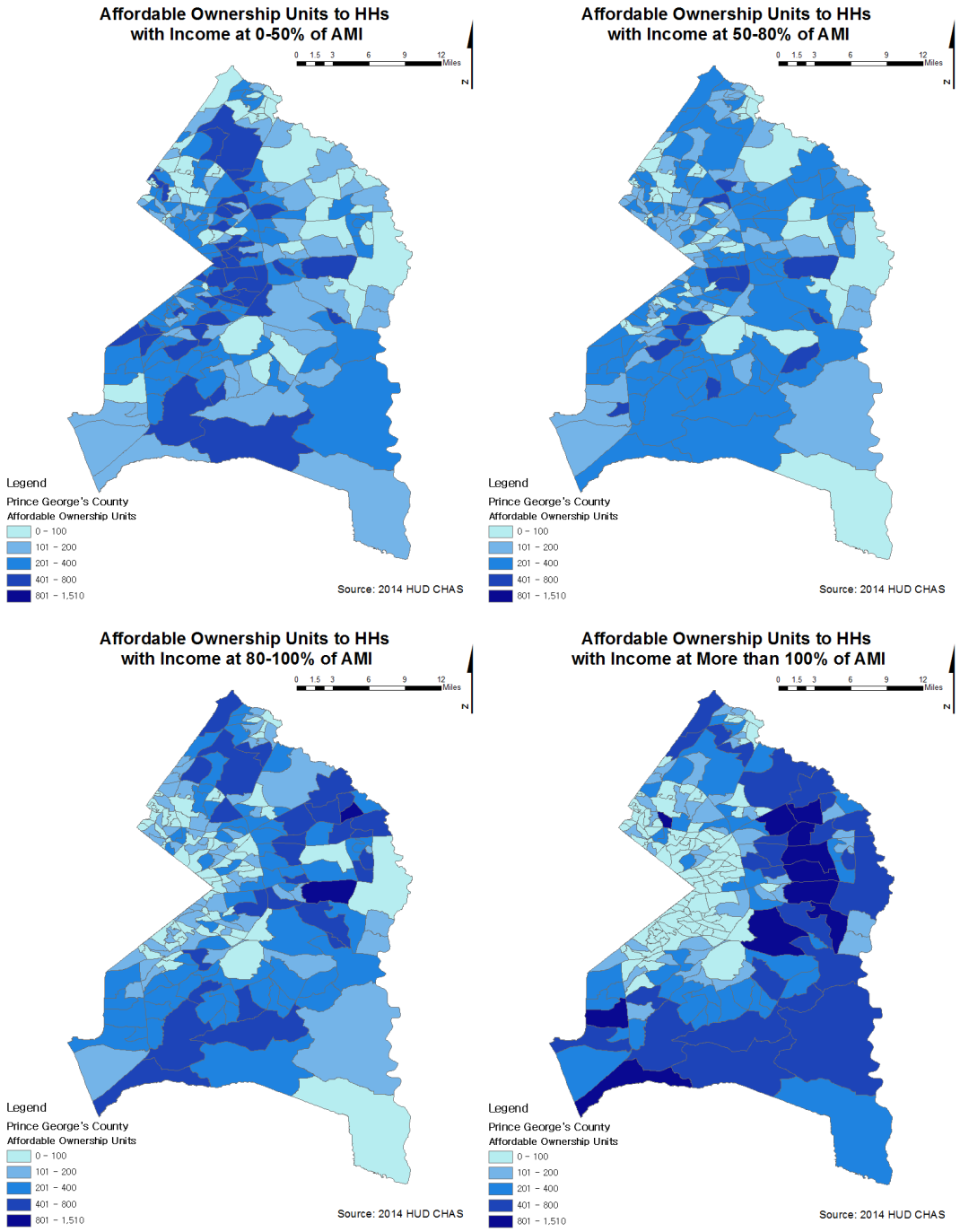
Figure 31. Unmet Needs for Affordable Ownership Units by Income



Source: HUD CHAS 2014

Historic growth patterns reinforced by demographic patterns shape the county's affordable housing landscape. The spatial distribution of units affordable to various income levels is displayed in Figure 32. The maps reflect the inside Beltway versus outside Beltway patterns observed on many maps to date and reinforce the socio-demographic divisions that have grown historically.

Figure 32. Geography of Affordable Ownership Units by Household Income

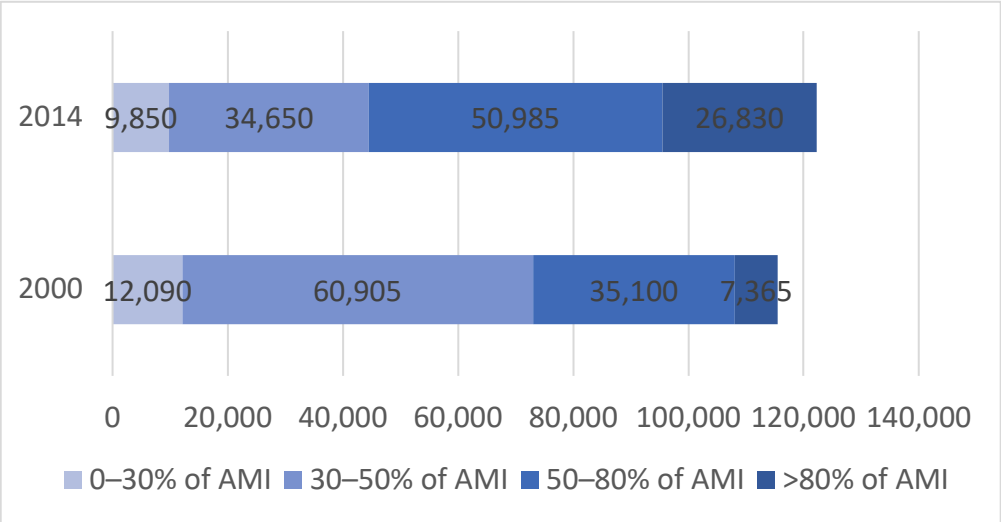


Source: 2014 HUD CHAS

E. Housing Market: Affordability for Renters

Affordable rental housing has expanded only at the upper ends of the income spectrum. By contrast with the hourglass expansion of owner housing, between 2000 and 2014, rental units decreased for ELI and VLI groups and increased for low- and middle-income groups (Fig. 33).

Figure 33. Affordable Rental Units by Income

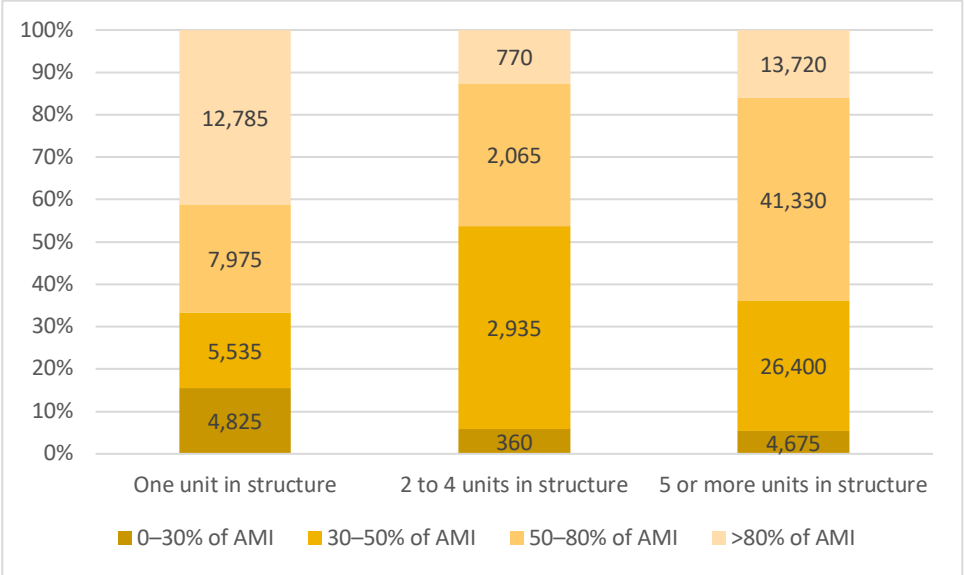


Source: HUD CHAS 2000 & 2014

The county experiences a shortage of affordable rental units for extremely and very low-income renters. The majority of multifamily rental housing is affordable to low-income renters, but only about five percent are affordable to ELI renters (Fig. 34). For every 100 ELI renters, only 37 affordable units exist, and only 22 units are affordable and available.[6]

[6] According to HUD Worst Case Housing Needs reports, a unit is available at a given level of income if it is affordable at that level, and it is occupied by a renter either at that income level or at a lower level, or is vacant.

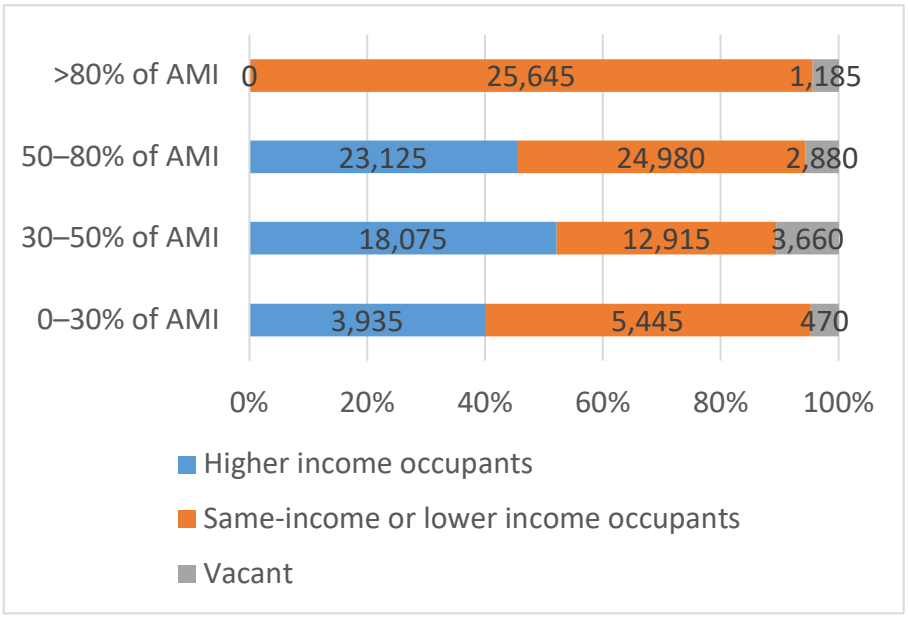
Figure 34. Affordable Rental Units by Income and Units in Structure



Source: HUD CHAS 2014

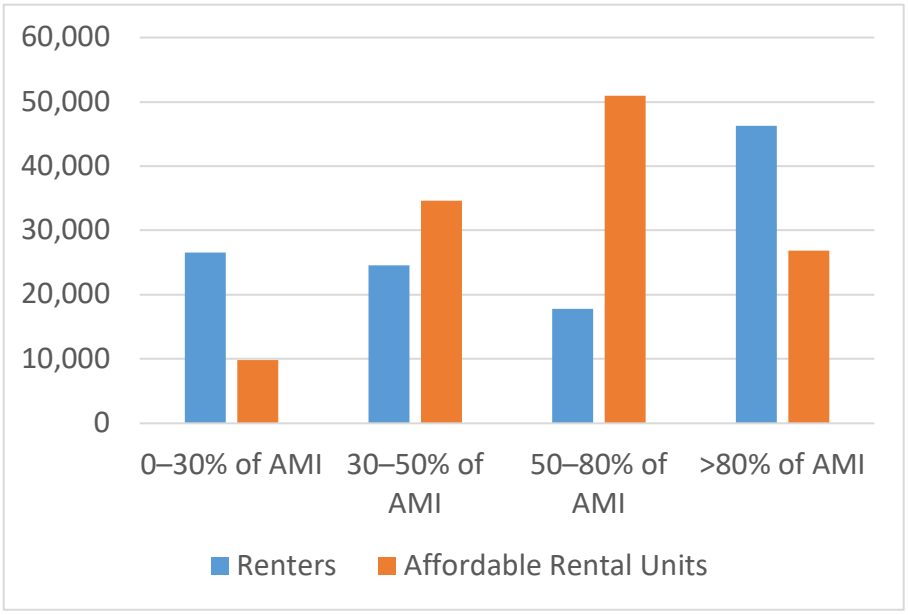
As with owner housing, but to a lesser degree, higher-income renters occupy and displace lower-income renters (Fig. 35). The need, consequently, is for ELI and moderate-income rental units (Fig. 36).

Figure 35. Affordable Rental Units by Occupancy Status and Income



Source: HUD CHAS 2014

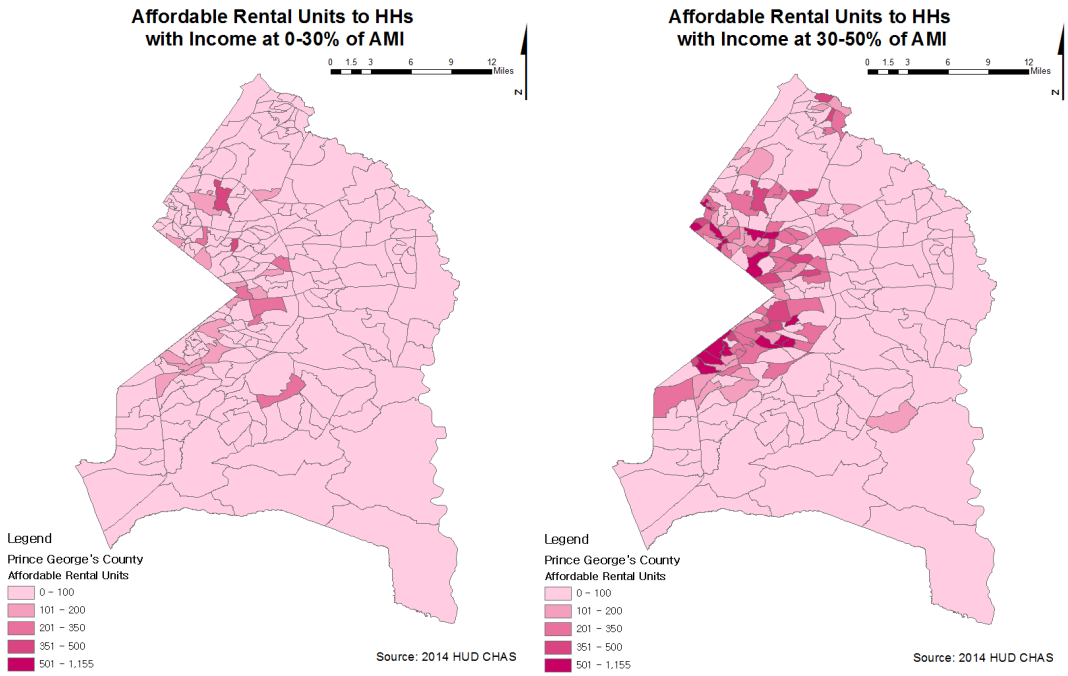
Figure 36. Unmet Needs for Affordable Rental Units by Income

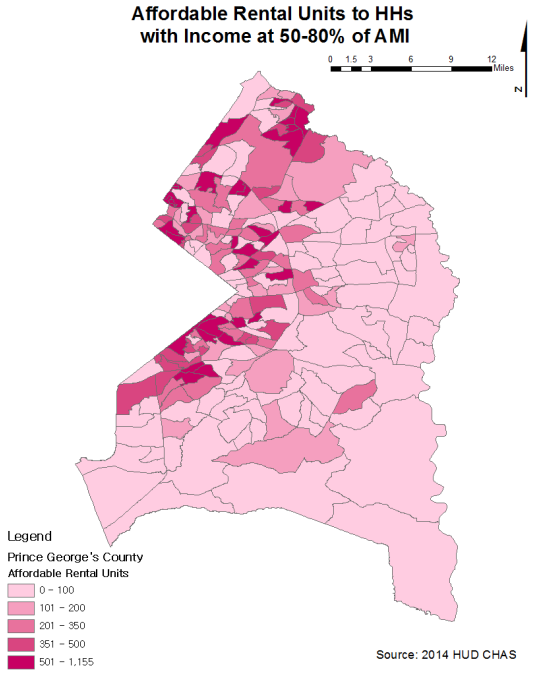


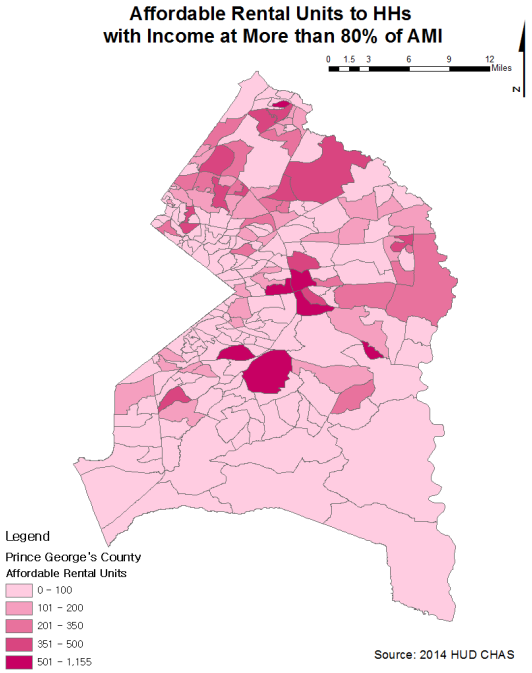
Source: HUD CHAS 2014

In terms of the location of rental units for various income levels, **rental units affordable to very low-income (VLI) are most heavily concentrated in the inner ring and North County, particularly units available to low-income households**. In contrast, units available to ELI and LI units are more diffused (Fig. 37). Low- and moderate-income units are also diffused, but mostly available outside the Beltway.

Figure 37. Spatial Distribution of Affordable Rental Units to Households by Income







Source: 2014 HUD CHAS

F. Subsidized Units

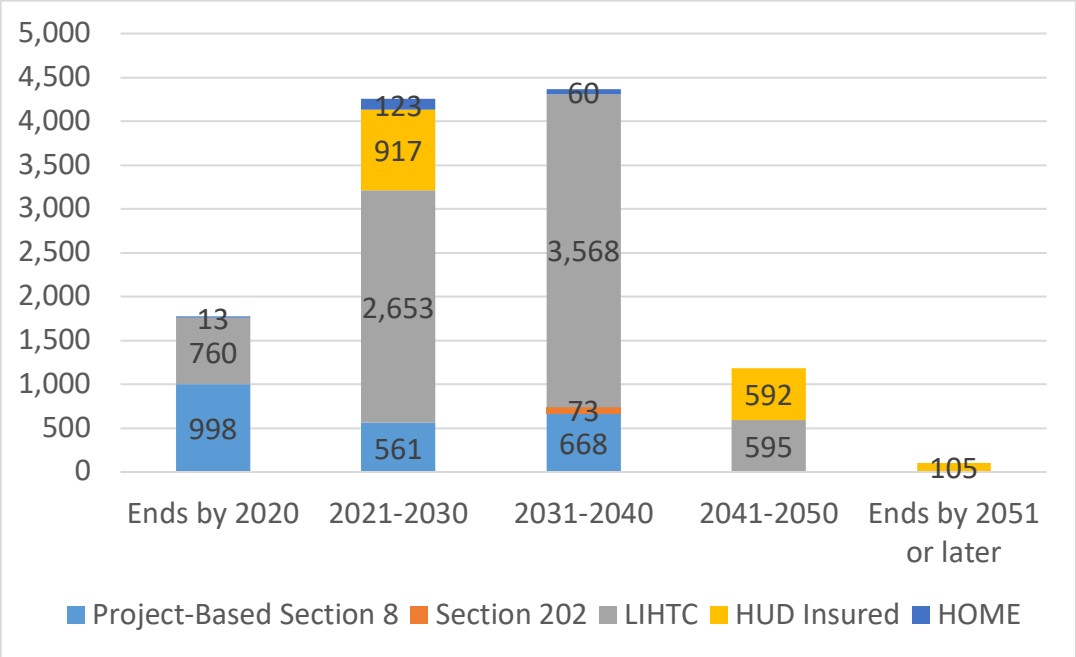
More than half of subsidized housing contracts expire by 2030. There are more than 18,000 assisted units in the county (five percent of the county's total housing units), and 47 percent of assisted households are administered by local housing authorities (PHA) (Table 7). While a majority of housing subsidy contracts expire by 2040, the county will lose more than 6,000 assisted units by 2030 (Fig. 38). These expirations will largely affect inner-Beltway communities, which currently contain a larger amount of the county's subsidized housing (Fig. 39).

Table 7. Subsidized Housing by Subsidy Type

	Assisted Units		
Subsidy Type	Number	Share	Source
Housing Choice Vouchers*	5,807	32%	HUD
Project-Based Section 8	2,227	12%	HUD
Public Housing	543	3%	HUD
Section 202 Supportive Housing for the Elderly	73	0%	HUD
LIHTC	7,576	42%	IRS
HUD Insured (FHA)	1,614	9%	HUD (FHA)
HOME	196	1%	HUD
Total	18,036	100%	

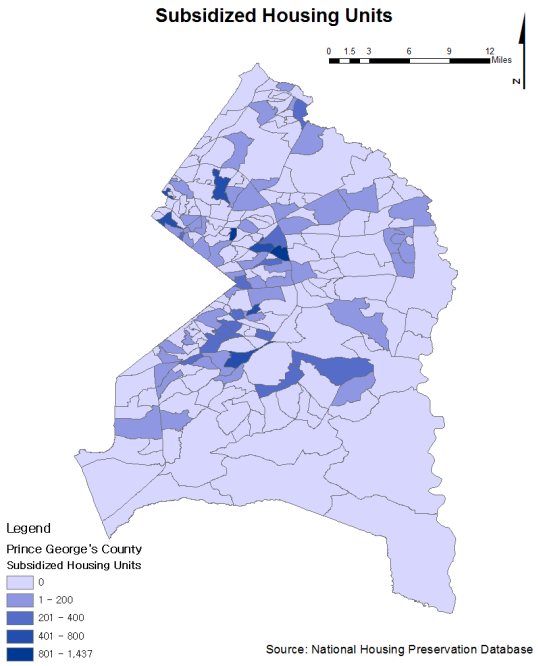
Source: National Housing Preservation Database (2017), *Picture of Subsidized Households (2016)

Figure 38. Subsidized Housing by Contract Expiration



Source: National Housing Preservation Database (2017)

Figure 39. Spatial Distribution of Place-Based Subsidized Housing Units



Source: National Housing Preservation Database (2017)

V. Conclusion

Analysis of the county's demographic trends, housing market trends, housing cost burdens, housing adequacy, and unmet housing needs reveals several important findings that have implications for accommodating a growing and changing population and the Comprehensive Housing Strategy.

The county's demographic profile points to a diversity of housing needs and preferences. The county's demographic profile is dominated by three household types that each have unique housing needs: (1) those aging in place, (2) unmarried and female-headed households, and (3) single-person households. Currently, the county lacks a diversity of housing types and styles, particularly beyond the Beltway.

The county has a shortage of ownership housing that is affordable to households earning incomes above the median. Due to the county's large supply of single-family homes, the county has been a historical destination for those seeking a suburban lifestyle while still living in close proximity to the region's job centers. Higher income households seeking to own homes in the county face a limited supply of homes that align with their income. Due to this shortage, many higher income households reside in housing that is priced lower than they could otherwise afford, which places further pressure on the supply of housing available to those earning lower incomes.

The county has a shortage of renter housing that is affordable to extremely and very low-income households. Currently, extremely low-income renters are concentrated within the Beltway, due to a shortage of affordable rental housing opportunities in areas outside the Beltway.

The county's place-based subsidized housing stock is threatened by expiring subsidy contracts. Given the county's existing shortage of affordable rental housing, expiring subsidy contracts could exacerbate this shortage in the future.

Contents

I. Executive Summary 1
II. Introduction 2
III. Findings 3
A. Demographics 3
1. Population Trends 3
2. Population Trends by Race and Ethnicity 3
3. Household Type 5
4. Household Size 5
5. Median Household Income 6
6. Household Income as a Percent of Area Median Income (AMI) 6
B. Housing Tenure, Stock and Distribution 7
1. Tenure 7
2. Number of Bedrooms in Housing Units 8
3. Units in Structure 8
C. Housing Value and Rents 9
1. Median Housing Values and Rents 9
2. Median Gross Rent 9
A. Housing Cost Burden 10
B. Affordability for Ownership 11
1. Affordable Ownership Units by Income 11
2. Unmet Need for Affordable Ownership Units by Income 12
C. Affordability for Renters 13
1. Affordable Rental Units by Income 13
2. Unmet Need for Affordable Rental Units by Income 13
D. Subsidized Housing 14
1. Housing Choice Vouchers 14
2. Subsidized Units by Subsidy Type 14
IV. Conclusion 16

Tables

1. Table 1. Median Household Income by County Subarea 6

2. Table 2. Median Housing Values by County Subarea 9
3. Table 3. Median Gross Rent 9
4. Table 4. Housing Choice Voucher Recipients by County Subareas 14
5. Table 5. Subsidized Units by County Subarea 15

Figures

1. Figure 1. Population Trends by County Subarea 3
2. Figure 2. County Population Trends by Race and Ethnicity, Urban Areas 4
3. Figure 3. County Population Trends by Race and Ethnicity, Suburban Areas 4
4. Figure 4. County Population Trends by Race and Ethnicity, Rural Areas 4
5. Figure 5. Household Type by County Subarea 5
6. Figure 6. Household Size by County Subarea 5
7. Figure 7. Household Income as a Percent of Area Median Income (AMI) by County Subarea 7
8. Figure 8. Tenure and Vacancy Status by County Subarea 7
9. Figure 9. Number of Bedrooms in Housing Units by County Subarea 8
10. Figure 10. Units in Structure by County Subarea 8
11. Figure 11. Housing Cost Burden for Households by County Subarea 10
12. Figure 12. Housing Cost Burden by Income, Urban Areas 10
13. Figure 13. Housing Cost Burden by Income, Suburban Areas 11
14. Figure 14. Housing Cost Burden by Income, Rural Areas 11
15. Figure 15. Affordable Ownership Units by Household Income by County Subarea 12
16. Figure 16. Unmet Need for Affordable Ownership Units by Household Income by County Subareas 12
17. Figure 17. Affordable Rental Units by Household Income by County Subarea 13
18. Figure 18. Unmet Need for Affordable Rental Units by Household Income by County Subarea 14
19. Figure 19. Subsidized Units by Subsidy Type by County Subarea 15

I. Executive Summary

This report is one of several that will inform the Prince George's County Comprehensive Housing Strategy. The first report, *Housing in Prince George's County, Existing Conditions and Trends*, covered existing conditions and trends at a countywide level. This second report characterizes existing housing unit conditions, trends, and needs at a subarea level. For existing conditions, we organize our data by the following three subareas within the county used for local planning purposes:

(1) *Urban areas* – portions of Prince George's County that lie inside the I-495 Beltway;

(2) *Suburban areas* – portions of Prince George's County that lie outside of the I-495 Beltway and within the *2035 General Plan* growth boundary; and

(3) *Rural areas* – portions of Prince George's County that lie outside the *2035 General Plan* growth boundary.

Our key findings include the following:

Existing Housing Conditions by County Subarea

Urban Areas

The county's urban area has been growing more slowly since 2010 than in previous decades. It is occupied largely by Black and Hispanic households and small households headed by unmarried persons, although the area also contains a large number of families with five or more persons. Urban area households earn lower incomes and are less likely to own their homes than other subareas in the county. Homes in the urban area are generally smaller and more likely to be in multi-family structures. Median home values and rents are the lowest among all the county subareas. However, despite having more affordable home prices, the rate of households with housing cost burdens are the highest among all county subareas. The urban area exhibits a shortage of ownership units affordable to those earning more than the area median income and a shortage of rental units for renters earning the lowest (0-30% of AMI) and highest (>80% of AMI) incomes. The vast majority of the county's subsidized housing units are located in urban areas.

Suburban Areas

The suburban area has been the primary location of recent county population growth, fueled largely by an increase in Black residents, particularly since 1990. Larger married family households are the predominant household type. The median household income is above the area median household income, and most households own their homes. Most homes are single-family detached dwellings with four or more bedrooms. Median home values are higher than in the urban area but lower than in the rural area. Median rents are the highest among all subareas within the county. The suburban area exhibits a shortage of ownership units affordable to those earning more than the area median income and of rental housing for renters at all income levels other than 50-80 percent of AMI.

Rural Areas

White and Black residents are predominant racial groups in the rural areas of the county, though other racial and ethnic groups are more highly represented in these areas than in other subareas of the county. Larger married family households are the predominant household type. The median

household income is above the area median, and most households own their homes. Most homes are single-family detached dwellings with four or more bedrooms. Median home values are the highest among all areas, and median rents are the second highest. The rates of housing cost burden is the lowest among all subareas. The rural area exhibits a shortage of ownership units affordable to those earning more than the area median income and a shortage of rental units for renters earning the lowest (0-30% of AMI) and highest (>80% of AMI) incomes. Virtually no housing units in the rural area are subsidized by place-based housing subsidies or receive tenant-based subsidies.

II. Introduction

This document summarizes the key findings from the current housing trends analysis that will inform the Prince George's County Comprehensive Housing Strategy. The analysis of current housing market conditions and trends is meant to inform the following questions:

- *How have Prince George's County's demographic and economic conditions changed over time?*
- *What are the characteristics of Prince George's County's housing stock in terms of housing type, size, price, and supply?*
- *Do Prince George's County residents experience housing cost burdens?*
- *How affordable are housing units to Prince George's County residents, and are residents' affordable housing needs being met?*

Our analyses of existing housing conditions are presented for three subareas within the county:

(1) *Urban areas* – all portions of Prince George's County that lie inside the I-495 Beltway;

(2) *Suburban areas* – the portions of Prince George's County that lie outside of the I-495 Beltway and within the *2035 General Plan* growth boundary; and

(3) *Rural areas* – the portions of Prince George's County that lie outside the *2035 General Plan* growth boundary.

The narrative highlights the key findings from the data, accompanied by figures and charts. The report does not include an analysis of the forces driving the trends. Analyses of the drivers of change will be included in the *Comprehensive Housing Strategy*, drawing on interviews, focus groups, surveys, and public input (among other sources).

The report first describes the methods used in its development and then provides a detailed look at existing housing conditions for each of the county's three subareas. The conclusion summarizes the report's key findings and draw upon them to highlight existing needs across the county and in its subareas.

For each of the three county subareas, this report examined current and historical data on demographic, economic, and housing market conditions to characterize the demographics of housing demand, housing supply, housing prices, and housing affordability. To analyze these conditions, we relied on the same methods outlined in *Housing in Prince George's County, Existing Conditions and Trends*.

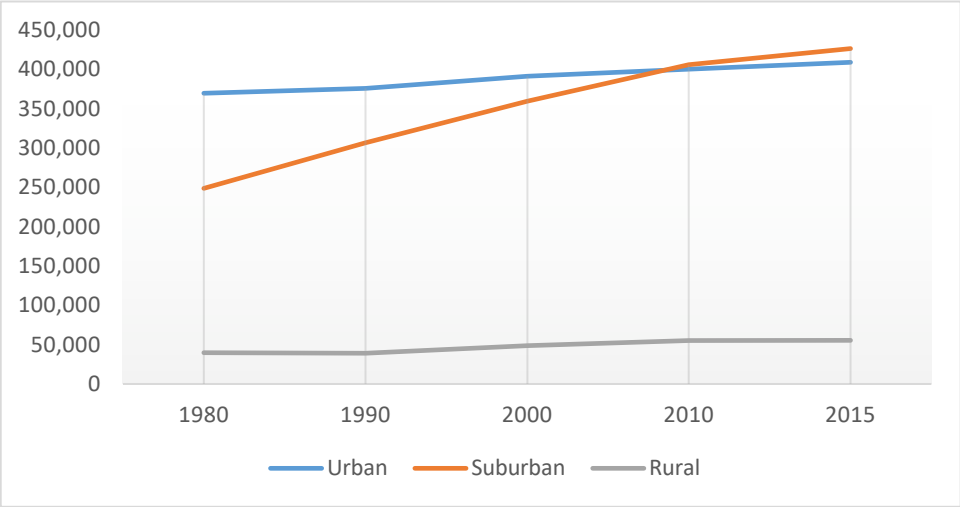
III. Findings

A. Demographics

1. Population Trends

As shown in Figure 1, most of Prince George's County's recent population growth has been fueled by growth in the suburban portion of the county, though it has slowed since 2010. Between 2000 and 2015, the county's suburban population increased by 19 percent, compared to a 13 percent increase in the rural area and a five percent increase in the urban area.

Figure 1. Population Trends by County Subarea



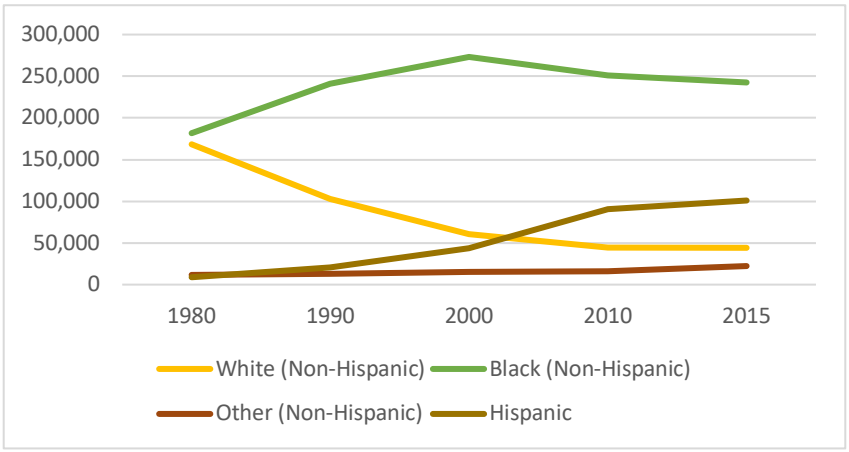
Source: Longitudinal Tract Data Base (LTDB), ACS 2015 5YR

2. Population Trends by Race and Ethnicity

Between 1980 and 2015, Prince George's County became more racially and ethnically diverse. Compared to 1980, when non-Hispanic whites were comprised a majority in the suburban and rural portions of the county, non-Hispanic Blacks now comprise the largest racial or ethnic group in all subareas of the county. Both White population decline and Black population growth has slowed since 2010. Hispanics and other racial and ethnic groups have increased in all three subareas since 1980, but at a somewhat slower rate since 2010 (Figs. 2–4). In 2015, urban areas are predominantly Black and Hispanic, while suburban and rural areas are predominantly White and Black. Other racial and ethnic groups are most highly represented in rural portions of the county.

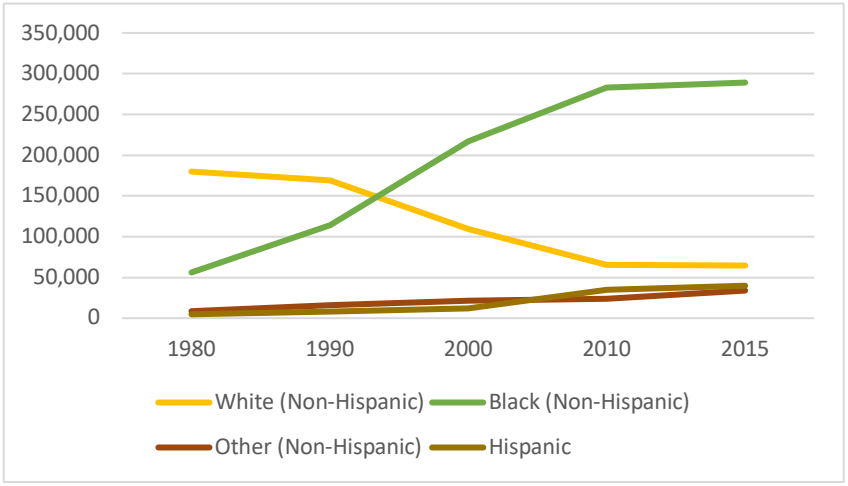
Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

Figure 2. County Population Trends by Race and Ethnicity, Urban Areas



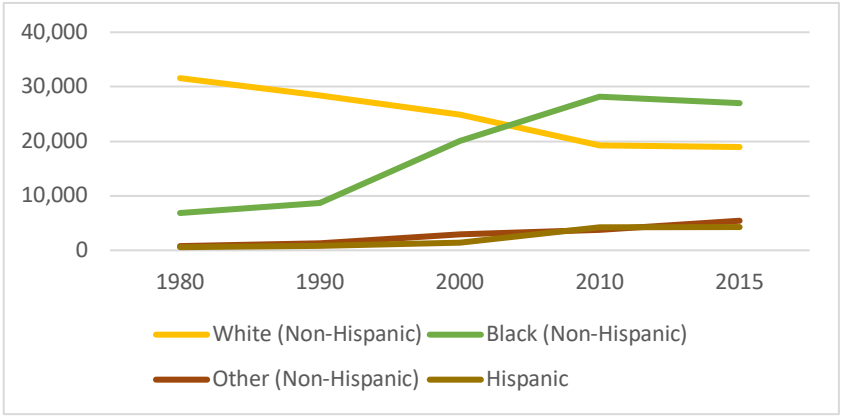
Source: Longitudinal Tract Data Base (LTDB), ACS 2015 5YR

Figure 3. County Population Trends by Race and Ethnicity, Suburban Areas



Source: Longitudinal Tract Data Base (LTDB), ACS 2015 5YR

Figure 4. County Population Trends by Race and Ethnicity, Rural Areas

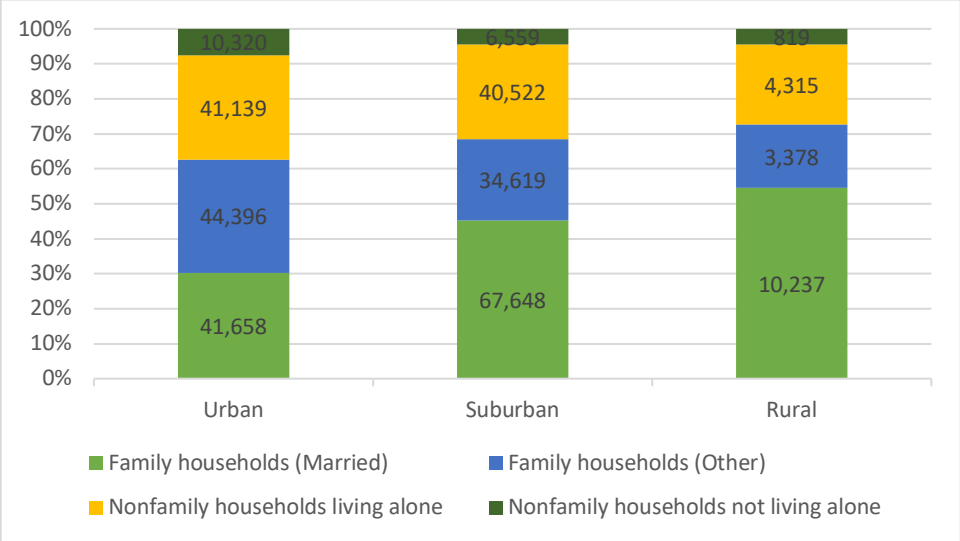


Source: Longitudinal Tract Data Base (LTDB), ACS 2015 5YR

3. Household Type

The county's subareas differ in household and family type. Whereas married family households are the predominant household type in suburban and rural areas, households headed by unmarried persons comprise the majority of households in the urban area of the county (Fig. 5).

Figure 5. Household Type by County Subarea

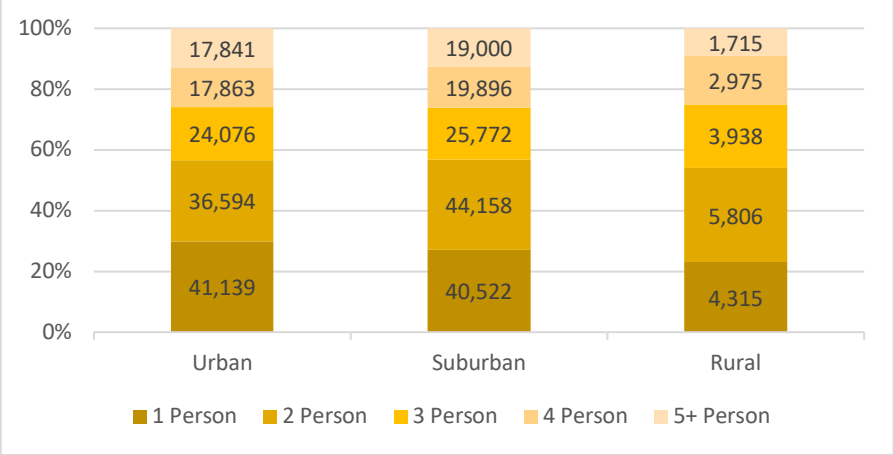


Source: ACS 2015 5YR

4. Household Size

The urban area of the county have smaller household sizes than suburban or rural areas (Fig. 6). Whereas single-person households are the largest household type in urban areas, two-person households are the predominant household type in suburban and rural areas of the county. Large families with five or more persons, while fewer in number countywide, are primarily located in urban and suburban areas.

Figure 6. Household Size by County Subarea



Source: ACS 2015 5YR

5. Median Household Income

Residents in suburban and rural portions of the county earn higher median incomes than those living in urban portions of the county (Table 1). Fifteen percent of census tracts in urban areas of the county have median household incomes higher than the countywide median, compared to 93 percent of census tracts in the rural areas of the county.

Table 1. Median Household Income by County Subarea

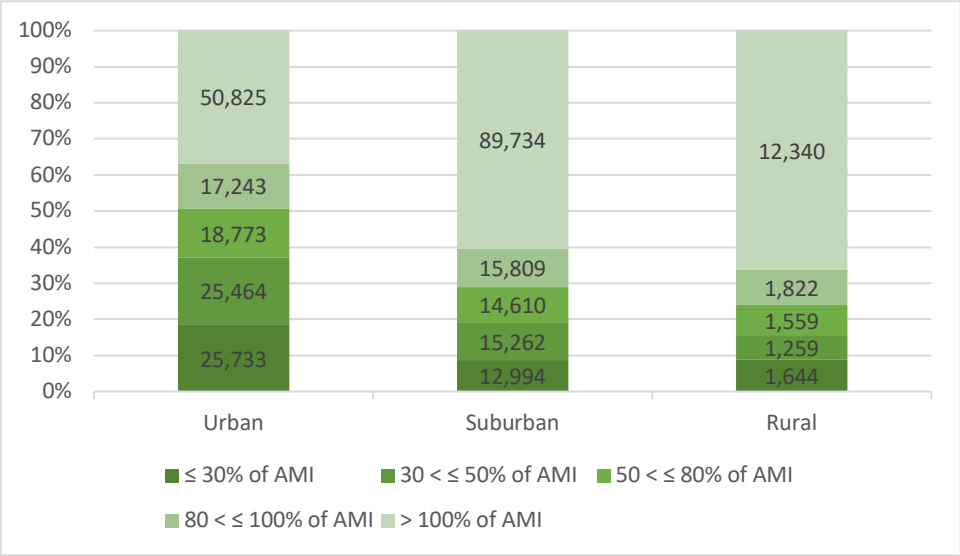
	Median Household Income	% Tracts above the Median Household Income for Prince George's County
County	$ 74,260	
Subareas		
Urban	$ 60,857	15%
Suburban	$ 91,536	74%
Rural	$ 98,791	93%

Source: ACS 2015 5YR

6. Household Income as a Percent of Area Median Income (AMI)

More than 60 percent of households living in suburban and rural areas of the county earn incomes above the area median income, compared to less than 37 percent of those living in urban areas (Fig. 7). Conversely, about nine percent of households living in suburban and rural areas earn less than 30 percent of the area median income, compared to 19 percent (25,733 households) of households living in urban areas.

Figure 7. Household Income as a Percent of Area Median Income (AMI) by County Subarea



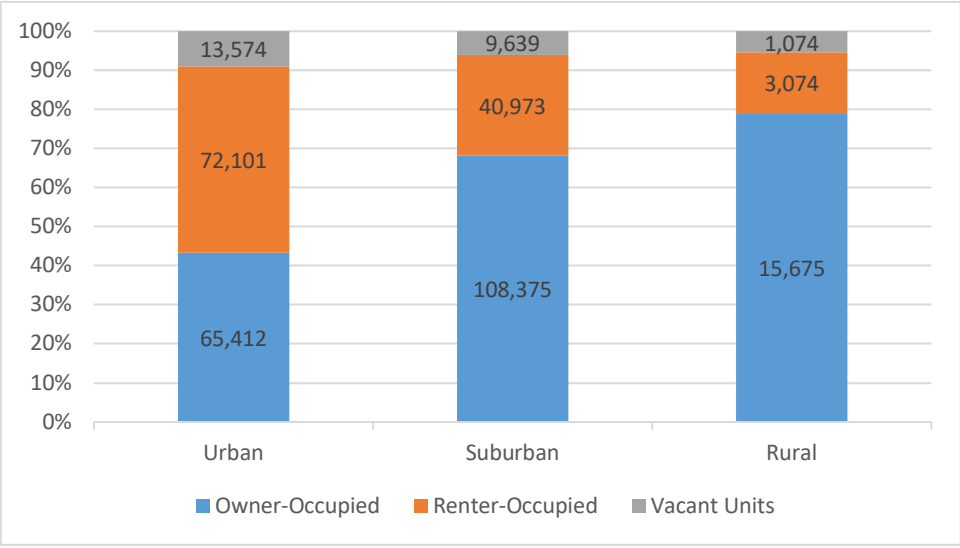
Source: HUD CHAS 2014

B. Housing Tenure, Stock and Distribution

1. Tenure

Fewer than half of households living in urban areas of the county own their homes, whereas the vast majority of those living in other subareas are homeowners (73 percent in suburban areas and 84 percent in rural areas) (Fig. 8).

Figure 8. Tenure and Vacancy Status by County Subarea

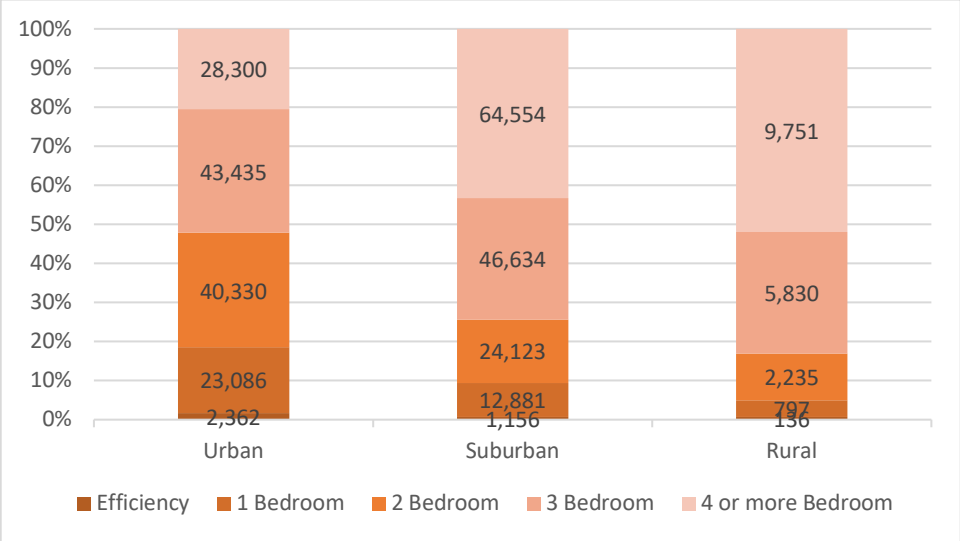


Source: ACS 2015 5YR

2. Number of Bedrooms in Housing Units

Homes in urban areas of the county are generally smaller and have fewer bedrooms than those in suburban and rural areas (Fig. 9). Most homes in urban areas have three bedrooms, whereas most in the suburban and rural area have four or more bedrooms.

Figure 9. Number of Bedrooms in Housing Units by County Subarea

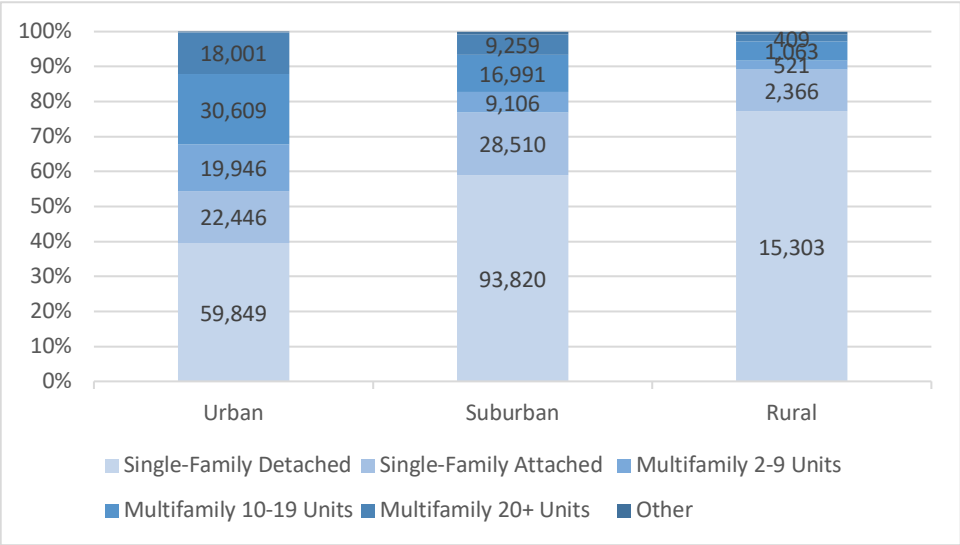


Source: ACS 2015 5YR

3. Units in Structure

Multi-family housing is largely concentrated in county's urban areas (Fig. 10). Suburban and rural areas contain a much higher share of single-family detached housing.

Figure 10. Units in Structure by County Subarea



Source: ACS 2015 5YR

C. Housing Value and Rents

1. Median Housing Values and Rents

Median housing values generally increase as one moves east from the county's border with Washington, D.C. (Table 2). However, median gross rents peak in the suburban portions of the county and are lower in rural areas (but still higher than the countywide median) (Table 3).

Table 2. Median Housing Values by County Subarea

	Median Values	% Tracts above the Median Values for Prince George's County
County	$ 254,700	
Subareas		
Urban	$ 211,507	16%
Suburban	$ 276,378	63%
Rural	$ 314,257	79%

Source: ACS 2015 5YR

2. Median Gross Rent

Table 3. Median Gross Rent

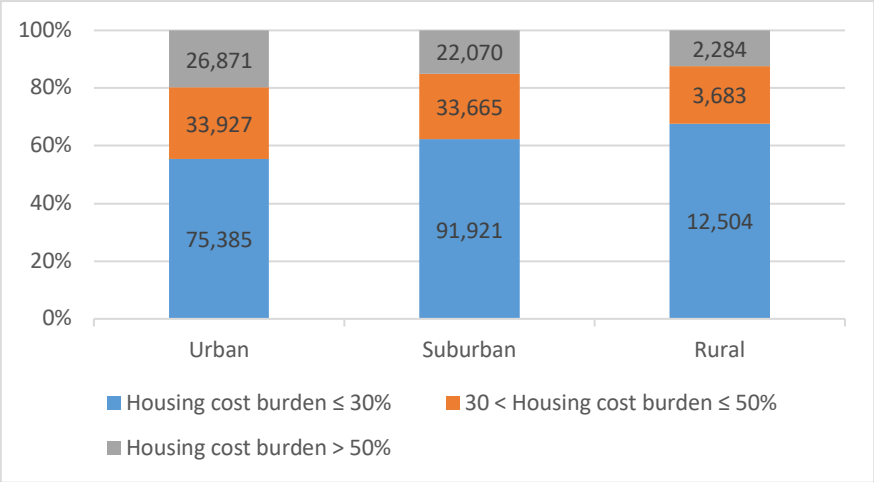
	Median Gross Rent	% Tracts above the Median Gross Rent for Prince George's County
County	$ 1,294	
Subareas		
Urban	$ 1,288	34%
Suburban	$ 1,736	84%
Rural	$ 1,655	83%

Source: ACS 2015 5YR

A. Housing Cost Burden

Households that are cost burdened are most concentrated in the county's urban areas, where 45 percent of households spend more than 30 percent of their income on housing costs. In suburban and rural areas of the county, 38 and 32 percent of households are cost-burdened, respectively (Fig. 11).

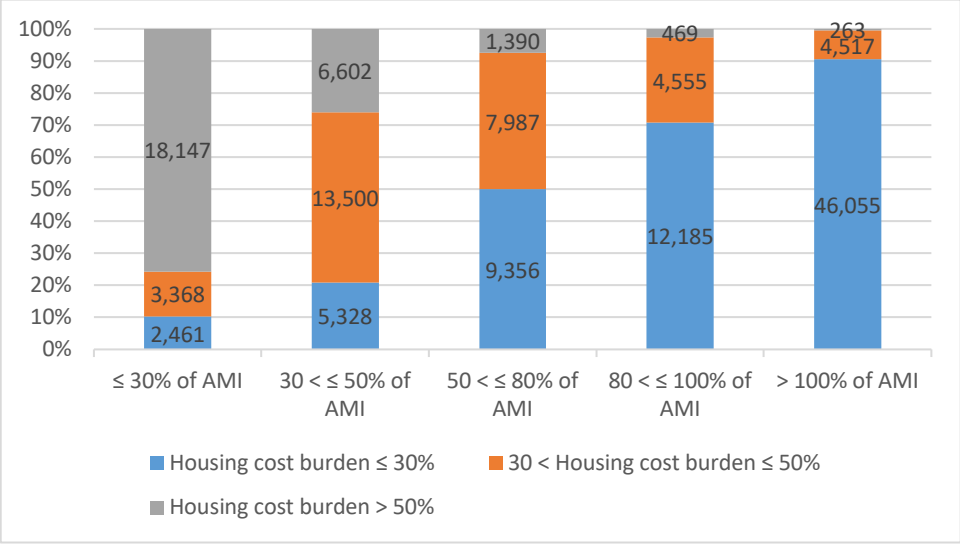
Figure 11. Housing Cost Burden for Households by County Subarea



Source: HUD CHAS 2014

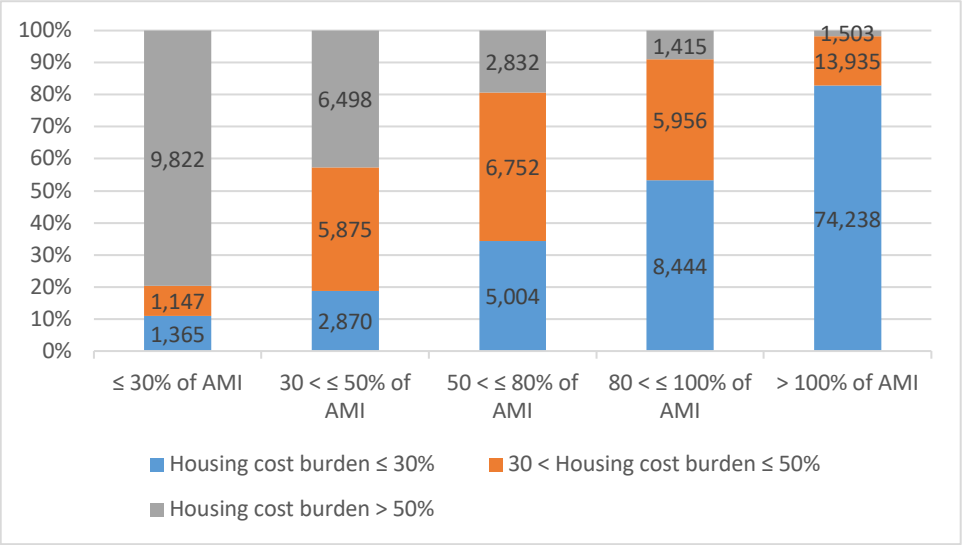
Housing cost burdens differ substantially by household income in the county. Those earning less than or equal to 30 percent of the area median income are most likely to spend 30 percent or more of their income on housing costs in urban, suburban and rural areas (Figs. 12–14).

Figure 12. Housing Cost Burden by Income, Urban Areas



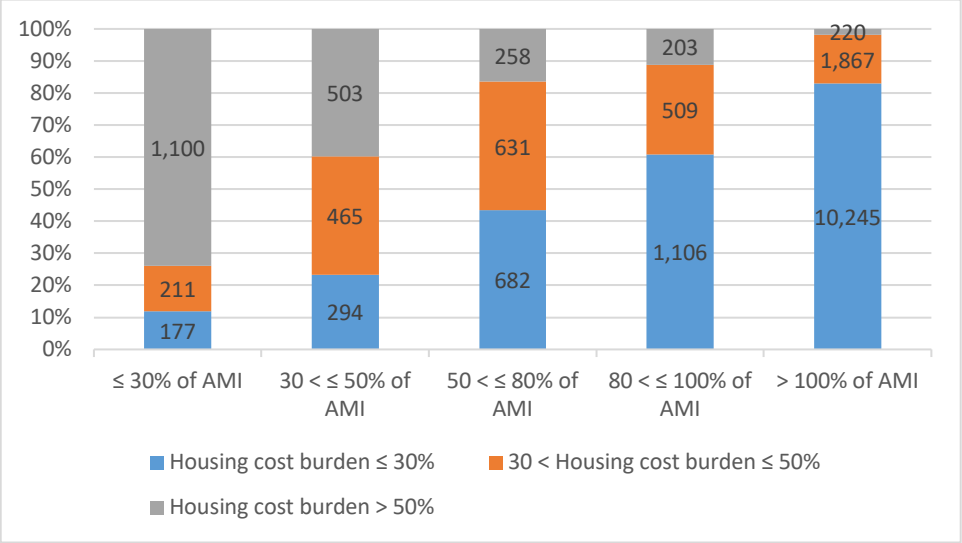
Source: HUD CHAS 2014

Figure 13. Housing Cost Burden by Income, Suburban Areas



Source: HUD CHAS 2014

Figure 14. Housing Cost Burden by Income, Rural Areas



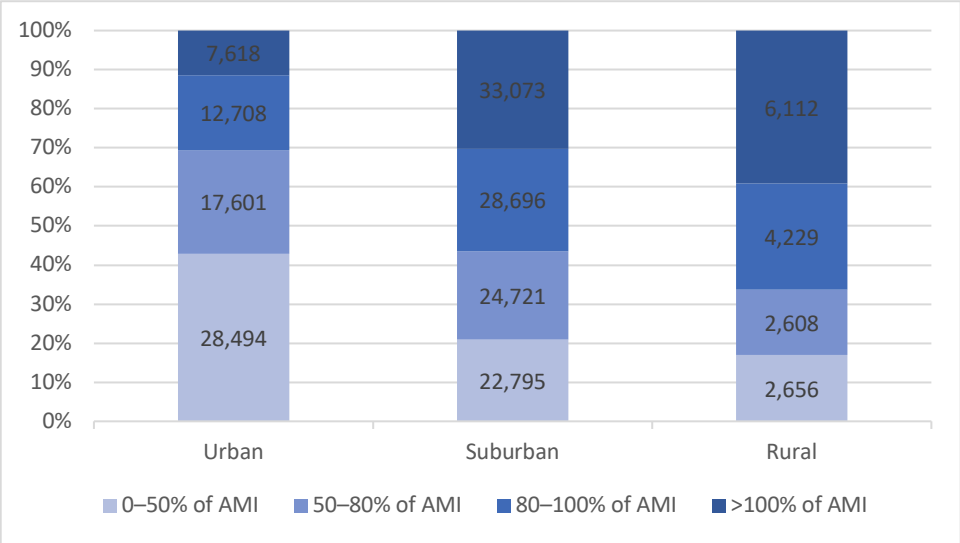
Source: HUD CHAS 2014

B. Affordability for Ownership

1. Affordable Ownership Units by Income

Over 40 percent of ownership units in urban areas are affordable to households earning 50 percent or less of the area median income, while most in the suburban and rural area are only affordable to those earning 80 percent or more of the median area income (Fig. 15).

Figure 15. Affordable Ownership Units by Household Income by County Subarea

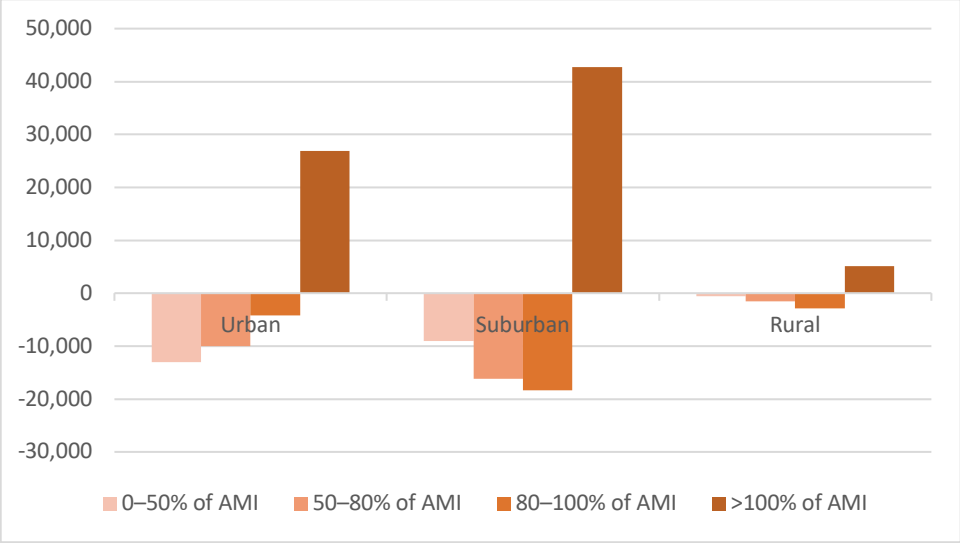


Source: HUD CHAS 2014

2. Unmet Need for Affordable Ownership Units by Income

All three subareas within the county exhibit a surplus of ownership units affordable to those households earning the area median income or less (Fig. 16). At the same time, they all also contain a shortage of ownership units affordable to those earning more than the area median income. The shortage of units affordable to high-income households is the largest in suburban areas of the county.

Figure 16. Unmet Need for Affordable Ownership Units by Household Income by County Subarea



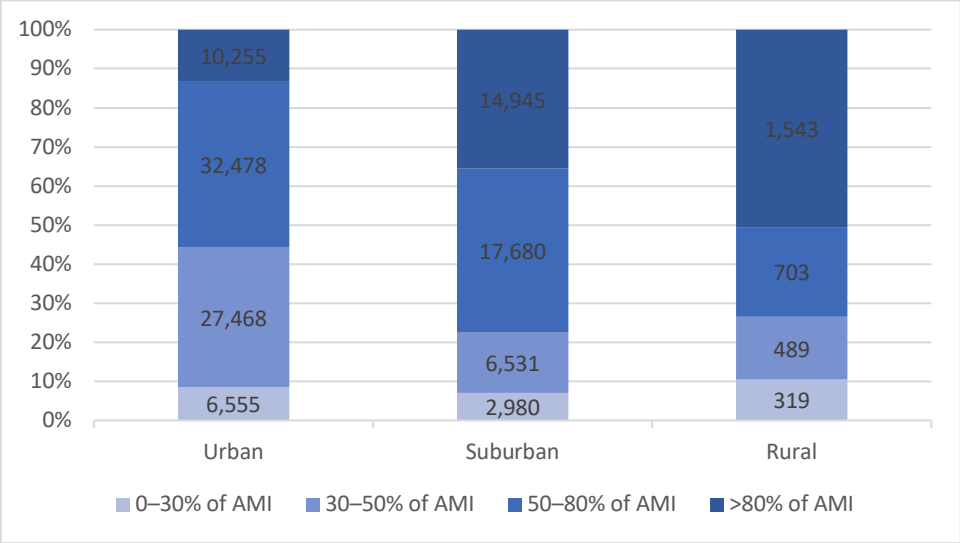
Source: HUD CHAS 2014

C. Affordability for Renters

1. Affordable Rental Units by Income

Most rental units in the county's urban areas are affordable to households earning 50 to 80 percent of the area median income (Fig. 17). However, most units in the suburban and rural areas of the county are only affordable to those earning at least 50 percent or more of the area median income. In rural areas, about half of rental units are affordable only to those making at least 80 percent of the area median income.

Figure 17. Affordable Rental Units by Household Income by County Subarea

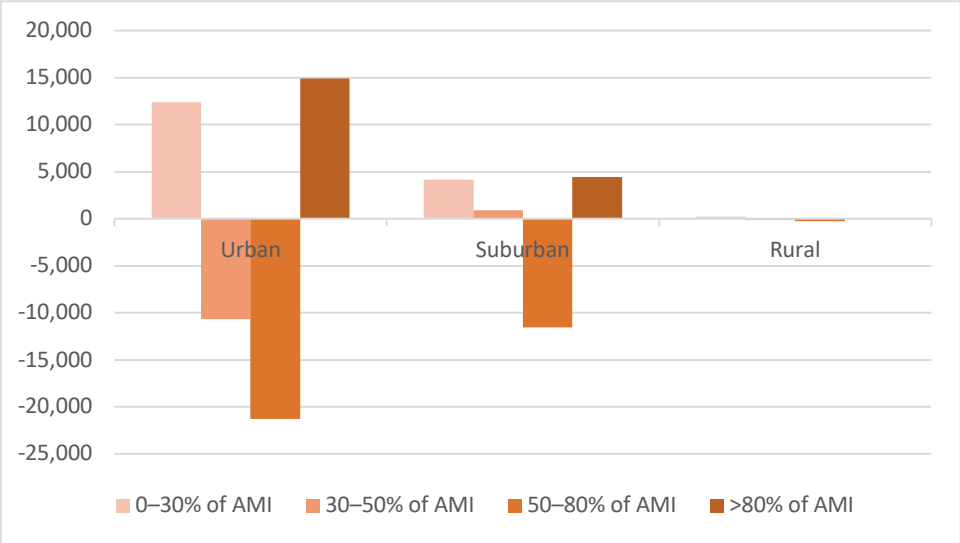


Source: HUD CHAS 2014

2. Unmet Need for Affordable Rental Units by Income

All subareas of the county have rental housing shortages for some income groups (Fig. 18). Urban and rural areas have a shortage of rental housing for households earning the lowest (0-30% of AMI) and highest (>80% of AMI) incomes. However, the number of units that are needed in urban areas to fill this shortage is far greater in urban areas. Suburban areas have a shortage of housing at all income levels other than 50-80 percent of AMI.

Figure 18. Unmet Need for Affordable Rental Units by Household Income by County Subarea



Source: HUD CHAS 2014

D. Subsidized Housing

1. Housing Choice Vouchers

Of the county's 5,785 Housing Choice Voucher recipients, nearly all (99%) are located in the urban or suburban areas, with 65% located in urban areas (Table 4).

Table 4. Housing Choice Voucher Recipients by County Subareas

	Housing Choice Vouchers	
	Number	Share
County	5,785	
Subareas		
Urban	3,736	65%
Suburban	1,982	34%
Rural	67	1%

Source: Picture of Subsidized Households, 2016

2. Subsidized Units by Subsidy Type

The county supports 12,229 place-based subsidized units, nearly all of which are located in the urban and suburban portion of the county. These units located are primarily financed through the Low-Income

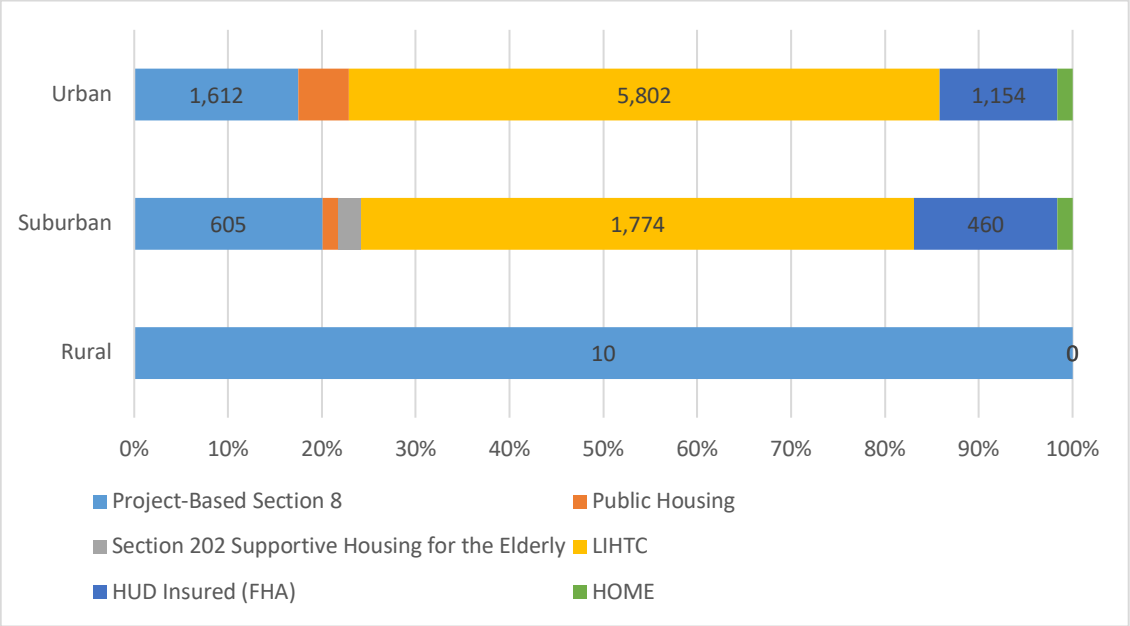
Housing Tax Credit (LIHTC) program. The 10 subsidized units located in county's rural areas are subsidized by project-based Section 8 (Table 5 and Fig. 19).

Table 5. Subsidized Units by County Subarea

	Subsidized Units	
	Number	Share
County	12,229	
Subareas		
Urban	9,209	75%
Suburban	3,010	25%
Rural	10	0%

Source: NHPD 2017

Figure 19. Subsidized Units by Subsidy Type by County Subarea



Source: NHPD 2017

IV. Conclusion

Analysis of the county's demographic and housing trends and needs have implications for housing investments in different parts of the County as part of its Comprehensive Housing Strategy. accommodate a growing and changing population.

Demographics

Most of Prince George's County's recent population growth has been fueled by growth in its suburban area. Since 1980, the county has become more racially and ethnically diverse. Whereas larger married family households are the predominant household type in suburban and rural areas, households headed by unmarried persons comprise the majority of households in the county's urban area. Residents in suburban and rural areas earn higher median incomes than those in its urban area. All of the county's subareas have experienced slower growth among its Black population and a decline in its White population. Hispanic growth has been heavily concentrated in the urban areas, where it has also begun to slow since 2010 after decades of robust population growth.

Housing Tenure, Stock and Distribution

Fewer than half of households living in the county's urban area own their homes. In contrast, the vast majority of those living in suburban (73 percent) and rural (84 percent) areas own their homes. Homes in urban areas are generally smaller and have fewer bedrooms than those in suburban and rural areas. Multi-family housing is largely concentrated in the county's urban areas.

Housing Value and Rents

Median housing values generally increase moving east from the county's border with Washington, D.C. Median gross rents, however, peak in the county's suburban areas and are lower in rural areas relative to the suburban area.

Housing Cost Burden and Affordability

Housing cost burdens are most prevalent in the county's urban area, where 45 percent of households spend more than 30 percent of their income on housing. In all county subareas, those earning 30 percent of the area median income or less are most likely to be cost burdened. All county subareas have a surplus of ownership units affordable to those earning the area median income or less and a shortage of ownership units affordable to those earning more than the area median income. All subareas of the county also have rental housing shortages for some income groups. Urban and rural areas have a shortage of rental housing for those earning the lowest (0-30% of AMI) and highest (>80% of AMI) incomes, while suburban area have a shortage of housing at all income levels other than 50-80 percent of AMI.

Subsidized Housing

Of the county's 5,785 Housing Choice Voucher recipients, nearly all (99 percent) are located in urban or suburban areas. The county supports 12,229 place-based subsidized units, nearly all of which are located in urban and suburban areas.

Existing Housing Conditions by County Subarea

Based on our findings, we would characterize the county's subareas and their needs as follows:

Urban Areas

The county's urban areas have been growing more slowly since 2010 than in previous decades. It is occupied largely by Black and Hispanic households and small households headed by unmarried persons, although the area also contains a large number of families with five or more persons. Urban area households earn lower incomes and are less likely to own their homes than other subareas in the county. Homes in the urban area are generally smaller and more likely to be in multi-family structures. Median home values and rents are the lowest among all the county subareas. However, despite having more affordable home prices, the rate of households with housing cost burdens are the highest among all county subareas. The urban area exhibits a shortage of ownership units affordable to those earning more than the area median income and a shortage of rental units for renters earning the lowest (0-30% of AMI) and highest (>80% of AMI) incomes. The vast majority of the county's subsidized housing units are located in the urban area.

Suburban Areas

The suburban area has been the primary location of recent county population growth, fueled largely by an increase in Black residents, particularly since 1990. Larger married family households are the predominant household type. The median household income is above the area median household income, and most households own their homes. Most homes are single-family detached dwellings with four or more bedrooms. Median home values are higher than in the urban area but lower than in the rural area. Median rents are the highest among all subareas within the county. The suburban area exhibits a shortage of ownership units affordable to those earning more than the area median income and of rental housing for renters at all income levels other than 50-80 percent of AMI.

Rural Areas

White and Black residents are the predominant racial groups in the rural areas of the county, though other racial and ethnic groups are more highly represented in these areas than in other subareas of the county. Larger married family households are the predominant household type. The median household income is above the area median, and most households own their homes. Most homes are single-family detached dwellings with four or more bedrooms. Median home values are the highest among all areas, and median rents are the second-highest. The rates of housing cost burden is the lowest among all subareas. The rural area exhibits a shortage of ownership units affordable to those earning more than the area median income and a shortage of rental units for renters earning the lowest (0-30% of AMI) and highest (>80% of AMI) incomes. A very small percentage of housing units in the rural area (one percent) are subsidized by place-based housing subsidies or receive tenant-based subsidies.

Contents

I. Executive Summary 2

II. Introduction 4

III. Housing Unit Projections 5

A. Comparing Projections 5

B. SILO Projections Countywide and by Subarea 11

C. New Zoning Code and Related Market-Based Projections 15

IV. Comparison of Projections for Tiers and Subareas 20

A. SILO Compared to Market Projections 20

B. County General Plan Compared to Market Projections 22

C. County Official Compared to County General Plan Projections 24

D. SILO Compared to County Official Projections 26

E. County Official Compared to Market Projections 28

V. Summary of Key Findings 30

Attachment A: SILO Model 32

Attachment B: Market and New Code Allocation Methodology 37

I. Executive Summary

The purpose of this report is to provide projections of future housing demand to help guide the housing strategies. Our approach has been to develop two sets of projections in this report: the first, generated by the National Center for Smart Growth (NCSG) using our region wide model, called the Synthetic Integrated Land use Orchestrator (SILO), reflects the probable future absent specific knowledge about market trends, redevelopment potential and new code impacts. The second explicitly takes these factors into account. As may be expected, while they hold the total growth constant, these two projections distribute housing differently within the county. Together, however, and seen in concert with other disaggregate projections, they will provide the county with the likely parameters of growth. This will allow the County to establish benchmarks or thresholds that can be used to tweak the market in desired directions.

The overall total growth projections do not explicitly reflect the impacts of policy changes, like the County's zoning code rewrite or possible changes to the Adequate Public Facilities Ordinance (APFO). However, the distribution of growth in the second set of projections (called Market-Code or MKT projections) does reflect impacts of the County's zoning code rewrite and implications of relaxing requirements in the APFO for TODs is noted.

The overall projections developed for this report are similar to those of the Maryland Department of Planning and to the County's official projections. This is encouraging, especially since each of these was done using a very different methodology. This suggestions that the assumption of an increase of about 36,000 new units by 2040 is reasonable. Other projections by various sources that are based more on job growth suggest that, were job growth to accelerate in the county, then housing growth could reach between 50,000 and 60,000 new units by 2040.

After the forecasts are discussed in general, we focus on the four key disaggregate forecasts and discuss how they are generated, focusing on the two new ones developed by NCSG (SILO and MKT) for this study. We then comparatively map the four projections against each other and note important differences and similarities and conclude with findings and implications.

Highlights of our findings include:

On **housing mix**, developers expect multifamily units to stay at 32% of future housing (the General Plan asserts that to meet county goals for housing, this type needs to be at 61%) and that single-family attached units (townhouses) would go from 16% to 28%, the current market trend.

The **spatial distribution of new units** in the study team's SILO model as compared to Market-Code (MKT) projections are very different. Developers believe that much more growth will occur in the Developed Tier (57%) than shown in SILO, our regionally-driven model (which allocates only 12% to this Tier), which projects more growth in the Developing and Rural Tiers.

Given all the comparisons, a **plausible allocation** overall for 2040, therefore, might be:

- Developed Tier- 40% to 45%;

- Developing Tier – 45% to 50%;
- Rural Tier – 5% to 10%.

These ranges could be used to monitor permits issued and as a basis for fine-tuning development regulations and incentives to achieve the goals of the General Plan and evolving County policies. The new code may encourage denser development with a mix of units closer to that in the general plan given the new code's greater simplicity, clarity and densification. The retention of the "call back" provision and the new requirement for up-front community and developer meetings could offset these advantages, however. If the County relaxes Adequate Public Facilities Ordinance requirements within Regional Transit Districts and provides upfront infrastructure investments – critical to priming the pump for TODs – then these two actions may overcome the status quo that favors lower density single family units. Beyond these policies, developers also believe that lowering development fees and surcharges are an important incentive to develop within the county.

II. Introduction

The purpose of this report is to provide projections of future housing demand to help guide the housing strategies. Numerous projections of housing growth for the county have been done over the past five years by the County and others. The obvious question is why do more projections? Several reasons stand out:

1. The projections vary considerably among themselves and need some reconciliation or explanation;
2. Many projections are at the County level only and projections are needed for subareas for the housing strategy project;
3. The new zoning code and approval processes introduce new incentives and additional residential opportunities which need to be accounted for;
4. The potential by 2040 for large un-sewered areas within the Developing Tier to receive public sewer and water and thus more development; and
5. The future of about 17,000 approved lots needs to be explicitly factored into projections.

In response, our approach has been to develop two sets of projections in this report: the first, generated by the National Center for Smart Growth (NCSG) using our region wide model, called SILO, reflects the probable future absent specific knowledge about market trends, redevelopment potential and new code impacts. The second explicitly takes these factors into account. As may be expected, these two projections distribute housing differently within the county. Together, however, and seen in concert with other disaggregate projections, they will provide the county with the likely parameters of growth. This will allow the County to establish benchmarks or thresholds that can be used to tweak the market in desired directions.

We start the report by first introducing, comparing and assessing the various projections that have been made for Prince George's County over the past five years. The acronyms below are used throughout this report. These projections include five primary forecasts:

1. Those developed by the State of Maryland's Department of Planning for the entire county (MDP);
2. The official 2016 County projections done in-house by the Planning Department for the entire county and for select subareas (CO);
3. The forecasts of the 2014 General Plan, done for the entire county and for targeted areas (GP);
4. Projections of a probable future done for this effort by the study team using a model called SILO, by subareas; and
5. Growth by subareas to account for the pending draft zoning code and market trends (MKT), done by this team and using the same control total from SILO as in #4 above.

The last four projections in the above list, viewed as the key projections, are all disaggregate ones and are later mapped and compared at the growth tier level (three geographies established by prior General Plans – the Developed, Developing and Rural Tiers) and by 178 subareas (called Statewide Model Zones or SMZs), which are aggregates of County Transportation Analysis Zones. The growth tiers are used extensively in county planning documents as a basis for development policies and monitoring and are thus a meaningful comparator. The SMZs provide enough detail for much finer grain of understanding and analysis and can be used for transportation impact analysis.

We also present an additional four countywide projections by others and discuss their differences with the above projections but do not use them for comparative mapping or analysis.

After the forecasts are discussed in general, we focus on the four key disaggregate forecasts and discuss how they are generated, focusing on the two new ones developed by NCSG (SILO and MKT) for this study. More technical details on SILO are contained in the attachments. We then comparatively map the four projections against each other and note important differences and similarities and conclude with findings and implications.

III. Housing Unit Projections

A. Comparing Projections

It is important to compare our projections with county-level projections prepared by other sources. By examining the range of projections developed by others and our own "probable" (SILO) and "market-based" (MKT) projections, we can develop a reasonable "solution space" for estimating demand for housing units moving forward.

The Range of Projections

Table 1 presents the results of nine dwelling unit (DU) projections for the county from different sources over the past five years. Numbers are rounded for simplicity. Not all of these projections were made for dwelling units (as opposed to households) or for 2040 - the timeframe of this study, so adjustments were needed for proper comparison. Straight-line assumptions are applied on an annual basis to make up for differences in horizon years in previous studies where needed to reach 2040; conversions to dwelling units from households were made using a four percent vacancy rate. Also, we used the County's 2015 building permit-based count of dwelling units, deemed the most accurate by county staff, and applied this 2015 base number to the projections made by others that were based on different, much lower counts from sources like the American Communities Survey (ACS). This inflated their total number for their projections but did not affect their overall growth increment. The actual number of dwelling units added between 2015 and 2040 (column 8) is the most relevant number on which to focus.

Four projections in Table 1 (County Forecasts, 201; NCSG/UMD, 2017 – two sets; Plan2035, 2014) will be compared in this analysis and all are directly relevant to this housing study. The first three projections in the table, each done recently but using a different methodology, are all within 1,500 units of each other. This suggests that the 36,000 to 38,000-unit projection for 2040 is very reasonable.

The latter four projections, however, are consistently high. One plausible way to explain this divergence is to note that all the higher dwelling unit projections are based on job-driven methodologies. Since Prince George's County has lagged in job creation, however, this type of linked methodology would overstate the household numbers. The current jobs-to-person ratio is estimated by the County at 0.37, which is on the low side for such ratios. By way of comparison, the jobs-to-person ratios of Anne Arundel County and Montgomery County are 0.75 and 0.65, respectively. Last year, the county reduced its own job creation projections from a previous, aspirational 0.5 jobs per person to the more realistic actual trend number of 0.37.

The higher projections in the table are nevertheless useful in setting outer bounds for household growth *were* job growth to strengthen and households to locate in the County because of this. In such a situation, instead of another 36,000 households, Prince George's County could realize 50,000 or 60,000 more households by 2040. The 2014 General Plan (GP), in fact, projected 63,000 units. The General Plan is noteworthy for the specific and aggressive housing allocation targets it sets for future growth. Since these reflect adopted targets, it is important that our projections are compared with them and that we see how the General Plan allocations compare to the County's official projections (CO).

Table 1. Comparison of Projections and Methods

Source, Date	Method	Av. Units/year	HH in 2015	DU in 2015	Actual HH number added, horizon	NCSG HH adjustments	DU added 2015 - 2040	DUs in 2040	Comment
MDP, August, 2017	State pop model; cohort survival based	1,510	331,555	344.800 (4% vacancy rate added)	+36,300 HH 2015-2040	Added 4% vacancy rate	+37,752	382,000	Now corrected by MDP for higher HH size
County Forecasts, 2016	**Local development approval trend-driven**	**1,510**		**344,800 (calculated from permits for units built)**			**37,860**	**383,000**	
NCSG/ UMD, 2017	**- SILO model - Code and developer allocation; same control totals for both**	**1,456**	**315,000**	**344,800 (use base number)**	**+35,000HH 2015 – 2040**	**Added 4% vacancy rate**	**+36,400**	**381,200**	**Best HH size fit model; capacity sensitive model**
Plan2035, 2014	Not specified	2,520		344,800 (use base number)	+63,000 DU 2011 – 2035	None; Plan uses DUs	63,000 Assumed 2011 - 2035 number for 2035 - 2040	407,800	Plan allocates from this total
COG Rnd 9 Nov, 2016	Employment-driven model; negotiated outcome	2, 038	321.1K	344,800 (use base number)	+49,000 HH 2015-2040	Added 4% vacancy rate	+50,960	396,000	Very high projection
CRA/GMU 2013	Regional job-driven model	1,800			+36,000 DU 2012 – 2032	Added 1,800/yr from 2032-2040	50,400	395,200	Regional study
CRA/GMU 2015	Regional job-driven model revised	3,500			+42,000 2011 – 2023	Added 3,500/yr from 2023-2040	101,500	446,300	Very high early growth rate
Woods and Poole	Job-driven econometric model	2,000			+ 60,000 HH 2010-2040	Added 4% vacancy to HH	62,400	407,200	Reflects regional land use market

County Official Projections

The "official" projection number by the County, used for their Constrained Long Range Plan (CLRP) for transportation, and for general planning purposes, is very close to our projections for this study. The CLRP projections, which we think of as trend-like projections, are derived by extrapolating small area development trends from 2000 to 2010 out into the future, subject to control totals and planners' local knowledge. They do not account for any regional trends or possible conversions of office space (currently at very high vacancy rates of more than 25%, as in Montgomery County) to residential or conversion of obsolete shopping center sites to residential or other uses. They also do not account for the proposed zoning changes.

***Plan2035* projections**

As noted earlier, these are policy-driven and are overly optimistic, given county development trends and market realties (Table 2). The huge discrepancies between the 2002 Plan's targeted densities and actual outcomes for both residential and commercial development cast doubt on the current Plan's future density goals in its targeted areas, which are heavily weighted towards multifamily units.

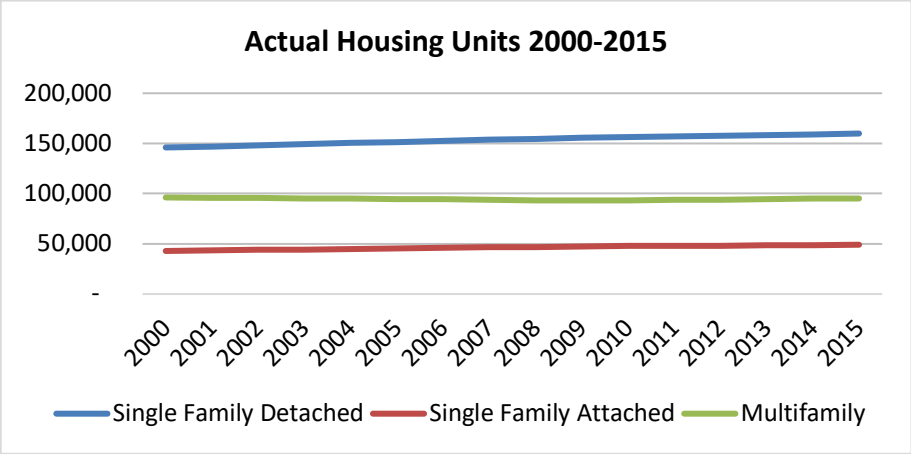
Table 2. Allowable and Achieved Dwelling Unit Density

Center Type	Dwelling Unit Density		FAR	
	2002 General Plan Target*	Actual Achieved	2002 General Plan Target**	Actual Achieved (Gross)
Metropolitan	22.50	3.36	0.87	0.12
Regional	12.00	3.49	0.62	0.07
Community	6.75	2.60	0.17	0.05

Source: M-NCPPC 2013

The flat lining growth trends from 2000 to 2015 displayed in Figure 1 suggest that this pattern of not achieving the desired unit types in the General Plan is longstanding and consistent.

Figure 1. County Housing Unit Trends by Type



Beyond the density differences between proposed and achieved development, the 2002 General Plan also sought to shift the overall location of growth into the Developed rather than the Developing Tier. As Table 3 shows, this goal has also not been achieved.

Table 3. Intra-County Growth Targets

2002 General Plan Tier	2002 General Plan Residential Growth Target	Residential Growth Recorded through 2011	Meeting Growth Target?
Developed Tier	33%	25%	No
Developing Tier	66%	73%	No
Rural Tier	No more than 1%	2%	No

Source: M-NCPPC, 2011

Complicating these projections is the existence of a development pipeline that currently totals almost 17,000 lots. Most of these are proposed as single-family detached units in the Developing Tier, as shown in Table 4. Some of these are obsolete and unlikely to develop. The county wishes to sunset many of the lots but it is unclear if this can be achieved by elected officials given the likely pushback from the subdivision developers' and owners.

Table 4. Development Pipeline

2002 General Plan Tiers	Pipeline Development			
	Issued Building Permits	Record Plats (Lots of Record)	Approved Preliminary Plans of Subdivision	Total
Developed	80	984	737	1,801
Developing	96	10,373	4,060	14,529
Rural	7	621	18	646
Total	183	11,978	4,815	16,976

Source: M-NCPPC, August 2013 (Data as of December 31, 2011)

Despite market trends, the 2014 Plan doubles down on growth allocation goals, which mirror those of the 2002 Plan, and proposes various incentives to achieve more growth inside the beltway (Developed Tier), particularly in the eight designated Regional Transit Districts (RTDs) and the 26 Local Centers (Fig. 2 and Table 5).

Figure 2. Prince George's County Growth Policy Map

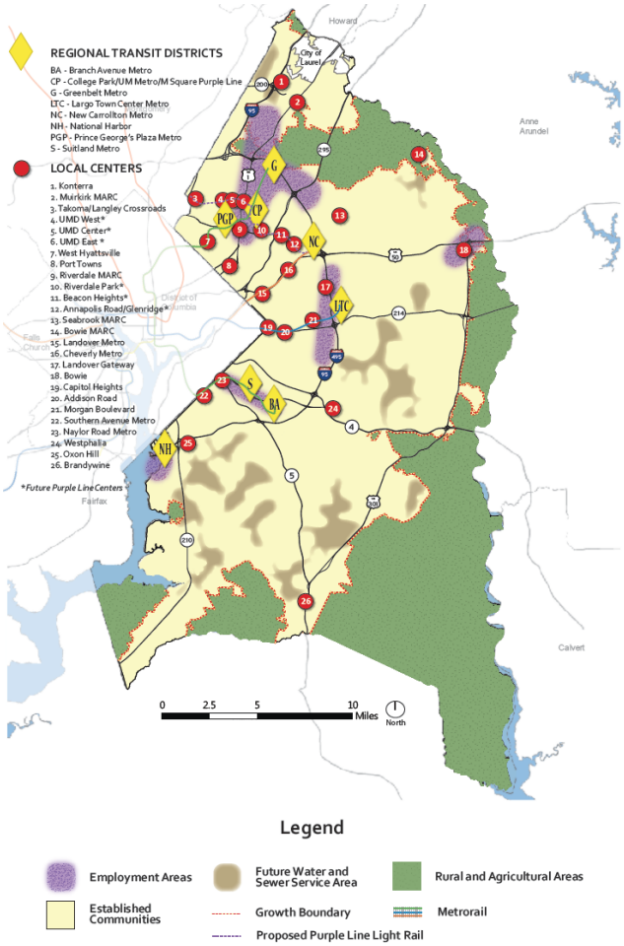


Table 5. Projected Dwelling Units for Various Targeted Areas

Growth Policy Map Areas	Percentage of New Dwelling Units	Projected Dwelling Units	Percentage of New Jobs	Projected New Jobs
Regional Transit Districts	50%	31,500	50%	57,000
Local Centers	25%	15,750	20%	22,800
• Local Transit, Neighborhood, and Campus Centers	15%	9,450	15%	17,100
• Town Centers	10%	6,300	5%	5,700
Employment Areas	4%	2,520	20%	22,800
Established Communities	20%	12,600	9%	10,260
Future Water and Sewer Service Areas	0%	0	0%	0
Rural and Agricultural Areas	1%	630	1%	1,140
Total County Projected Growth	**100%**	**63,000**	**100%**	**114,000**

**The goals identified in Table 16 are 25-year goals that provide guidance on the success of the Growth Policy Map and Plan 2035. These goals are not designed to be applied to, and shall not be tested against, individual development projects.*

Source: MWCOG 8.1 Projections, 2012

Plan2035 also assumes that future housing demand is the opposite of the current, heavily single-family housing stock (68%). Instead, it proposes that future housing achieve 61% multifamily housing, mostly by new building in the designated Regional Transit Districts and Local Centers. To reinforce this target, only seven of the 26 Local Centers in the plan are in the Developing Tier and three of these seven are at rail stations.

Later, we will compare the General Plan and market trends and assumptions (including the potential impact of the County's zoning code rewrite) and County Official projections. First, however, we examine projections through our application of a probabilistic land use model called SILO.

B. SILO Projections Countywide and by Subarea

The SILO Model

Developed as a simplified, open source, microsimulation model by Parsons Brinckerhoff in 2010 and since applied in several regions in the US and Europe, SILO (Synthetic Integrated Land use Orchestrator) has several important features that differentiate it from other methods used to date for Prince George's County. Note that SILO allocates land to vacant, developable, parcels, irrespective of ownership. The model does not address redevelopment.

Given its modest structure and data requirements, SILO is an unusually comprehensive model, which considers factors like school quality, crime and race. In general, SILO:

- Matches each simulated household (HH) with a home or parcel;
- Allocates HHs within the entire bi-state regional context (see Attachment A) so it reflects regional dynamics and capacities for growth;
- Allocates each HH, considering demographics, income, household budgets, available housing and costs;
- Applies demand to current vacant zoned land (current code);
- Does not include redevelopment potential;
- Ignores General Plan targets, current official projections and prior projections, pipeline lots, rezonings etc.; and
- Allocates to SMZs – State Modeling Zones (see later figures in Section III which compare projections for the size and coverage of SMZs) which are subareas comprised of even smaller county TAZs – Transportation Area Zones used for planning)

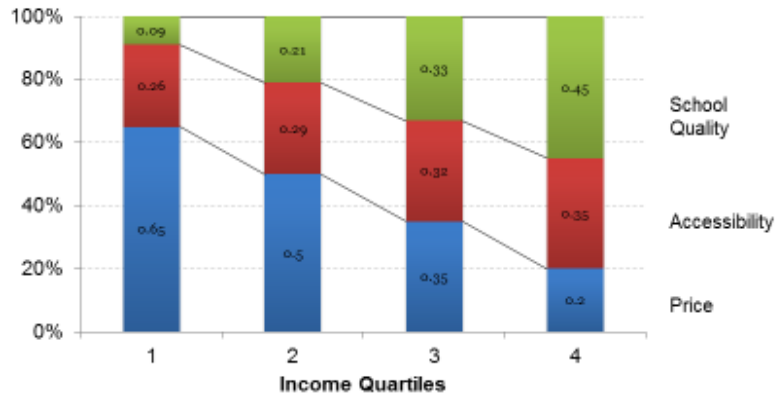
As to its specifics, SILO allocates in two phases; households first select a jurisdiction in the region and then find a house. This phased selection is based on the following factors:

- Selection at the regional scale
    - Regional price
    - Regional accessibility
    - Regional school quality
    - Regional crime
    - Regional racial composition

- Selection of Dwelling Unit (Essential or Yes/No factors – either met or not - e.g., if housing costs are too high for the household budget, the match of household with parcel or house is not made)
    - Housing costs
    - Travel time to work locations
    - Travel costs
- Selection of Dwelling Unit (Replaceable or Preference factors – these modify the choices made rather than acting as a Yes/No factor as in the above selection)
    - Dwelling size
    - Dwelling quality
    - School quality
    - Auto accessibility
    - Transit accessibility
    - Crime index
    - Neighborhood racial composition

Note that factor weights change with size of family and income. Families are constrained by their budgets, distance to work, and school quality, three factors among many, that as Figure 3 illustrates. Attachment A provides more information about the model and presents all the factors and their weights.

Figure 3. Illustration of selected SILO constraining factors



SILO Results

SILO projects an additional 36,400 housing units between 2015 and 2040 (Table 6). Over the 2015 to 2040 period it projects an average of 1,456 units per year. While all subareas are expected to grow, suburban areas will attract the majority of all new units. About 59% of all new units through 2040 are projected to be built in the suburban areas, compared to only 12% of units in urban areas and 29% in rural areas.

Table 6. SILO Housing Unit Projections by County Subarea

Housing Units (4% Vacancy)	2015	2030	2040
Urban Area	163,364	168,832	170,697
Suburban Area	129,609	141,114	149,496
Rural Area	51,827	56,694	61,007
Total	344,800	366,640	381,200

The maps in Figures 4, 5 and 6 display the spatial distribution of housing unit growth, the density of housing growth, and the remaining land development capacity by county subarea. As these maps illustrate, most new development will occur within suburban areas, and by 2040, most land capacity in the urban area will be exhausted.

Figure 4. Projected New Housing Units by Statewide Modeling Zone in 2040

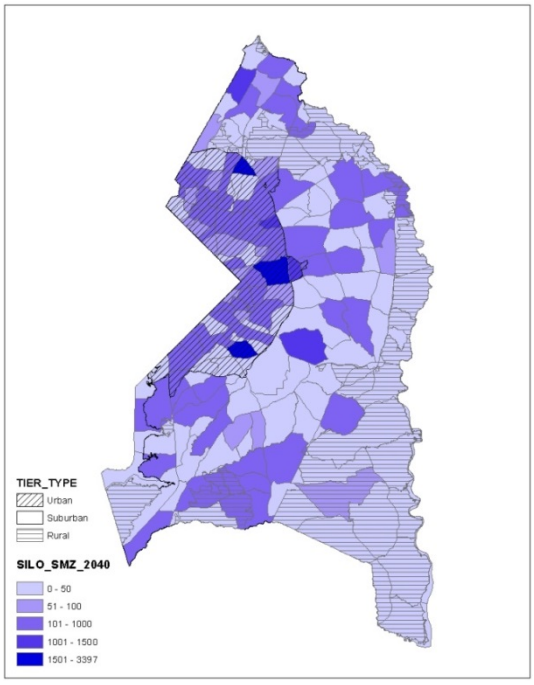


Figure 5. Projected New Housing Units per Square Mile in 2040

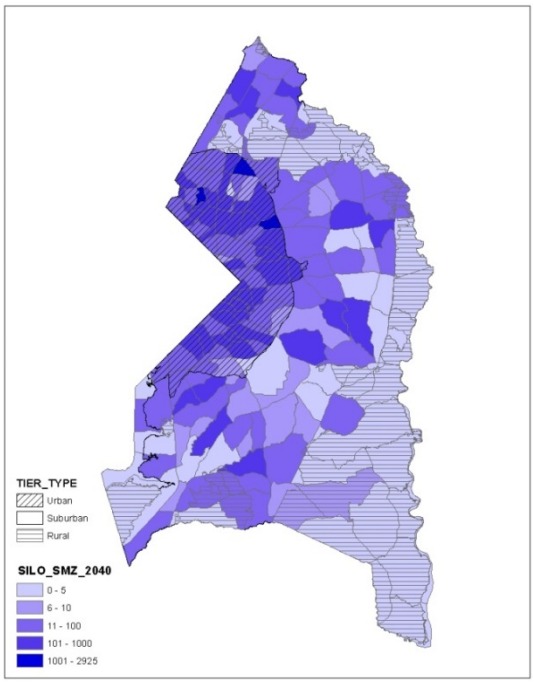
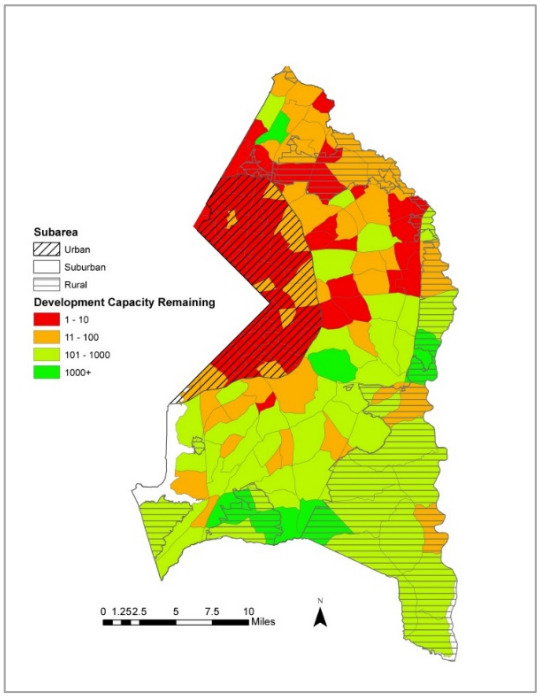


Figure 6. Projected Remaining Development Capacity in 2040



Urban Areas

SILO projects 5,468 new housing units will be constructed in urban areas between 2015 and 2030, and 7,333 new housing units between 2015 and 2040. The acceleration of development in urban areas reflects both declining household size and the exhaustion of developable land in Montgomery, Anne Arundel, and Arlington Counties. Most urban areas of Prince George's County, however, will also reach build out by 2040.

Suburban Areas

SILO projects 11,505 new housing units will be constructed in suburban areas between 2015 and 2030 and 19,887 new housing units between 2015 and 2040. Though existing suburban areas will receive the majority of development among the subareas through 2040, it receives an increasing share between 2030 and 2040. From 2015 to 2030, the suburban area receives 53% of new development, which increases to 58% between 2030 and 2040.

Rural Areas

SILO projects 4,867 new housing units will be constructed in rural areas between 2015 and 2030, and 9,180 new housing units between 2015 and 2040. As with urban areas, accelerated development in the 2030 to 2040 period results from the deflection of new development from built out areas in county's suburban areas and in surrounding counties.

C. New Zoning Code and Related Market-Based Projections

Housing developers who took part in a 2016 focus group as part of the zoning code update were clear about how big a hurdle for development the current, 60s style code and the difficult and costly approval process was. The new draft code, currently scheduled for adoption sometime in 2018, consolidates the confusing proliferation of districts, simplifies and renders more consistent the development standards, and clarifies the review and approval procedures. The draft code also creates new incentives for development in targeted places, such as increased densities, and allows more mixing of uses, especially residential, in formerly commercial districts. While holding overall growth constant, this series of projections do include for the impact of the proposed code rewrite (see, for example, Table 10 and Attachment B, New Flexible Zones). Potential APFO change impacts are not explicitly incorporated.

The draft code initially tried to remove Council discretion in "calling back" projects from approval at the very end of the review process, a provision that has acted as a major disincentive for developers. The current draft, however, includes this provision. A new provision in the draft code is for developer and community meetings at the outset of projects in some development districts, which may also act as a disincentive to developers.

Beyond the draft code, the 2014 General Plan also calls for the relaxation of growth regulations via the County's Adequate Public Facilities Ordinance (APFO) in certain growth-targeted areas like transit-oriented developments, especially Regional Transit Districts designated in the General Plan. The General

Plan further recommends the County provide upfront infrastructure in these targeted areas to incentivize denser development. It is currently unclear which or how many of these policies will be implemented. As noted earlier, the actual development yields in housing type, location and density have fallen well below desired targets under the current code. Developers have also noted that County fees and surcharges are high compared to neighboring jurisdictions in Maryland and Northern Virginia and have asked the county for reductions.

The draft code and associated actions by the Council will have an effect on the type, density and location of development in relation to its adopted growth policies, earlier depicted in Table 5 and Figure 2. To test this important proposition, the study team executed housing projections based on some key provisions in the new code and on the market perceptions of housing developers.

Development of market-based projections

In late 2017 and early 2018, the study team sent a questionnaire to a small but diverse sample of residential developers for their take on the future mix of housing types in the county and the location of future growth for specific subareas designated in the county's general Plan and additional ones added by the study team, noted below. We also asked for general comments on the direction of the market. The developers represented were all active in Prince George's County and elsewhere in the region or nation and varied in size and product specialty (e.g. single-family vs. multifamily). Their numerical responses were averaged for guidance in this analysis.

Housing Type

On the question of future housing mix, the developers differed strongly from the targets in the General Plan and reflected the current mix of housing, though with a stronger emphasis on attached units (townhouses), which currently dominate the market product. Table 7 summarizes these results.

Table 7. Developer Estimates of Future Housing Mix

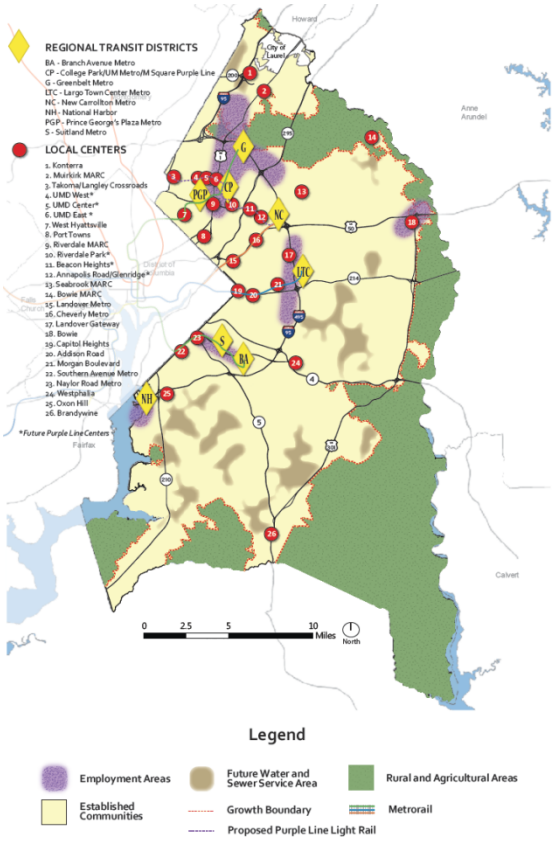
	SFD %	SFA %	MF %
Current Mix	*52*	*16*	*32*
Gen Plan	39		61
Developers	38	28	32

Source: NCSG Survey

Housing location

The developers were asked to assign future housing growth to the same subareas targeted in the General Plan's growth policy map (see Figure 7 which replicates Figure 2) to allow for useful insights and comparisons.

Figure 7. General Plan Growth Policy Map



Developers were asked to include some additional considerations into their allocation exercise, however, to pick up some important factors not included in the General Plan. These four factors were:

- *Future water and sewer areas.* Shown in Figure 7 as grey areas in the Developing Tier. The study team assumed that these substantial areas (totaling 20,217 acres) would be provided with utilities by 2040 and would be zoned for medium density (assumed to be 3.5 du/acre gross). Developers were asked to consider assigning a portion of future growth to these.
- *Pipeline lots.* This substantial reservoir of approved lots is described and quantified in Table 4. Developers were asked to assign some portion of future growth to these.
- *New flexible commercial zones.* Three of the redesignated commercial zoning districts will now allow residential development. Furthermore, many older shopping centers in these districts are distressed and will be redeveloped. A recent market assessment by Robert Charles Lesser and Company (RCLCo) on this topic for the County was used as guidance for which centers would be included. Developers were asked to assign some portion of future growth to these.
- *Denser residential districts.* Several residential base districts, which allow for "by right" development without complicating review and hearing processes, have seen their densities increase in the new code. Developers were asked to assign some portion of future growth to these new opportunities.

Most of the above areas, referred to under "Market Areas" in Table 8, fall into what the General Plan shows as "Established Communities" (Fig. 7). Table 8 shows how the above four factors were included into the Established Communities category.

Table 8. Relationship of General Plan Areas to Market Areas

Gen Plan Areas	Market Areas
8 Regional Transit Dist.	8 Regional Transit Dist.
26 Local Centers	26 Local Centers
Employment Areas	
Established communities	Established communities
	Future W&S areas
	Pipeline lots
	New flexible Comm. zones
	Residential zones - denser
Rural Areas	Rural Areas

The developer allocations to the General Plan compared to the Market Areas are shown in Table 9. The most striking difference is that developers assigned 54% of future growth to Established Communities compared with the Plan's 24%. While developers assigned Local Centers a similar percentage of growth, they assigned Regional Transit Districts (RTDs) in the Plan 22%, rather than the 50% aspired to in the Plan.

Table 9. Allocations by the General Plan Compared to Developer Estimates

Gen Plan Areas		Market Areas	
	%		%
8 Regional Transit Dist.	50	8 Regional Transit Dist.	22
26 Local Centers	25	26 Local Centers	23
Subtotal	75		45
Employment Areas	4	Included in other categories/remainders	
Established communities	20	Established communities	8
		Future W&S areas	9
		Pipeline lots	18
		New flexible Comm. zones	9
		Residential zones - denser	10
Subtotal	24		54
Rural Areas	1	Rural Areas	1
	100		100

Our methodology of allocating Market Area growth is shown in Table 10. In no cases was growth absorption capacity an issue for these subareas. The detailed methodology for calculating the assignment of growth per the four factor percentages in Table 10 can be found in the Attachment B. The study team applied the developer percentages for subareas in Table 9 to an overall countywide total number of units of 36,400, the number yielded by the SILO model.

Table 10. Method for Allocating Market and Code Growth to Subareas

Subarea	How Allocated
8 Regional Transit Dist.	Used same County shapefiles
26 Local Centers	Used same County shapefiles
Established communities	Used County subarea – even allocation
Future W&S areas	Allocated SFD/SFA units proportionate to blob sizes
Pipeline lots	Allocated proportionate to sizes of clustered areas
New flexible Comm. zones	Allocated to vacant parcels
Residential zones - denser	Allocated to R-35, R-20, R-T, R-30/30C, R-18/18C in sequence of their density increases
Rural Areas	Used County subarea – even allocation

IV. Comparison of Projections for Tiers and Subareas

The four projections previously discussed produce different spatial patterns that warrant comparison for insights into the development of the county's Housing Strategy Plan. The comparisons are summarized in Table 11. The columns and the rows in the table are the names of each of the four projections to be compared against each other. There are six potential sets to compare, shown as Xs in the table. Five of these – the big Xs – seem the most relevant for comparison. Figures 8 through 22 show the comparisons. Each comparison is presented as two contrasting maps at the tier and SMZ levels and then a third map highlights which projection is more or less than the other by shade of grey or blue.

Table 11. Selection of Projections for Comparison

	CO	GP	SILO	MKT
CO				
GP	X			
SILO	X	X		
MKT	X	X	X	

A. SILO Compared to Market Projections

Figure 8 compares our projections at the tier geography via SILO with our market and code-driven projections. The differences are striking, particularly in rural areas. Note that developers were not asked to allocate growth to the rural tier, which was assumed to garner just one percent of the growth as per the General Plan. SILO, however, responds to the substantial available capacity in the rural tier, which is an even mix of different allowed densities from rural estate lots (one to five acres) to agricultural preservationist (one lot per 20 acres). Given the limited availability of such lots for households in the region, SILO seizes on this opportunity and allocates substantially to it. SILO also allocates heavily to the Developing Tier, but sparsely to the Developed Tier, given its drivers (see the list of these factors on pages A4-8-9). SILO does not consider the potential for redevelopment. Developers believe that much more growth will occur in the Developed Tier than shown in our regionally-driven model.

Figure 9 compares these two allocations at the SMZ level. Figure 10 highlights the specific differences between the SMZ allocations where darker grey means there are more units in SILO in a given SMZ and darker blue means more units in the MKT projection in a given SMZ. The plusses and minuses appear to be evenly distributed geographically.

Figure 8. Comparing SILO vs. Market Projections for County - Tiers

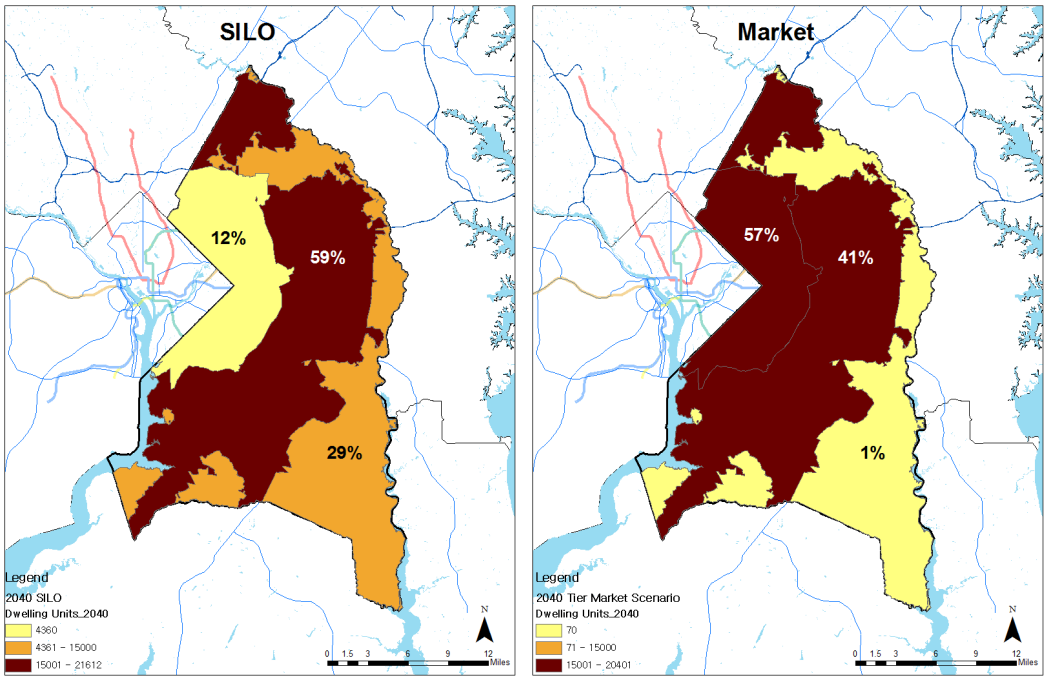


Figure 9. Comparing SILO vs. Market Projections for County - SMZs

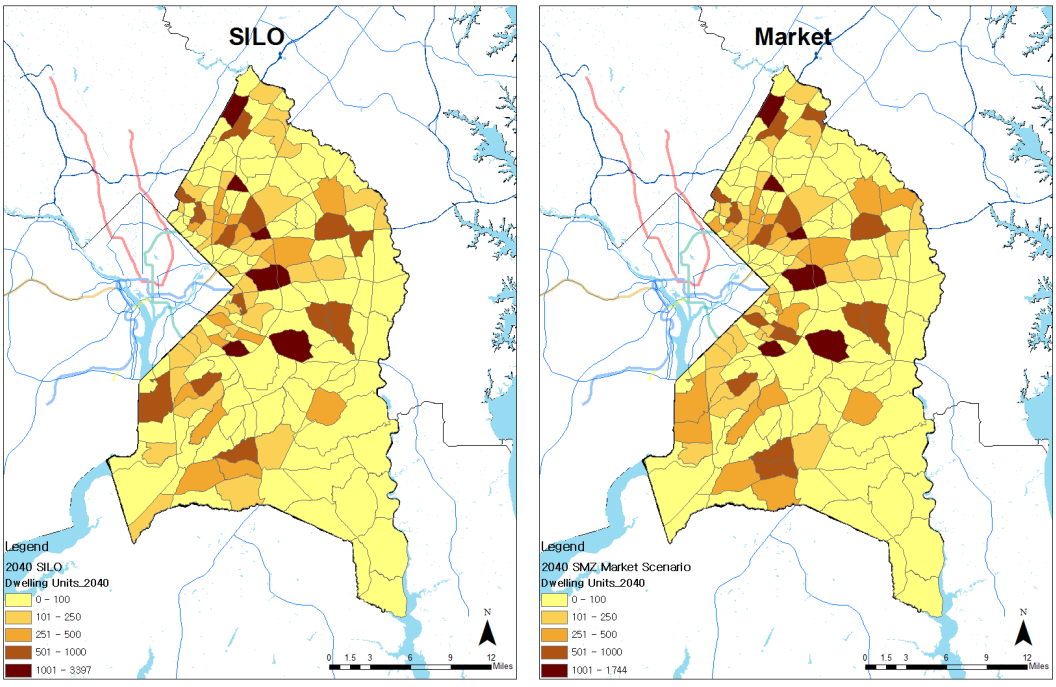
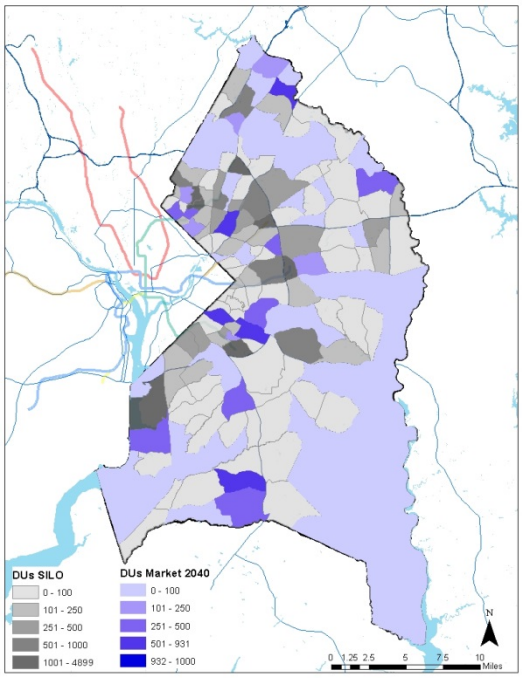


Figure 10. Difference between SILO vs. Market Projections for County - SMZs



B. County General Plan Compared to Market Projections

Figure 11 compares the General Plan and Market projections at the tier level. Notably, in the Developing Tier the General Plan allocates 19% of growth, whereas, the Market-Code allocates 42%. This difference of 23% is reflected in the lower Market allocation to the Developed Tier.

At the SMZ scale, Figure 12 shows that the higher numbers in Market projections are a result of the redevelopment of older shopping centers, higher density base residential zones, pipeline lots and newly available water and sewer lands, all of which favor the Developing Tier. Figure 13 shows the difference.

Figure 11. Comparing County Gen Plan vs. Market Projections for County - Tiers

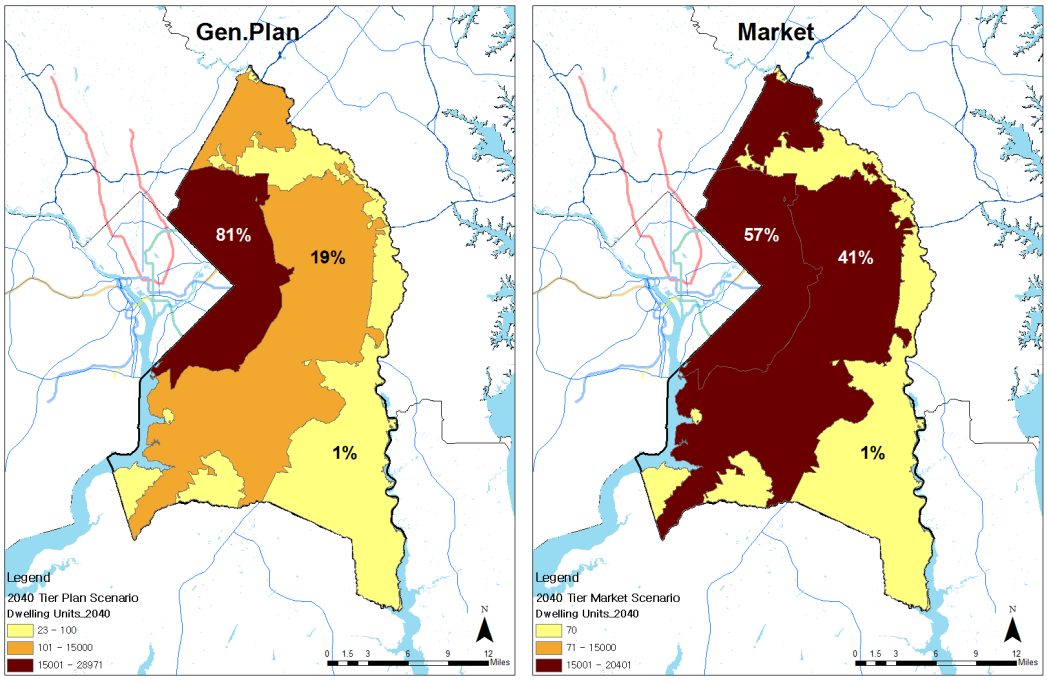


Figure 12. Comparing County Gen Plan vs. Market Projections for County - SMZs

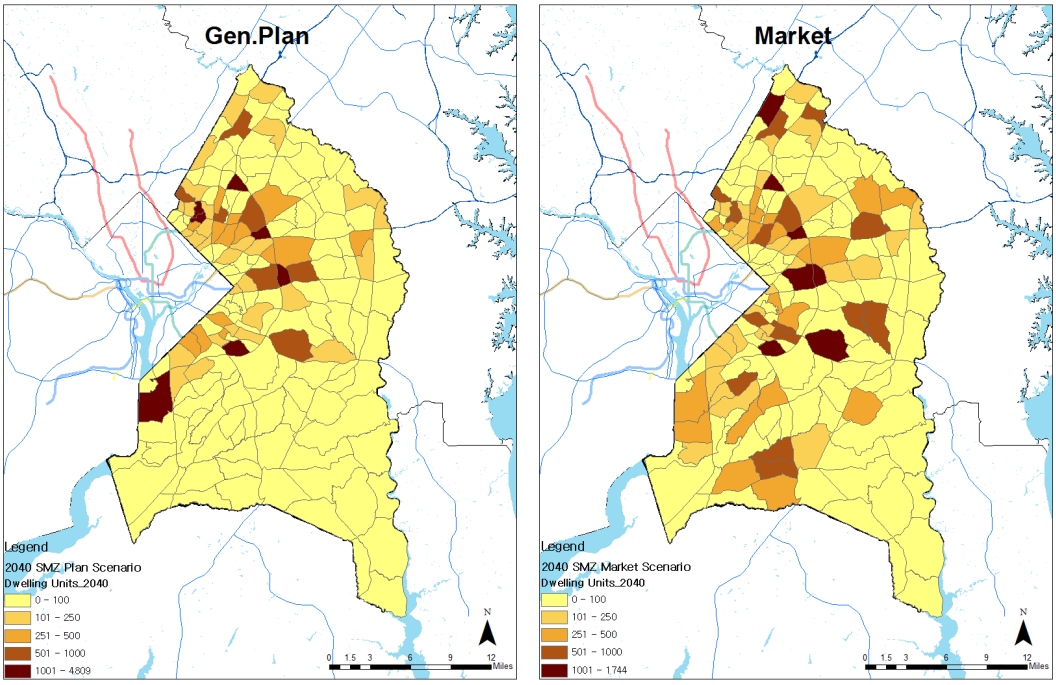
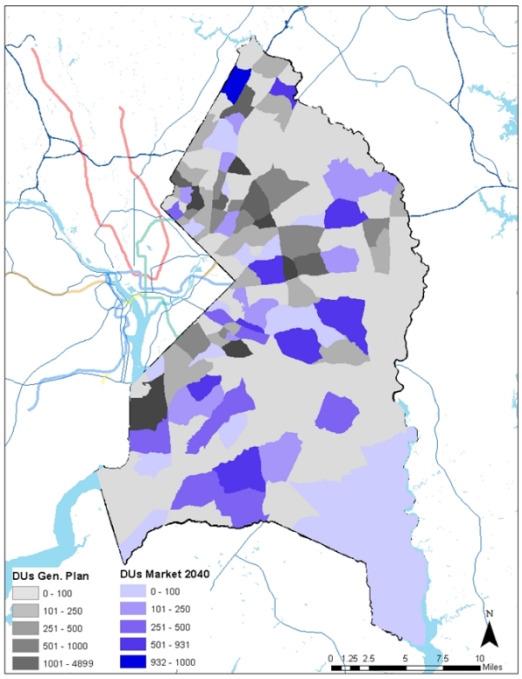


Figure 13. Difference between County Gen. Plan vs. Market Projections for County - SMZs



C. County Official Compared to County General Plan Projections

Figure 14 shows the differences between county aspirations for housing versus the official, trend-based projections. At the tier level, the difference between Plan's heavy allocation to the Developed Tier (81%) compared to official projections (36%) are substantial. The other major difference is the Plan's low allocation (19%) to the Developing Tier as compared with official (trends) allocation (60%). Trends also has five percent going to the Rural Tier as compared to only one percent in Plan projections.

At the SMZ scale (Fig. 15) the heavier allocation of the official projections to the central and southern parts of the Developing Tier are apparent as well as showing the substantial acknowledgement and projection for the large Konterra project in the northernmost corner. Figure 16 shows the difference.

Figure 14. Comparing County Official vs. County Gen. Plan Projections for County - Tiers

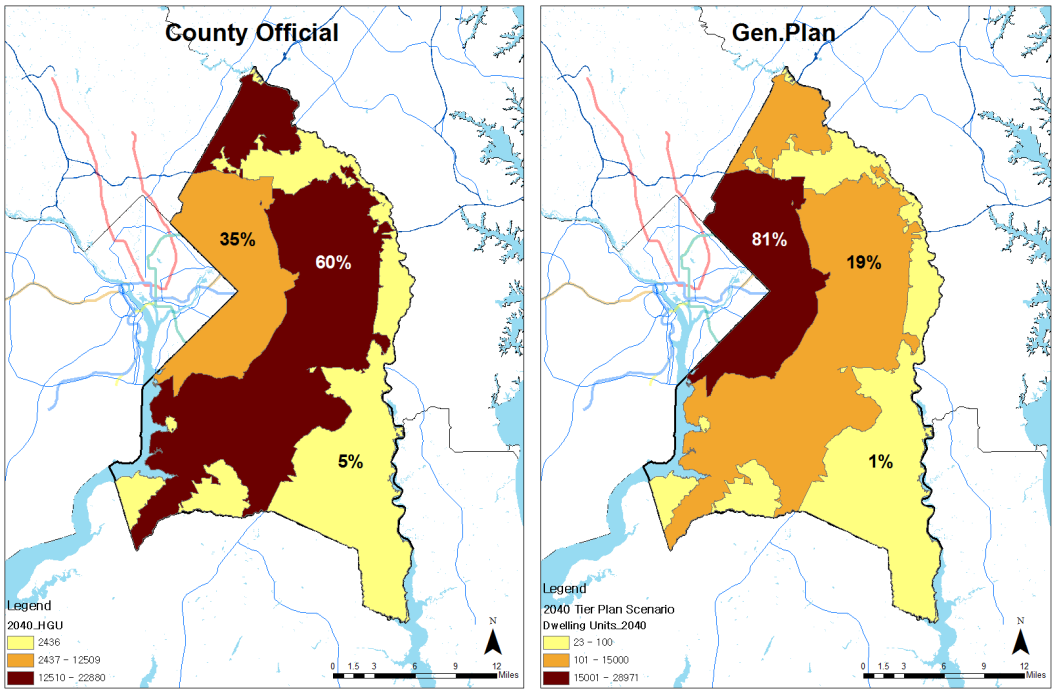


Figure 15. Comparing County Official vs. County Gen. Plan Projections for County - SMZs

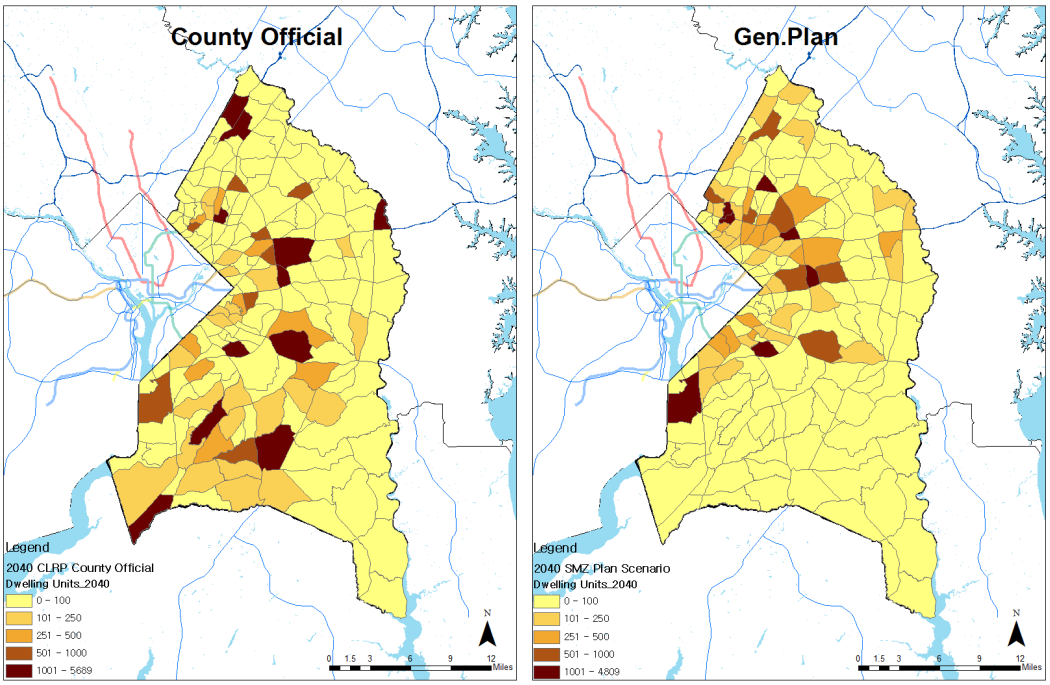
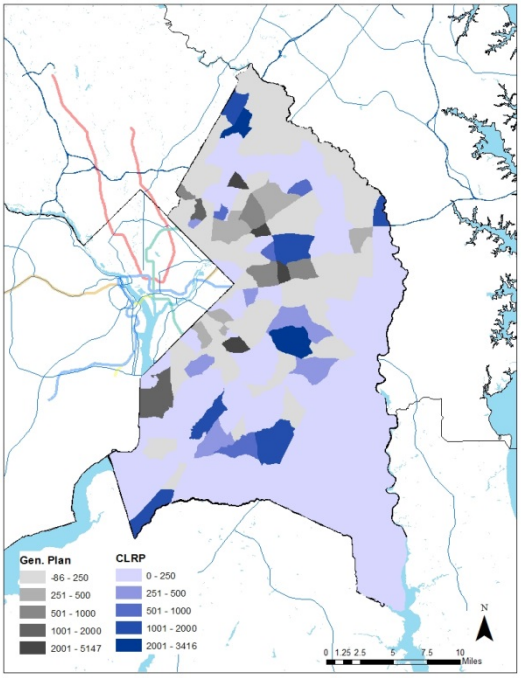


Figure 16. Difference between County Official vs. County Gen. Plan Projections for County –SMZs



D. SILO Compared to County Official Projections

One might expect that the County Official and SILO might be similar because CO reflects past trends and SILO reflects future trends. This is, in fact, true of the Developing Tier (Fig. 17), where the projections are only one percent apart, or around 60%. Recall, however, that Market projections allocated 42% to the Developing Tier. Therefore, the county should monitor growth in the next five years to see if the market is moving in the direction of 40% which would suggest that development may be approaching the desired General Plan target of 19%. Parenthetically, historical trends between 2000 and 2011 would produce a 73% allocation to the Developing Tier.

At the SMZ level (Fig. 18), County official projections allocate somewhat more to the north and SILO to the south, but the differences are modest. Figure 19 shows the difference.

Figure 17. Comparing SILO vs. County Official Projections for County - Tiers

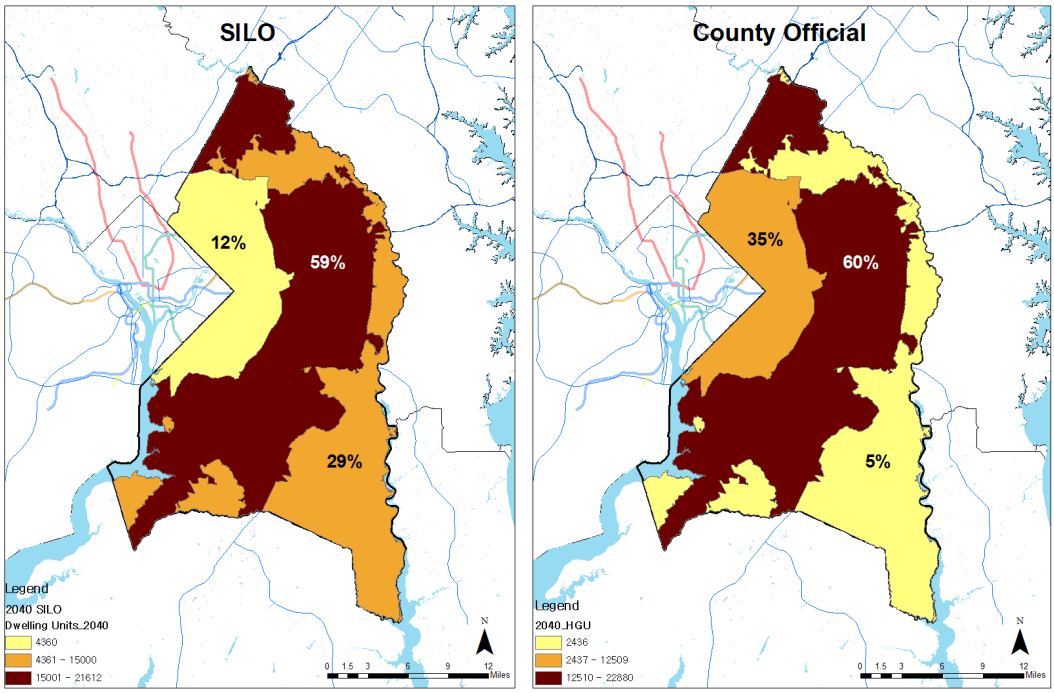


Figure 18. Comparing SILO vs. County Official Projections for County - SMZs

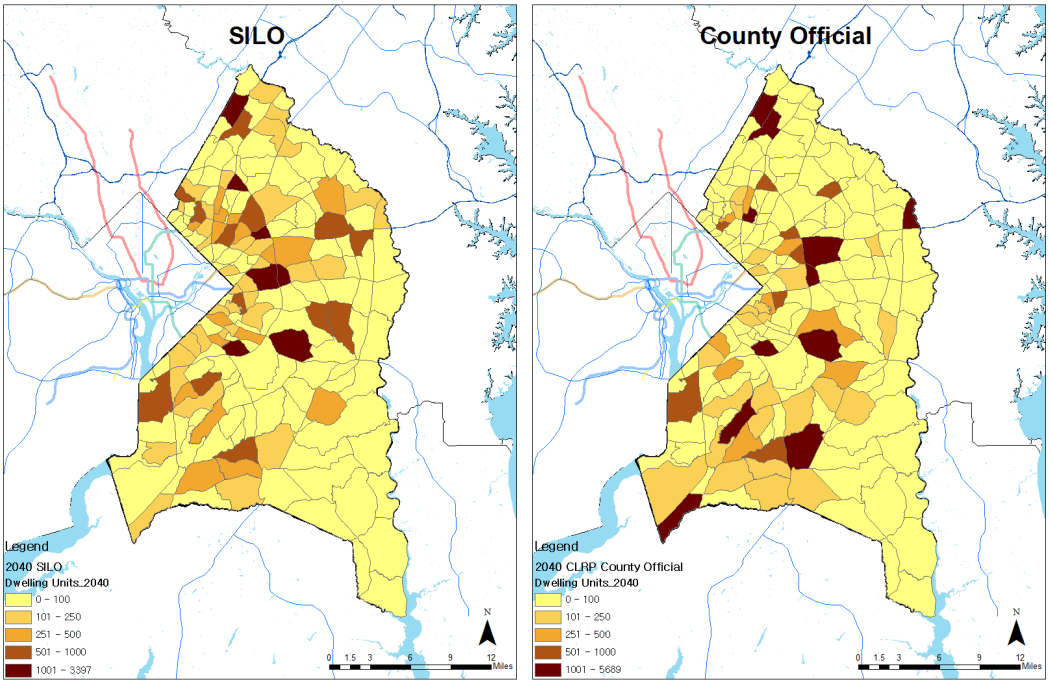
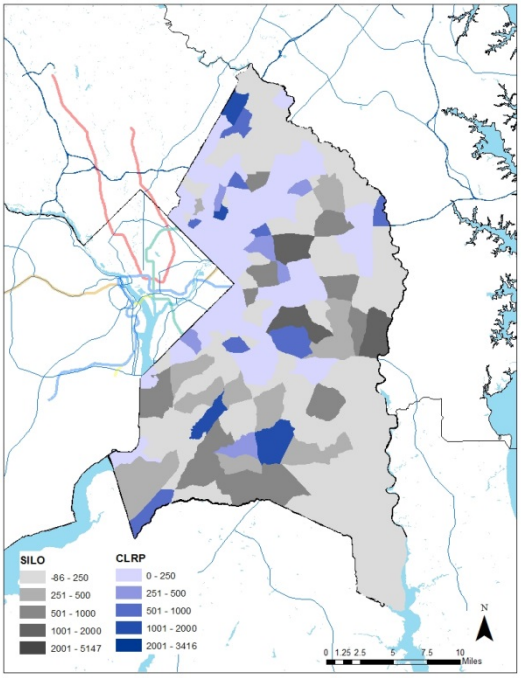


Figure 19. Difference between SILO vs. County Official Projections for County - SMZs



E. County Official Compared to Market Projections

The final analysis compares past development trends, reflected in County Official projections, against code-influenced developer projections. Since both reflect market forces, one would expect to see more similarity than in some of the prior comparisons. Figure 20 shows, as expected, differences between the two for the Developed and Developing Tiers that are within 20% of each other, a smaller gap than in other comparisons.

At the SMZ scale, Figure 21 shows that the Market allocates more to the Developed Tier and to the southern half of the Developing Tier than County Official projections. Figure 22 shows the difference.

Figure 20. Comparing County Official vs. Market Projections for County - Tiers

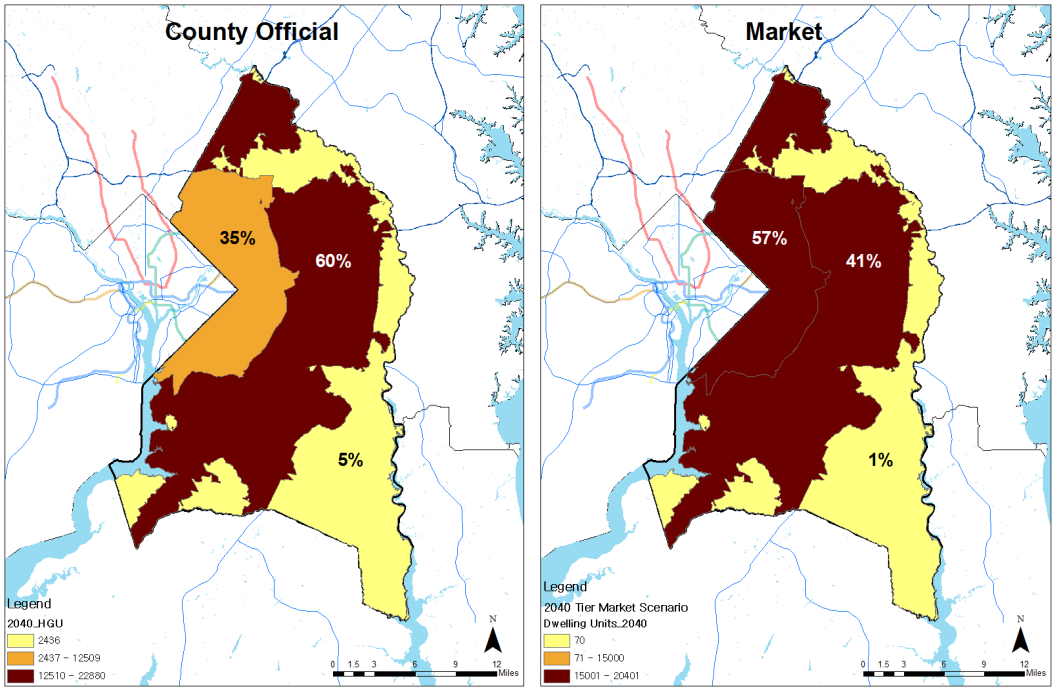


Figure 21. Comparing County Official vs. Market Projections for County - SMZs

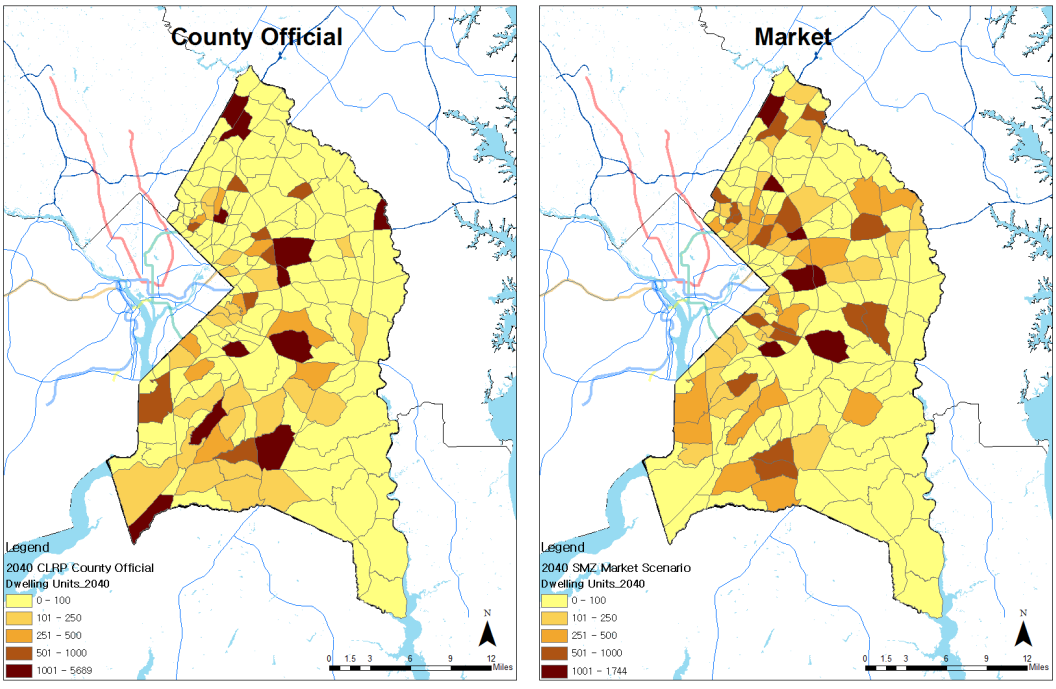
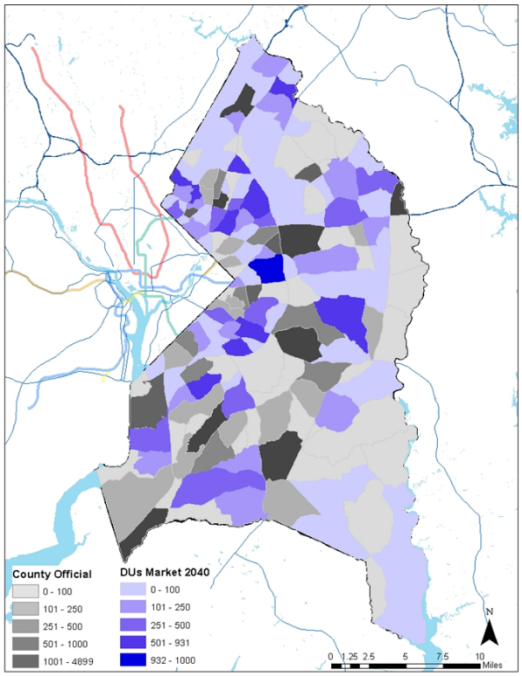


Figure 22. Difference between County Official vs. Market Projections for County - SMZs



IV. Summary of Key Findings

The projections developed for this report are similar to those of the Maryland Department of Planning and to the County's official projections. This is encouraging, especially since each of these was done using very different methodology. This suggestions that the assumption of an increase of about 36,000 new units by 2040 is reasonable. Other projections that are based more on job growth suggest that, were job growth to accelerate in the county, then housing growth could reach between 50,000 and 60,000 new units by 2040.

On **housing mix**, developers expect multifamily units to stay at 32% of future housing (the General Plan asserts that to meet county goals for housing, this type needs to be at 61%) and that single-family attached units (townhouses) would go from 16% to 28%, the current market trend.

The **spatial distribution of new units** in the study team's SILO model as compared to Market-Code (MKT) projections are very different. Developers believe that much more growth will occur in the Developed Tier (57%) than shown in SILO, our regionally-driven model (12%), which projects more growth in the Developing and Rural Tiers. This is less than the General Plan's target of 81%, but is moving in that direction. Note that developers were not asked to allocate to the Rural Tier, which has a lot of growth capacity. Given that SILO is not set up to recognize redevelopment potential, housing development incentives or the new zoning code, it likely understates the Developed Tier's growth potential, which is likely somewhere between the Official allocation of 35% and market allocation of 57% by 2040. SILO and the County Official forecasts are remarkably close at 59% and 60% respectively for the Developing Tier.

Given all the foregoing comparisons, a **plausible allocation** overall for 2040, therefore, might be:

- Developed Tier- 40% to 45%;
- Developing Tier – 45% to 50%;
- Rural Tier – 5% to 10%.

These ranges could be used to monitor permits issued and as a basis for fine-tuning development regulations and incentives to achieve the goals of the General Plan and evolving County policies.

Ongoing monitoring of actual development vs. targets is important because of the many uncertainties surrounding the development climate in the county. The new code may encourage denser development with a mix of units closer to that in the general plan given the new code's greater simplicity, clarity and densification. The retention of the "call back" provision and the new requirement for up-front community and developer meetings could offset these advantages, however. If the County relaxes Adequate Public Facilities Ordinance requirements within Regional Transit Districts and provides upfront infrastructure investments – critical to priming the pump for TODs – then these two actions may overcome the status quo that favors lower density single family units. Beyond these policies, developers also believe lowering development fees and surcharges as an important incentive to develop in the county.

Attachment A: SILO model

SILO

SILO is a land-use projection model initially developed as an open-source software tool with research funding by the design and engineering consulting firm Parsons Brinckerhoff. The prototype application was implemented for the Minneapolis/St. Paul Metropolitan Area in Minnesota. The National Center for Smart Growth (NCSG) at the University of Maryland has since created an improved version of the tool for the State of Maryland. SILO is designed as a discrete choice microsimulation model, which means that every household, person, dwelling and job is modeled individually. Individual and household-level decisions, such as the decision to move to a new dwelling, are modeled based on the benefit or utility at the current dwelling location and expected utilities at alternative dwelling locations. Every household, person, and dwelling is treated as an individual object within SILO.

When NCSG sought to link a land use model to their existing travel demand model, alternatives considered included lighter weight rule-based models such as CommunityViz and heavy-duty market-based models such as UbranSim. The SILO model was selected because the microsimulation aspect of the model allows the models to reflect real behavior and increases the explanatory power. The aggregate land use patterns reflect aggregated decisions of many individual agents, as constrained by budgets and travel times. The UrbanSim model, which promises many similar benefits was determined to be labor demanding in implementation and too computing time hungry in actions for the purposes of NCSG research.

To implement SILO, a synthetic population is first created for the base year 2000 using the five percent Public Use Micro Sample (PUMS). Using expansion factors provided by PUMS, household records with their dwellings are duplicated until the population by PUMS zone (PUMA) matches 2000 Census data. Because PUMA zones are rather large, households' home locations are disaggregated from PUMA to Statewide Modeling Zones (SMZs)[1] using the socio-economic data from the Maryland Statewide Transportation Model (MSTM) as a weight. The MSTM is a state-of-practice five-step travel demand model, including trip generation, destination choice, mode choice, time-of-day choice and network assignment. Work places are created based on MSTM zonal employment data. For each worker, a work location is chosen while respecting the average commute trip length distribution found in the 2007-2008 Household Travel Survey for Baltimore and Washington, D.C. SILO simulates several demographic and economic "events," including residential choice, purchasing an automobile, aging, marriage, birth, divorce, death, securing employment, gaining income, losing a job, constructing or renovating a dwelling, or changing the price of housing. The year 2000 is used as a base year in order to validate the model via backcasting, but all runs for this current report begin in 2015.

Every household, person, and dwelling is simulated individually. Probabilities for demographic events are based on national demographic statistics. To model household relocation, a series of location factors are analyzed, including dwelling price, size and quality; auto and transit accessibility; neighborhood

[1] The Statewide Modeling Zones are combinations of the Transportation Analysis Zones (TAZs) by the Baltimore Metropolitan Council and Washington Council of Government in the regional travel models. The larger scale of the MSTM justifies using a courser zone structure.

quality; and distance to work. Households are also constrained to move into dwellings that are affordable, accessible to work, and within the household's total transportation cost budget.

All decisions that are spatial in nature (household relocation and development of new dwellings) are modeled with Logit models. Other decisions that are aspatial (such as getting married, giving birth to a child, leaving the parental household, upgrading an existing dwelling, etc.) are modeled by Markov Chain models that apply transition probabilities. Parameters are derived using data available at the time the model was implemented (2007/2008 Household Travel Survey, 2010 Consumer Expenditure Survey, 2012 Census data, etc.). As these parameters change very slowly over time, this data is updated in SILO infrequently. These parameters can be adjusted as needed for particular runs.[2]

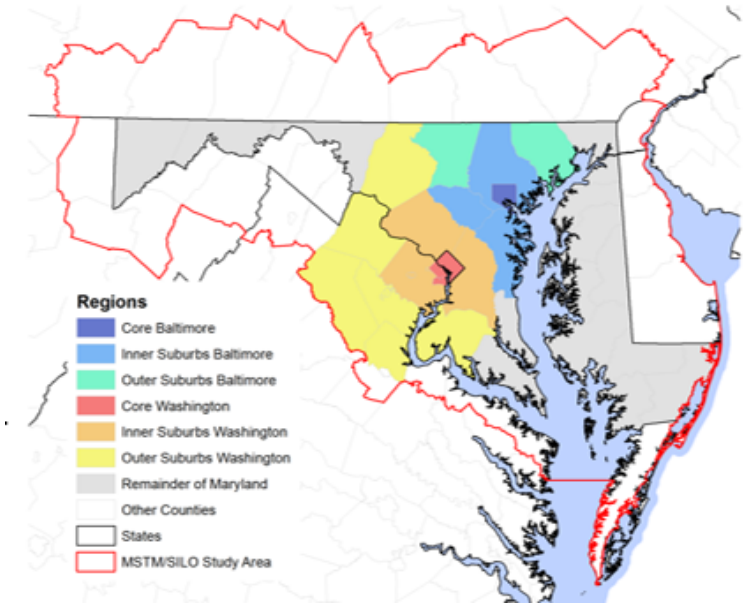
New housing is added by developers who compare prices and vacancy rates by dwelling type and neighborhood with region-wide prices and vacancy rates observed in the base year. Prices are updated annually with a housing price model. In addition, the model allows one to add housing as an exogenous override, that is to say that selected zones will develop housing no matter the underlying demand in the mode. This tool can be used as a condition that enables the researcher to perform housing policy simulations.

SILO is calibrated to closely match observed land use changes from 2000 to 2012 and reasonable projected population changes to the year 2040. SILO is integrated with the MSTM. The study region for SILO and MSTM covers the larger Washington D.C. region, including the District of Columbia, Maryland, Delaware, and parts of Virginia, West Virginia and Pennsylvania. By covering a larger study area, the model incorporates factors driving larger regional economic trends and transportation patterns.

The geography covered by the SILO model is shown in Figure 23.

[2] For the Prince George's county run, the birth rate was increase by 18% to better how the demographics of the county diverge from the larger modeling area.

Figure 23. Study Region Covered by the SILO Model



The factors used in the SILO model were described elsewhere in this document. Tables 12 and 13, below, provide the complete weightings used by the model for factors that are used to influence future residential development. They are grouped as either Replaceable (Preference) or Essential (Yes/No) factors.

Table 12. Replaceable Location Factors

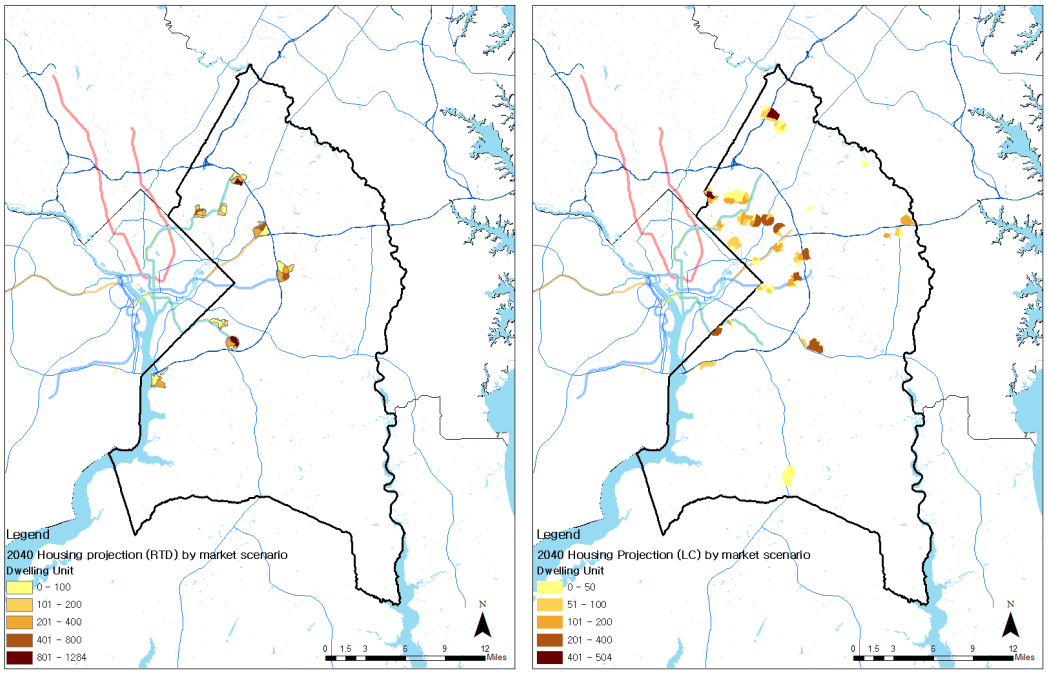
HH Type		Location Factors					
HH size	Income Quartile	Dwelling Size	Dwelling quality	School quality	Auto accessibility	Transit accessibility	Crime Index
1	1	0.120	0.330	0.000	0.250	0.300	0.000
2	1	0.140	0.285	0.025	0.250	0.300	0.000
3	1	0.160	0.240	0.050	0.250	0.300	0.000
4+	1	0.180	0.170	0.100	0.250	0.300	0.000
1	2	0.170	0.330	0.000	0.200	0.250	0.050
2	2	0.190	0.210	0.100	0.200	0.250	0.050
3	2	0.210	0.140	0.150	0.200	0.250	0.050
4+	2	0.230	0.070	0.200	0.200	0.250	0.050
1	3	0.220	0.400	0.000	0.150	0.150	0.080
2	3	0.240	0.230	0.150	0.150	0.150	0.080
3	3	0.260	0.110	0.250	0.150	0.150	0.080
4+	3	0.280	0.040	0.300	0.150	0.150	0.080
1	4	0.270	0.430	0.000	0.120	0.080	0.100
2	4	0.290	0.110	0.300	0.120	0.080	0.100
3	4	0.310	0.090	0.300	0.120	0.080	0.100
4+	4	0.330	0.070	0.300	0.120	0.080	0.100

Table 13. Essential Location Factors

HH Type		Location Factors			
Household size	Income Quartile	Replaceable Location Factors	Dwelling price	Distance to work	Transportation costs
1	1	0.200	0.350	0.175	0.275
2	1	0.200	0.350	0.175	0.275
3	1	0.200	0.350	0.175	0.275
4+	1	0.200	0.350	0.175	0.275
1	2	0.350	0.300	0.200	0.150
2	2	0.350	0.300	0.200	0.150
3	2	0.350	0.300	0.200	0.150
4+	2	0.350	0.300	0.200	0.150
1	3	0.500	0.100	0.225	0.175
2	3	0.500	0.100	0.225	0.175
3	3	0.500	0.100	0.225	0.175
4+	3	0.500	0.100	0.225	0.175
1	4	0.600	0.050	0.250	0.100
2	4	0.600	0.050	0.250	0.100
3	4	0.600	0.050	0.250	0.100
4+	4	0.600	0.050	0.250	0.100

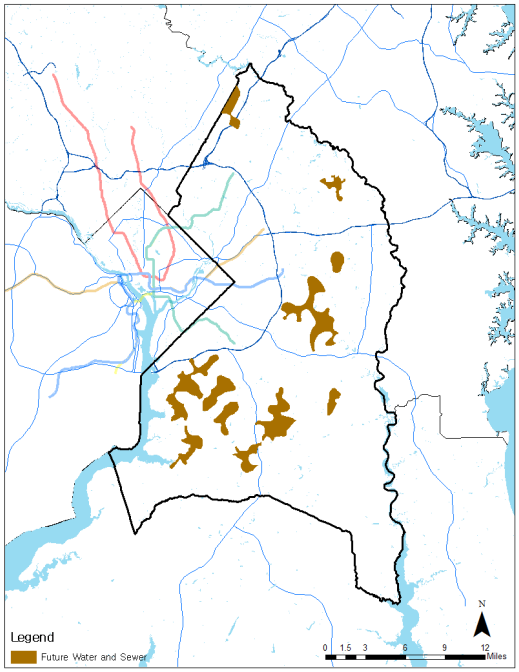
Attachment B: Market and New Code Allocation Methodology

Figure 24. Regional Transit Center (RTD) and Local Centers (LC)



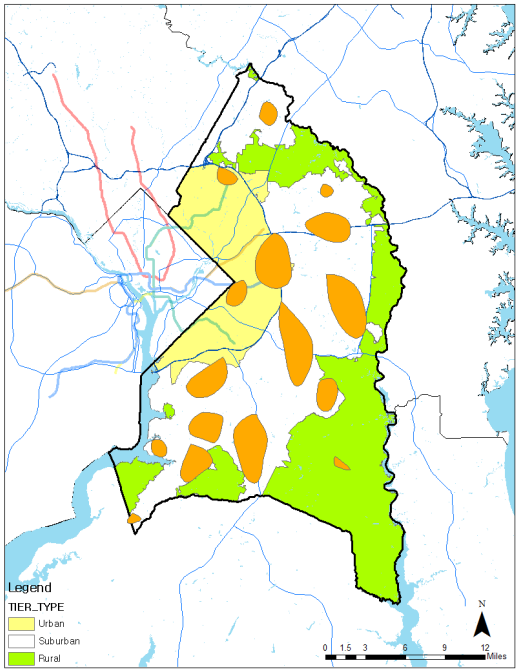
For these two land use subareas, we assigned the developer percentages in the MKT scenario (Fig. 24 and Table 9) to TAZs located within RTD and LCs. An areal allocation method was applied to allocate dwelling units proportionally to CO projection at the TAZ level. For GP allocations, we used the GP percentages in Table 9. Allocated dwelling units were further aggregated to tier and SMZ levels for comparisons.

Figure 25. Future Water and Sewer Areas



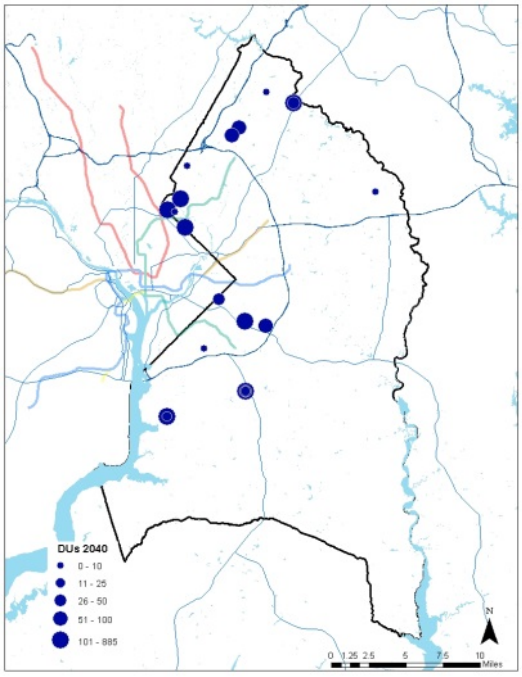
Allocation to future water and sewer was conducted only for the MKT scenario (Fig. 25). Developers anticipated nine percent (i.e. 3,276 DUs) growth in future water and sewer areas. Given that future water and sewer areas have a total of 20,217 acres, there is little chance of exceeding capacity. Allocation was based proportionate to the future water and sewer area size at an assumed density of 3.5 du per acre as a rezoned average.

Figure 26. Pipeline Lots



Allocation to pipeline lots was conducted only for the MKT scenario. According to County General Plan, there are just under 17,000 lots approved by County that are unbuilt. Most of these are single-family detached units in the Developing Tier, as shown in Table 4. Due to difficulties in gathering parcel level data from maps developed for the General Plan, pipeline lots clusters were created to reflect the spatial concentration of pipleline lots. The locations and size of the clusters were validated by the summary statistics provided by county staff. Of the 17,000 pipeline lots, 11% are located in the Developed Tier, 86% are located in Developing Tier, and the remaining four percent are located in Rural Areas (Fig. 26). Developers allocated 18% (i.e. 6,552 DUs) of total dwelling units to the pipeline clusters. These were assigned proportionate to the areal size of the clusters.

Figure 27. New Flexible Zones

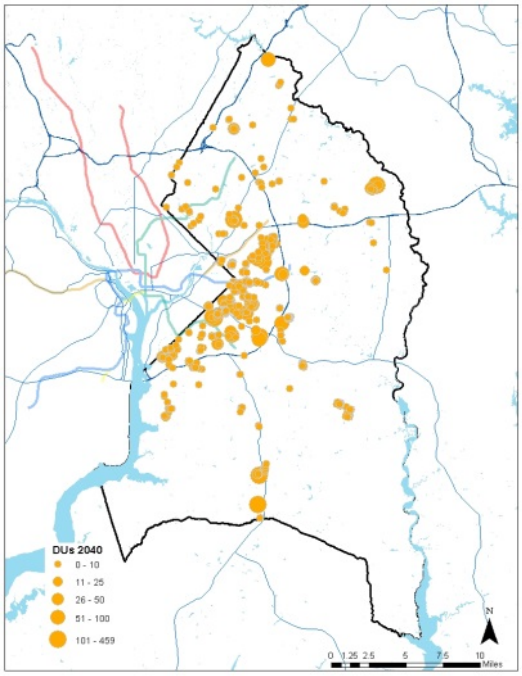


Allocation to the new flexible zones was conducted only for the MKT scenario (Fig. 27). Three of the re-designated commercial zoning districts now allow residential development. Furthermore, many older shopping centers in these districts are distressed and will likely be redeveloped. Developers allocated 10% (i.e. 3,640 DUs) to the new flexible zones. County staff indicated that the allocation priority should be given to distressed shopping centers. Table 14 shows the three districts and their allowed densities. The study team identified parcels with these designations and allocated DUs based on acreage of the property. If not all of the DUs could be absorbed, the team allocated the rest of the DUs to vacant parcels (based on County's definition). If there were still remaining DUs, the rest of DUs were allocated to underdeveloped parcels (defined as parcels with an improvement value less than 50% of the land value). CGO zones have a range of densities, which the study team modified by using the weighted average of County General Plan housing type proportion (Table 7). In executing the allocation, it turned out that the CGO zones alone absorbed all the allocated DUs.

Table 14. Density per District

Identifier	Name	Density
CN	Neighborhood Commercial	12 du/ac
CGO	Commercial General Office	37 du/ac [3]
CS	Commercial Service	20 du/ac

Figure 28. Denser Residential Zones



Allocation to newly densified residential zones was conducted only for the MKT scenario (Fig. 28 and Table 15). Several residential base districts that allow for "by right" development without review and hearing processes, have seen their densities increase significantly in the new code. Developers allocated 10% (i.e. 3, 640 DUs) of future units to these zones. Denser residential zones were selected and prioritized based on the "typical" density for new zones in the new code compared to the current code (using the county publication *Guide to the Categories*, November 2010). New zoning districts with higher density gains were prioritized, as shown by the darker shading in the next table. For example, new DUs were first allocated to RSF-A zones as they have the highest density gain. The remaining DUs were allocated to RMF-20 and so forth.

[3] Weighted average of CGO zone densities which range from 20 du/acre to 48 du/acre are calculated using the ratio of the General Plan using the formula: 20*0.39+48*0.61= 37 DUs/acre

In executing the allocation, it turned out that all 3,640 DUs were absorbed by the RSF-A zones and there was not a density capacity issue.

Table 15. New Code Density Increases in By Right Zones

Old Code			New			Density Effect	Allocate
Name	**Lot size/density**	**Yield**	**Name**	**Lot size/density**	**Yield**		
R-80	9500 sf		RSF-95	9500 sf		NC	No SFD allocation
R-55	6500 sf		RSF-65	6500 sf		NC	No SFD allocation
R-T	Triplex 9du/ac; 6.0 du/ac townhouses	Assumed blended average 2/3 rds th and 1/3 triplex = **7 du/ac**	RSF-A	Townhouse 16.33 du/ac; 12.44 du/ac triplex	Assumed blended average 2/3 rds th and 1/3 triplex = **15 du/ac**	114 % INCREASE	Fill these first
R-20	Triplex 16.33 du/ac; 6.0 du/ac townhouses	Assumed blended average 2/3 rds th and 1/3 triplex = **9 du/ac**	RSF-A	Townhouse 16.33 du/ac; 12.44 du/ac triplex	Assumed blended average 2/3 rds th and 1/3 triplex = **15 du/ac**	67% INCREASE	Fill these second
R-18/18C	12 du/ac garden apts and 20 du/ac mid-rise in R-18; 14 du and 20 du for R-18C		RMF-20	20 du/ac	Very attractive for GApts; (For R-18 - Assume 2/3rd GApts and 1/3 Midrise = 14.6 du/ac blended av.; For R-18C same assumptions = 16 du/ac	47% INCREASE for R-18; 35% INCREASE for R-18C	Fill these third
R-35	12.4 du/ac SFD and two fam. det.		RSF-A	16 du/ac		32% INCREASE	Fill these fourth
R-30/R-30C	10 du and 12 du/ac respectively		RMF-12	12 du/ac	For R-30, attractive; no change for R-30C	20% INCREASE for R-30; NC for R-30C	Fill these fifth
R-10	48du/ac		RMF-48	48du/ac		NC	No MF Allocation
R-10A	48 du/ac		RMF-48	48du/ac		NC	No MF Allocation
R-H	48.4		RMF-48	48du/ac		NC	No MF Allocation

Contents

I. Executive Summary 2
II. Introduction 4
III. Methods 5
IV. Findings 8
A. Demographics 8
B. Housing Tenure and Type 17
C. Housing Values and Rents 22
D. Housing Cost Burden 24
E. Unmet Housing Needs 35
F. Subsidized Units 39
V. Conclusion 41

Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

I. Executive Summary

This report is the third in a series that will inform the Prince George's County *Comprehensive Housing Strategy*. This report characterizes the unique housing market conditions around six assets, such as Metrorail stations and large-scale projects, where the County would like to understand how market conditions are changing:

- **Konterra**, a large planned mixed-use development near Laurel that includes an upscale retail, research, and technology campus along with the 200-acre Konterra Regional Mall.
- **Prince George's Plaza**, a 363-acre district surrounding the Prince George's Plaza Green Line Metro stop that lies adjacent to the City of Hyattsville.
- **Branch Avenue**, a Metro station along the Green Line. The Central Branch Avenue Corridor Revitalization Sector Plan has been adopted to guide development in the area.
- **Regional Medical Center**, a 26-acre medical center due for completion in 2021, is an anchor in the Largo Town Center, the county's primary local government center.
- **Suitland** is a Metro station on the Green Line, and an area designated as one of the eight Regional Transit Districts in the county's *Plan 2035*.
- **Naylor Road** is a Metro station located on the west side of Branch Avenue at Naylor Road. It is on the Green Line and located close to the Suitland and Branch Avenue stations.

This report examined data for each of these subareas in the following categories, emphasizing the unique features of the subarea compared to the county:

- Demographics
- Housing tenure and type
- Housing values and rents
- Housing cost burden
- Unmet housing needs
- Subsidized housing

The housing market conditions in each of the six subareas are as follows:

- **Konterra** is a growing at a moderate pace, but set to grow more rapidly in the future. It is home to diverse, large family households that tend to earn high median incomes and own their homes. These homes tend to be large single-family detached units with high market values. Households earning between 50 and 80 percent of the area median income incur high housing cost burdens.
- **Prince George's Plaza** is a growing more slowly than many other subareas in the county. It is home to Hispanic households and large non-family households. The housing stock is dominated by single-family detached units, but the area also has a high concentration of large multi-family units. Among all county subareas, it exhibits the highest shortage of affordable owner-occupant units for those earning less than the area median income and the largest shortage of affordable rental units for those earning 50 to 80 percent of the area median income.
- **Branch Avenue** has had a stable population since 1980. The area contains a diversity of household types, with the largest share of two- and three-person households among all county subareas. Most units are single-family detached, but the study area includes the largest concentration of moderately sized (2-9 units) multi-family units. Branch Avenue exhibits a shortage of rental units

Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

affordable to those earning 30 to 80 percent of the area median income and a shortage of affordable owner-occupant units for those earning less than the area median income. Branch Avenue also has a high concentration of tenant-based rental vouchers and affordable units financed by the Low-Income Housing Tax Credit program.

- **Regional Medical Center** has grown dramatically since 1980. The study area exhibits a diversity of household types and the largest concentration of single-family attached townhomes among all study areas. Regional Medical Center exhibits the highest median rents of all study areas, and as a result, for those earning 50 percent or less than the median household income, the study area exhibits the highest incidence of severe cost burden (cost burden greater than 50 percent of income). Regional Medical Center has a high concentration of place-based affordable housing subsidies.
- **Suitland** has had a stable population since 1980. There are a large number of unmarried family households earning lower median incomes and who rent their homes. The subarea has a large concentration of housing units that are efficiencies and that have low median values and rents. Among subareas, Naylor Road and Suitland both contain the highest share of affordable ownership units for those earning less than the area median income. However, when considering the incomes of the occupants that live in those homes, both subareas still exhibit a shortage of units for those earning less than the area median income. Similarly, although these subareas have a surplus of affordable rental units for those earning 30 percent or less than the area median income, both areas have a shortage of affordable rental units for those earning between 30 and 80 percent of the area median income.
- **Naylor Road** is the only county subarea that has experienced significant population decline since 1980. This decline has been fueled primarily by the outmigration of non-Hispanic Whites between 1980 and 2000 and non-Hispanic Blacks since 2000. Single-person households without children are more highly represented in Naylor Road than in any other subareas. Naylor Road households earn low median household incomes and are more likely than households in other study areas to rent their homes. One- and two-bedroom units are concentrated in the area, and median home prices and rents are low.

II. Introduction

This report is the third in a series that will inform the Prince George's County *Comprehensive Housing Strategy*. This report characterizes the unique housing market conditions around six assets, such as Metrorail stations and large-scale projects, where the County would like to understand how market conditions are changing:

- **Konterra** is a large planned mixed-use development near Laurel that includes an upscale retail, research, and technology campus along with the 200-acre Konterra Regional Mall. The development plans for 2,200-acre site include 1.4 million square feet of building space; more than 1,000 single-family homes; and 348 acres for a governmental, educational, or corporate facility. The project lies between I-95, Maryland Route 198, and the Intercounty Connector. The nearby Konterra Town Center East project includes 488 acres of retail, research, and technology campus space.
- **Prince George's Plaza** is a 363-acre district surrounding the Prince George's Plaza Green Line Metro stop that lies adjacent to the City of Hyattsville. The district is anchored by the Mall at Prince George's and the University Town Center mixed-use development. In 2016, the Prince George's County Council approved the Prince George's Plaza Transit District Development Plan (TDDP) and Transit District Overlay Zoning Map Amendment (TDOZMA) to guide future development in the area. The TDDP and TDOZMA are designed to promote walkable, transit-oriented, mixed-use development within the area.
- **Branch Avenue** is a Metro station along the Green Line. In 2013, Prince George's County adopted the Central Branch Avenue Corridor Revitalization Sector Plan to guide development in the area. The sector plan seeks to build upon opportunities for growth in the Central Branch Avenue Corridor, particularly given projected growth at Andrews Airforce Base, Southern Maryland Hospital, and the planned transit line along Maryland Route 5. The plan targets opportunities for growth near the Branch Avenue Metro stop and nearby suburban shopping centers.
- **Regional Medical Center**, a 26-acre medical center due for completion in 2021, anchors the Largo Town Center, Prince George's County's primary local government center. This area is designated a Regional Transit District in *Plan 2035*. The 2013 Largo Town Center Sector Plan envisions the transformation of the Largo Town Center Metro Station area into one of the county's premiere mixed-use "downtowns" and 24-hour activity centers by 2035. The transit-oriented development (TOD) plan for the core area features a mixed-use retail district along an extended Harry S. Truman Drive. The county expects the area to be the catalyst for redevelopment and revitalization of neighboring areas, from Woodmore to Glenarden.
- **Suitland** is a Metro station on the Green Line and designated as one of the eight Regional Transit Districts in the county's *Plan 2035*. The 2006 Suitland Mixed-Use Town Center Development Plan designates areas within one-half mile of the Metro station for commercial, office, retail, and residential uses. The adjacent Suitland Federal Center has more than 9,000 employees. Suitland has a substantial mix of offices, small businesses, and apartment complexes. The county has identified key redevelopment opportunities just north of Suitland Road, including the former Suitland Manor, and other sites to the south along Branch Avenue such as Iverson Mall.
- **Naylor Road** is a Green Line Metro station located on the west side of Branch Avenue at Naylor Road close to the Suitland and Branch Avenue rail stations. It is designated as a Local Center by the county's General Plan and a priority TOD site by the State of Maryland. Redevelopment of the area is envisioned in the 2008 Branch Avenue Sector Plan and Sectional Map Amendment. On the east

side of Branch Avenue and south of the parkway, a proposal for a large new office complex is being considered by the County to replace an old shopping center. The County has identified opportunities for small-scale office and retail redevelopment that serves the large population who occupy single - and multifamily residential properties near the station.

III. Methods

This report examined data from 1980 to 2015 on demographic, socioeconomic, and housing market conditions understand the market dynamics around six key assets; for a more detailed description of data and methods, see the *Housing in Prince George's County – Existing Conditions and Trends Report*. For the purposes of the analysis, each subarea includes as any census tract within a half-mile radius of each project. The number of tracts vary by subarea, ranging from six in Konterra to 12 in Regional Medical Center. The Prince George's Plaza, Naylor Road, Suitland, and Branch Avenue study areas include 11, 8, 9, and 9 tracts, respectively. Figures 1 and 2 display the locations of the six subareas.

Figure 1. Areas Targeted for New Growth and Investment, Prince George's County

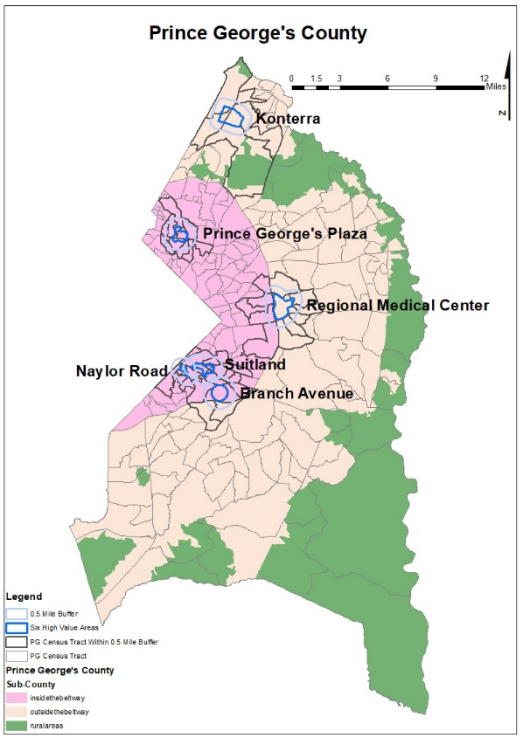
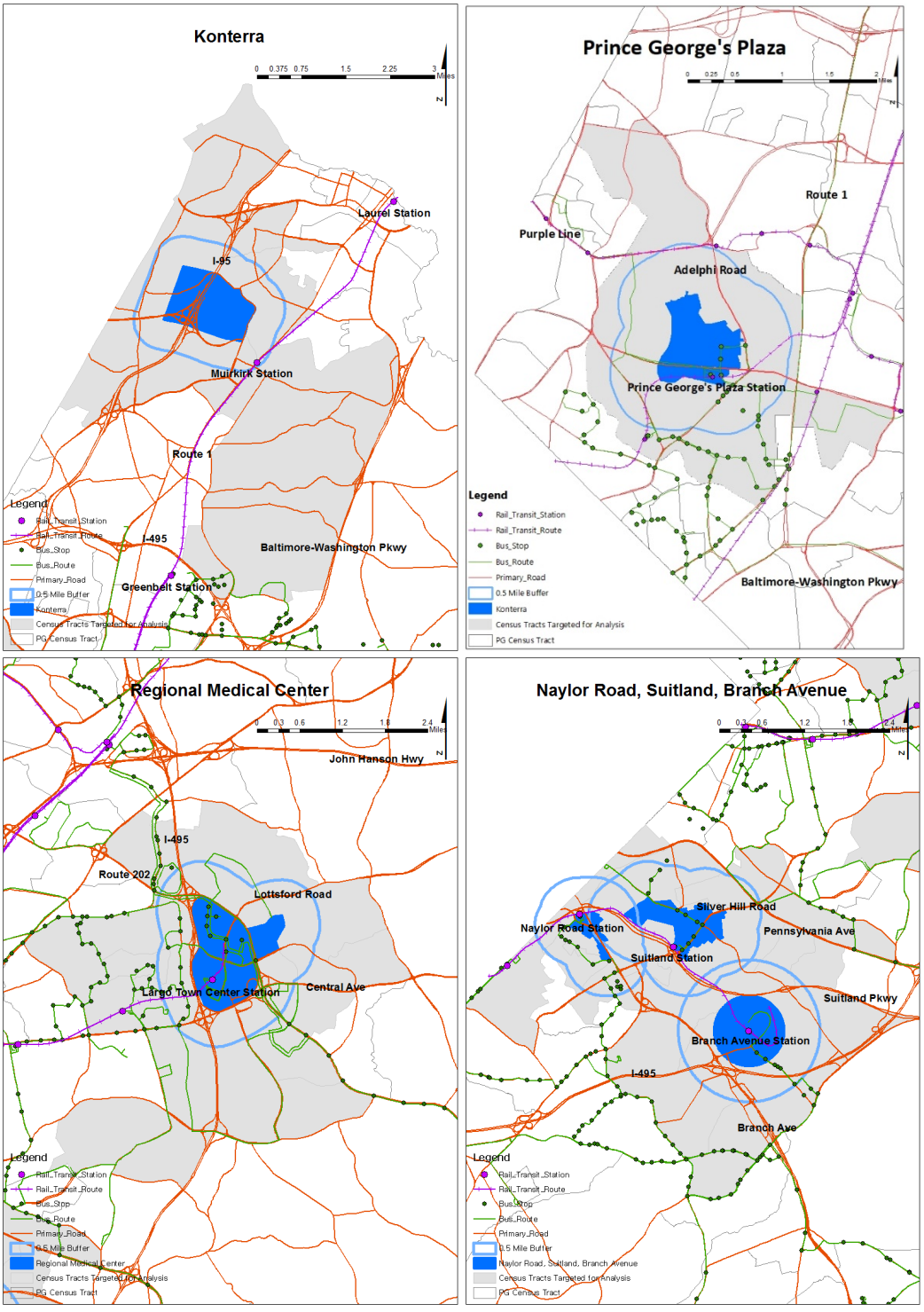


Figure 2. Key assets in Prince George's County



For each of these subareas, NCSG examined data in each of the following categories, emphasizing unique features of each compared to the county as a whole:

- **Demographics**, including overall population trends, race and ethnicity, and household type, size, and income.
- **Housing tenure, stock, and distribution**, including homeownership rates, and the number of bedrooms and units in housing structures.
- **Median housing values and rents.**
- **Housing cost burden**, as defined by the percent of household income spent on housing costs.
- **Unmet housing needs**, emphasizing the spatial location of affordable owner-occupied and rental units and the surplus or shortage of units affordable to households at different income levels.
- **Subsidized housing**, including the spatial location of tenant-based vouchers holders and place-based subsidized units.

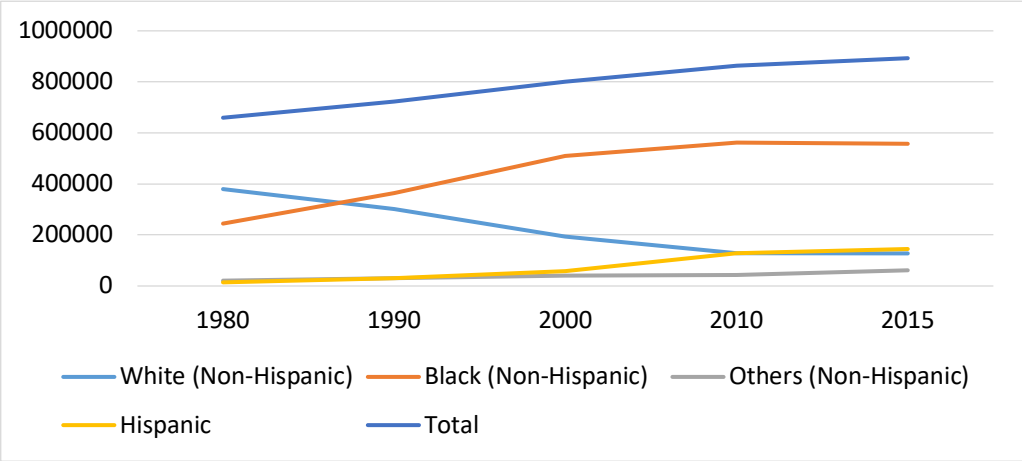
IV. Findings

A. Demographics

Figures 3 through 9 display population trends between 1980 and 2015 by race and ethnicity for the county and each subarea. Since 1980, Konterra, Prince George's Plaza, and Regional Medical Center have increased in population by 34%, 27%, and 238%, respectively, compared to a 35% increase for the county. The relatively large population growth in Regional Medical Center has been driven primarily by an increase in non-Hispanic Blacks, who by 2015 comprised 91% of the population around that site.

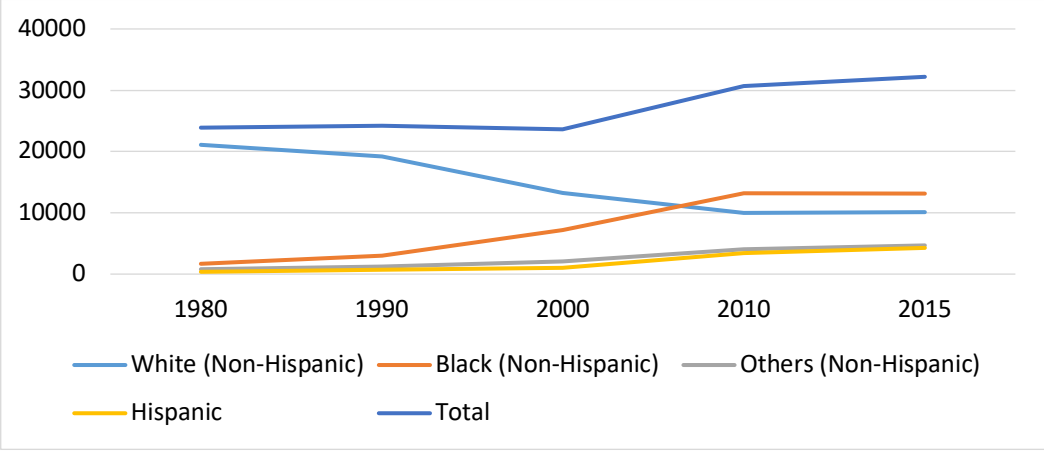
Population levels have remained stable in Suitland and Branch Avenue. Naylor Road is the only area to experience a significant population decline. This decline has been fueled primarily by the outmigration of non-Hispanic Whites between 1980 and 2000 and non-Hispanic blacks since 2000. In Prince George's Plaza, Hispanics are the largest ethnic group, whereas non-Hispanic Blacks comprise the largest group in all other study areas.

Figure 3. Population Trends in Prince George's County



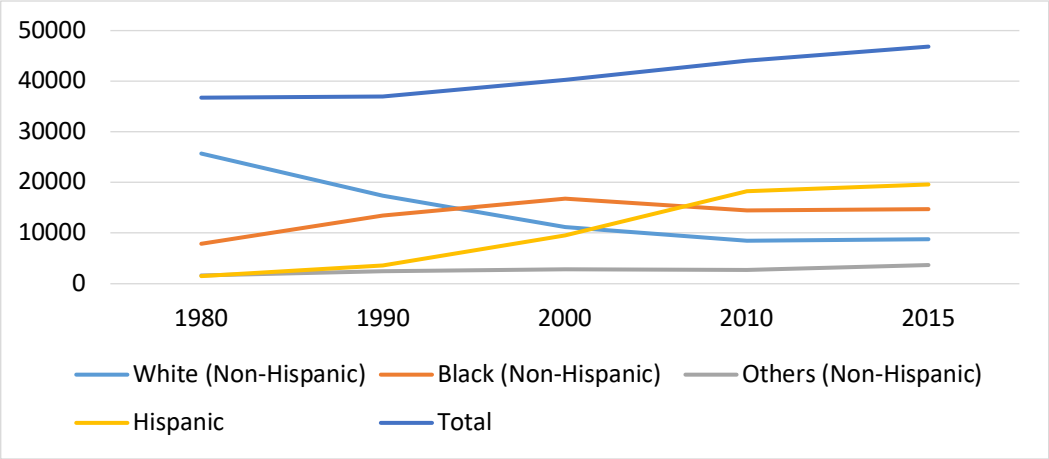
Source: Longitudinal Tract Data Base (LTDB), ACS 2015 5YR

Figure 4. Population Trends in Konterra



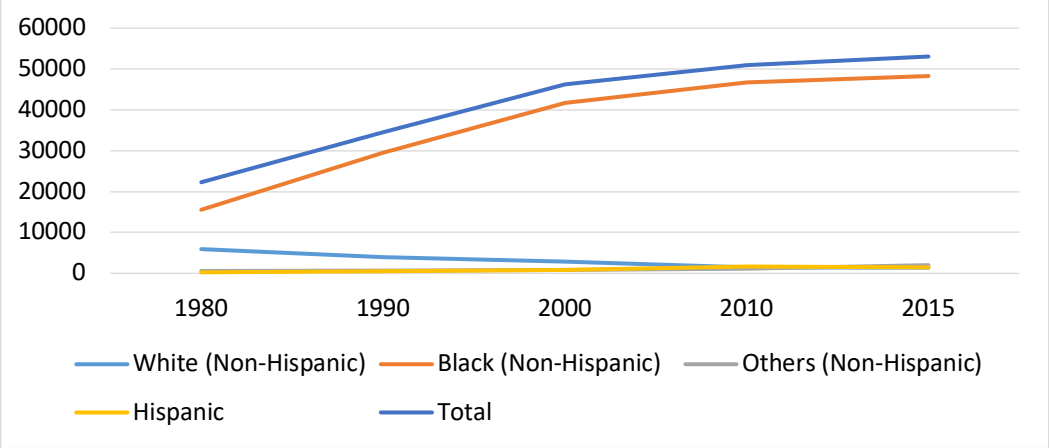
Source: LTDB, ACS 2015 5YR

Figure 5. Population Trends in Prince George's Plaza



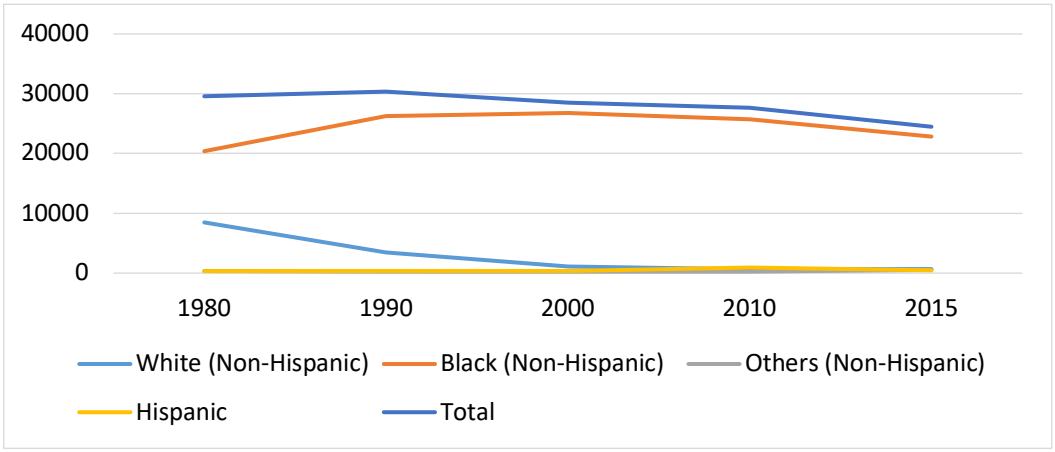
Source: LTDB, ACS 2015 5YR

Figure 6. Population Trends in Regional Medical Center



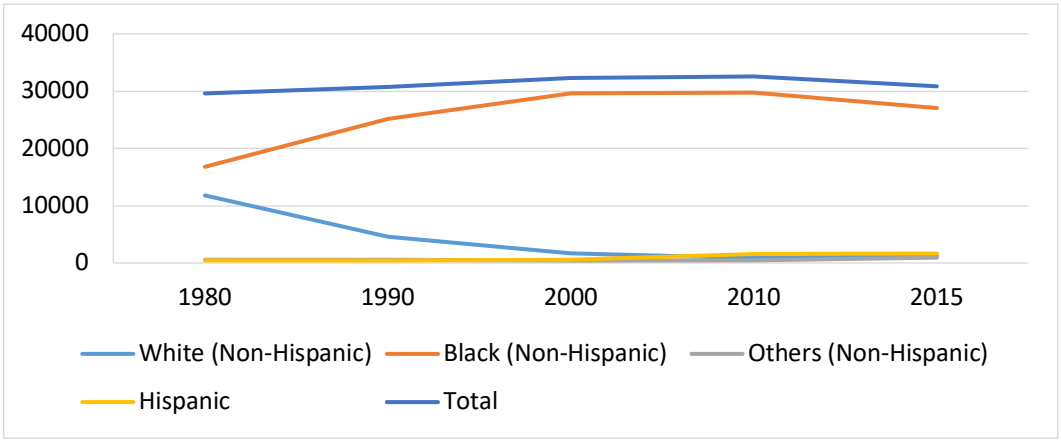
Source: LTDB, ACS 2015 5YR

Figure 7. Population Trends in Naylor Road



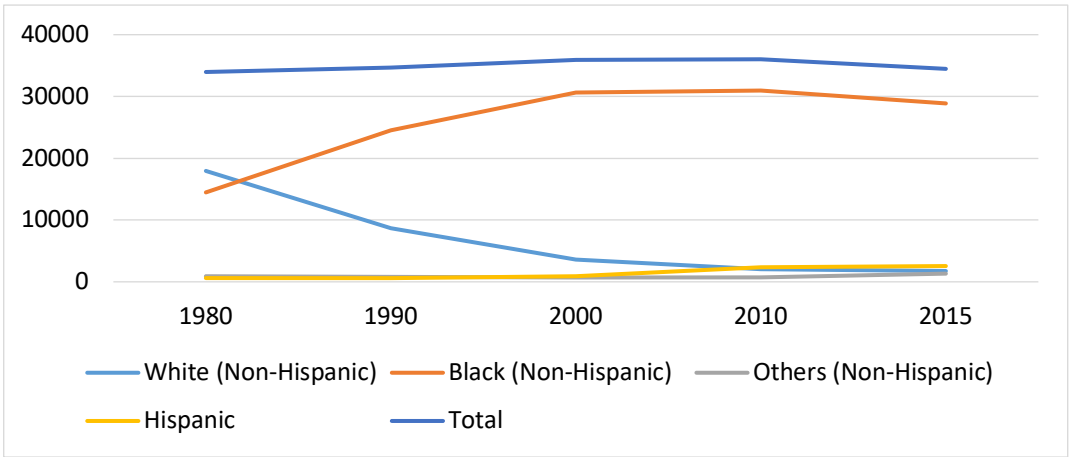
Source: LTDB, ACS 2015 5YR

Figure 8. Population Trends in Suitland



Source: LTDB, ACS 2015 5YR

Figure 9. Population Trends in Branch Avenue

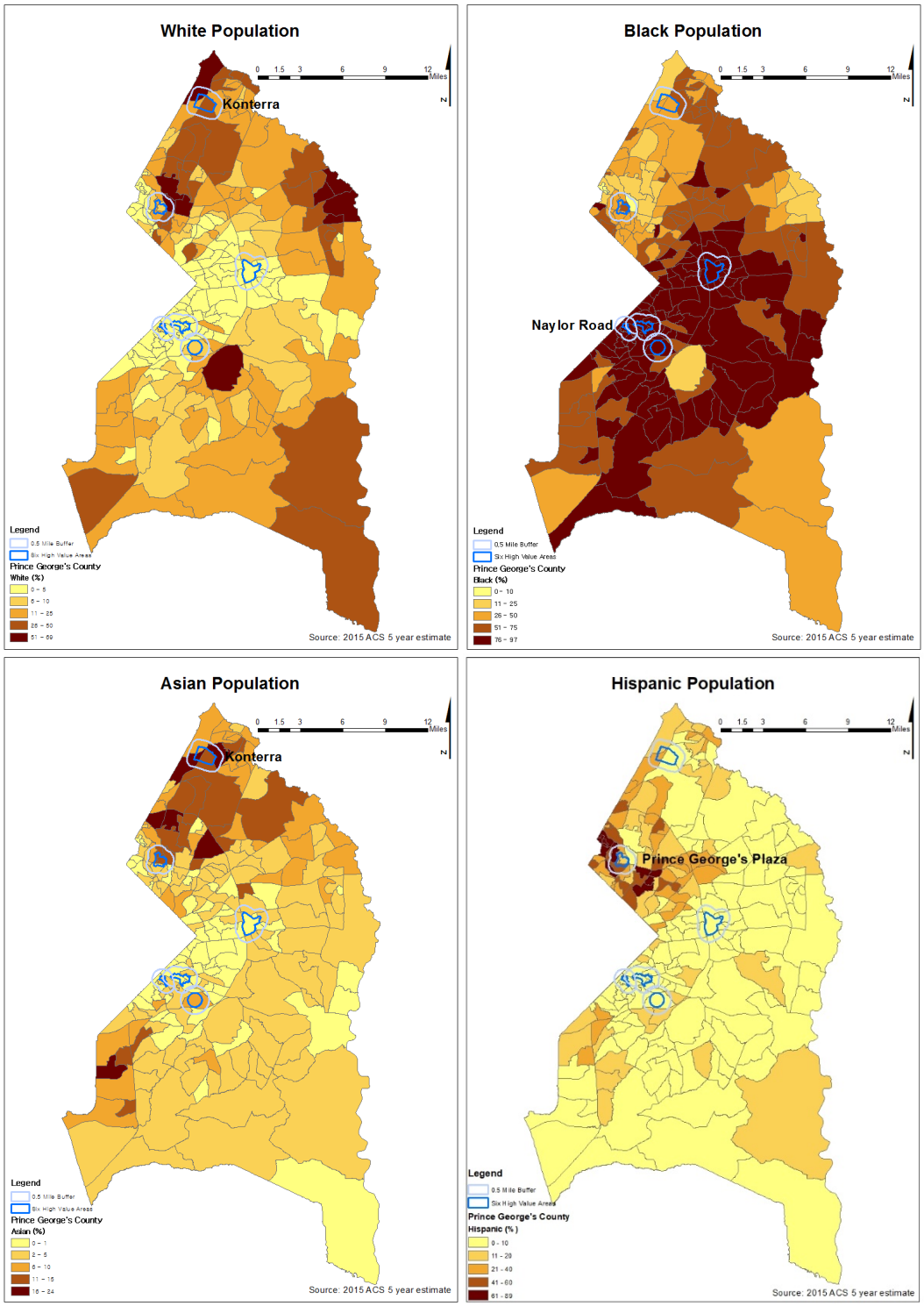


Source: LTDB, ACS 2015 5YR

Figure 10 displays the racial and ethnic composition of each subarea compared to the county. Konterra has the largest concentration of non-Hispanic whites, Asians, and other racial or ethnic groups,

compared to other subareas. Naylor Road has the largest concentration of non-Hispanic blacks. Hispanics are most highly represented in Prince George's Plaza (Table 1).

Figure 10. Distribution of Population by Race and Ethnicity



Source: ACS 2015 5YR

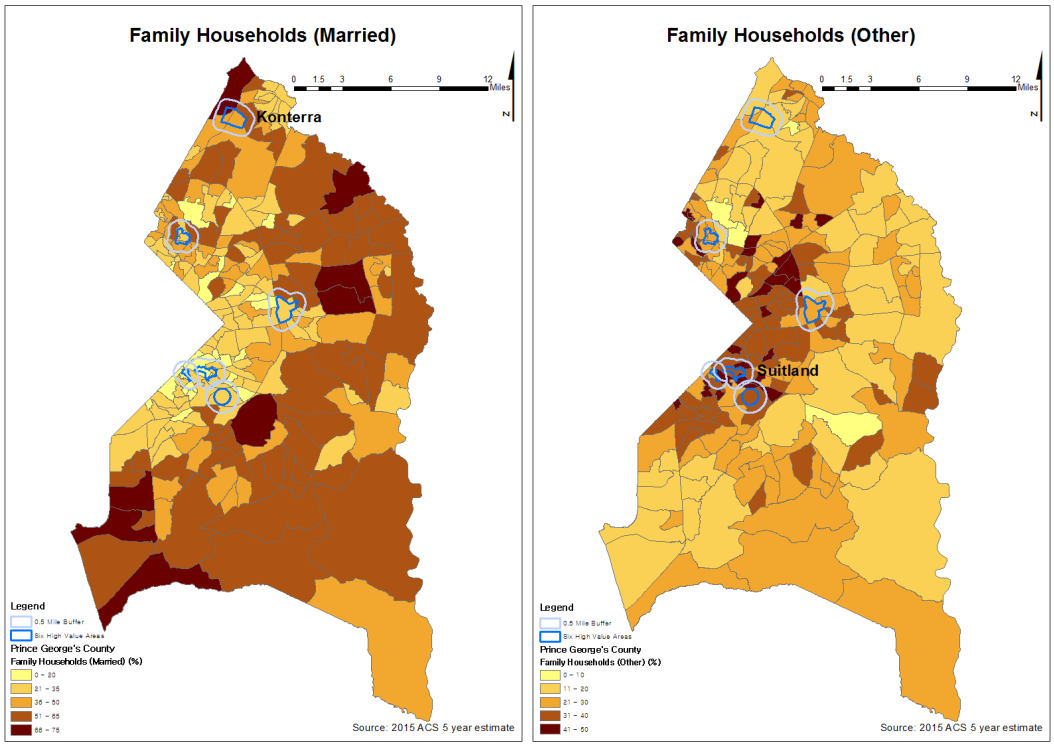
Table 1. Race and Ethnicity by Subareas

%	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
White	31.4	18.9	2.6	2.7	3.8	5.1	14.3
Black	40.7	31.4	91.0	93.4	87.8	83.7	62.6
Asian	11.2	5.7	1.0	1.0	1.0	2.0	4.2
Hispanic	13.3	41.9	2.6	1.8	5.3	7.4	16.2
Others	3.3	2.2	1.9	1.2	2.0	1.8	2.6

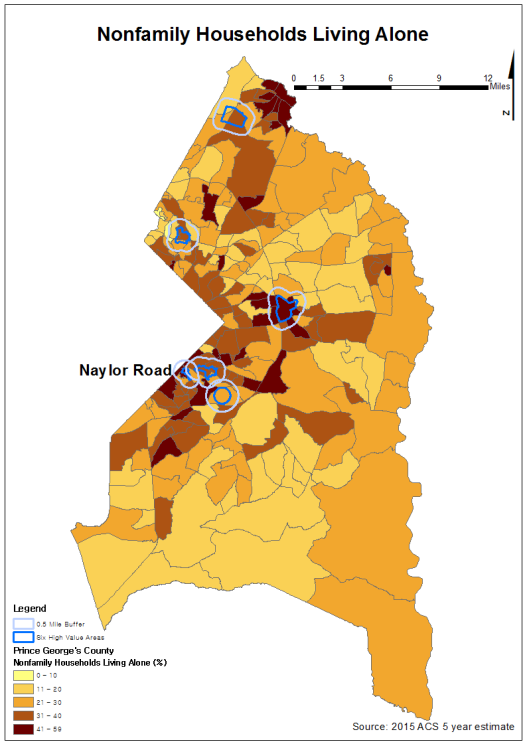
Source: ACS 2015 5YR

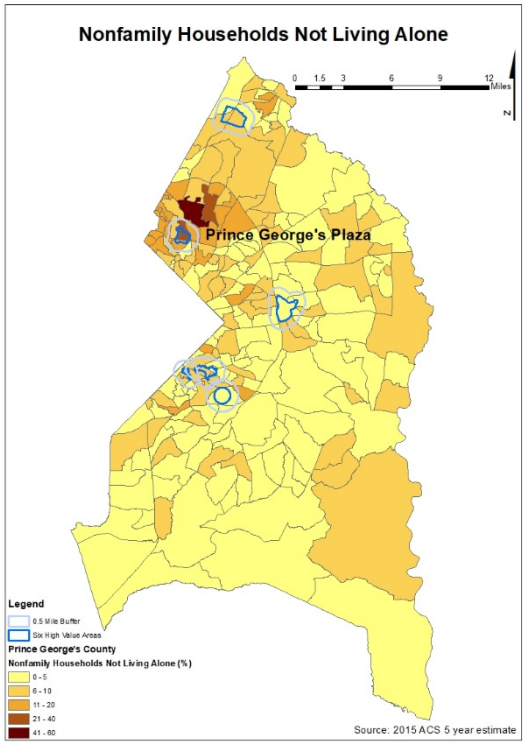
Figures 11 and 12 display the distribution of household type and size for each subarea. Married family households are most highly represented in Konterra, and unmarried family households are most highly represented in Suitland (Table 2). Single-person households without children are most prevalent in Naylor Road, and non-family households that include two or more adults are most prevalent in Prince George's Plaza. Large families (4 or more persons) are most highly concentrated in Konterra and Prince George's Plaza (Table 3).

Figure 11. Distribution of Family and Non-Family Households



[Figure continued on next page]





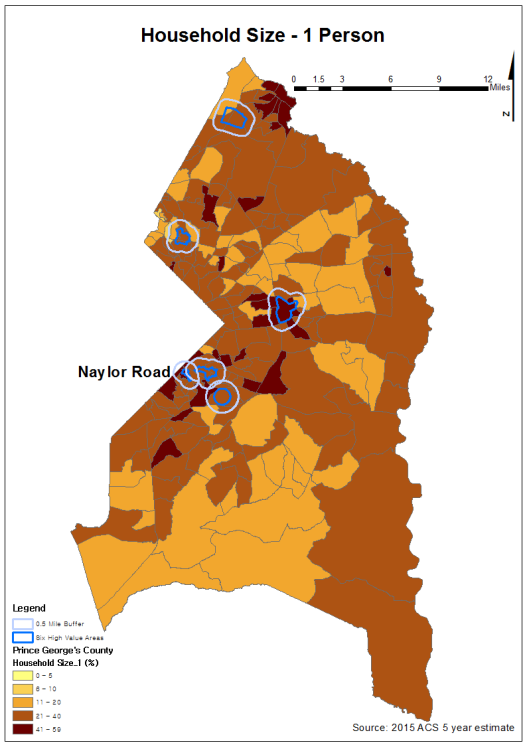
Source: ACS 2015 5YR

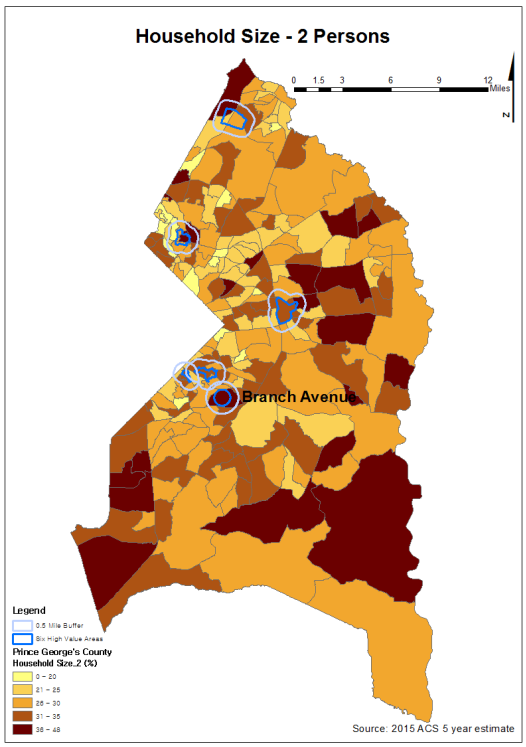
Table 2. Household Type by Subareas

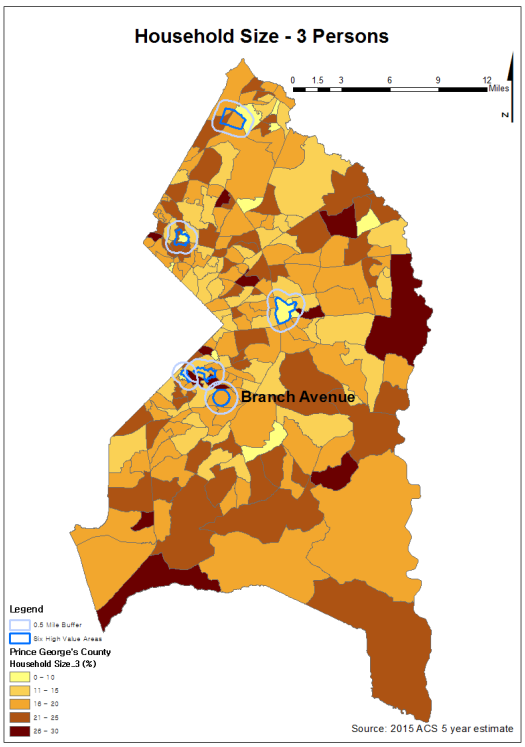
%	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
Family HH-Married	49.6	38.4	34.2	19.5	23.1	29.5	39.1
Family HH – Other	18.0	27.1	28.5	32.1	34.7	34.3	27.0
Non-Family HH Living Alone	27.4	23.4	32.8	42.8	36.4	31.1	28.1
Non-Family HH Living Not Alone	5.0	11.0	4.5	5.6	5.8	5.1	5.8

Source: ACS 2015 5YR

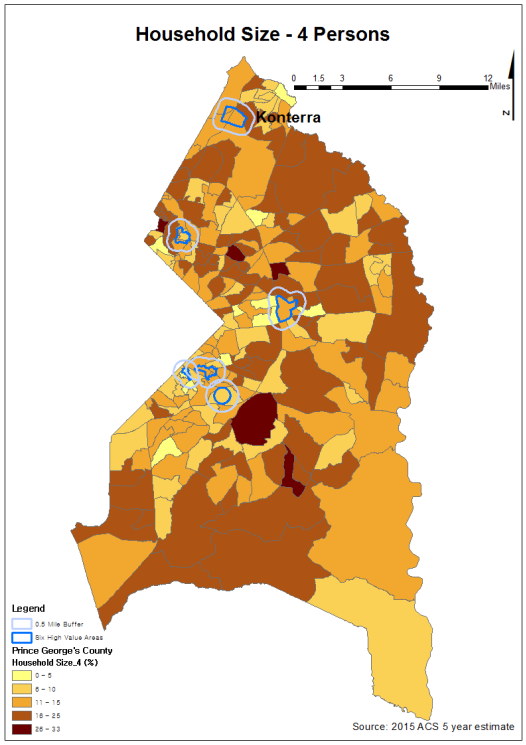
Figure 12. Distribution of Households by Size

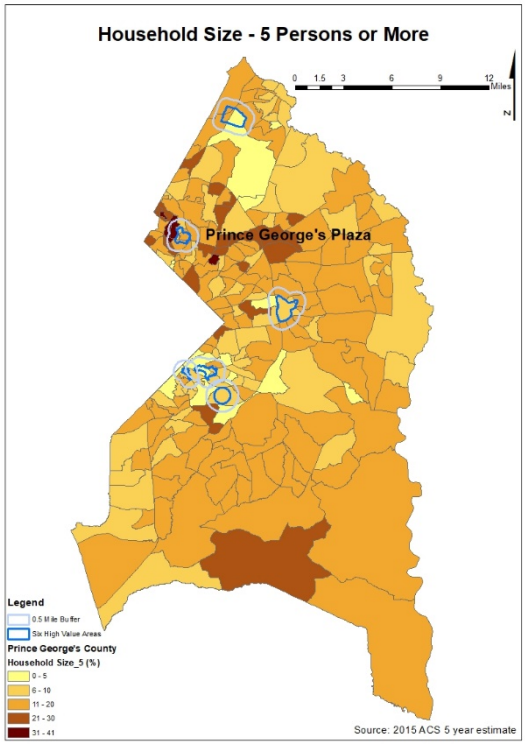






[Figure continued on next page]





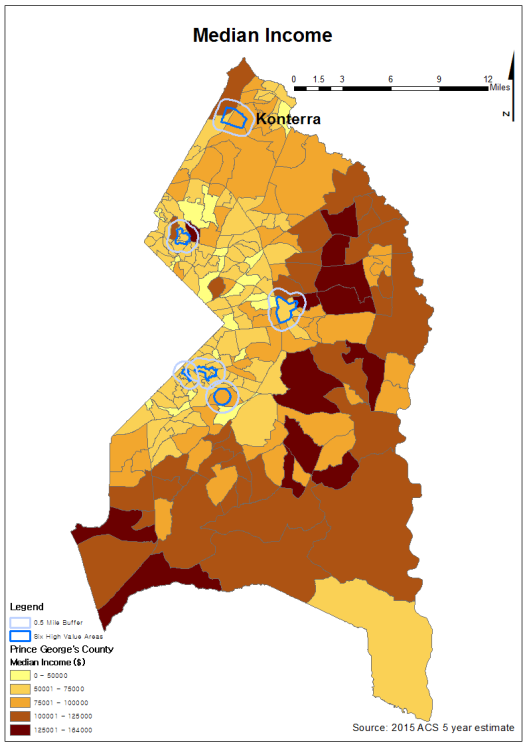
Source: ACS 2015 5YR

Table 3. Household Size by Subarea

%	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
1 Person	27.4	23.4	32.8	42.8	36.4	31.1	28.1
2 Person	29.0	27.9	28.8	27.2	29.3	30.0	28.3
3 Person	18.0	17.3	15.3	15.7	17.2	18.3	17.6
4 Person	14.0	13.7	11.2	8.7	10.8	12.3	13.3
5 Person	11.6	17.7	11.9	5.6	6.2	8.3	12.6

Source: ACS 2015 5YR

Figure 13. Distribution of Households by Median Income



Source: ACS 2015 5YR

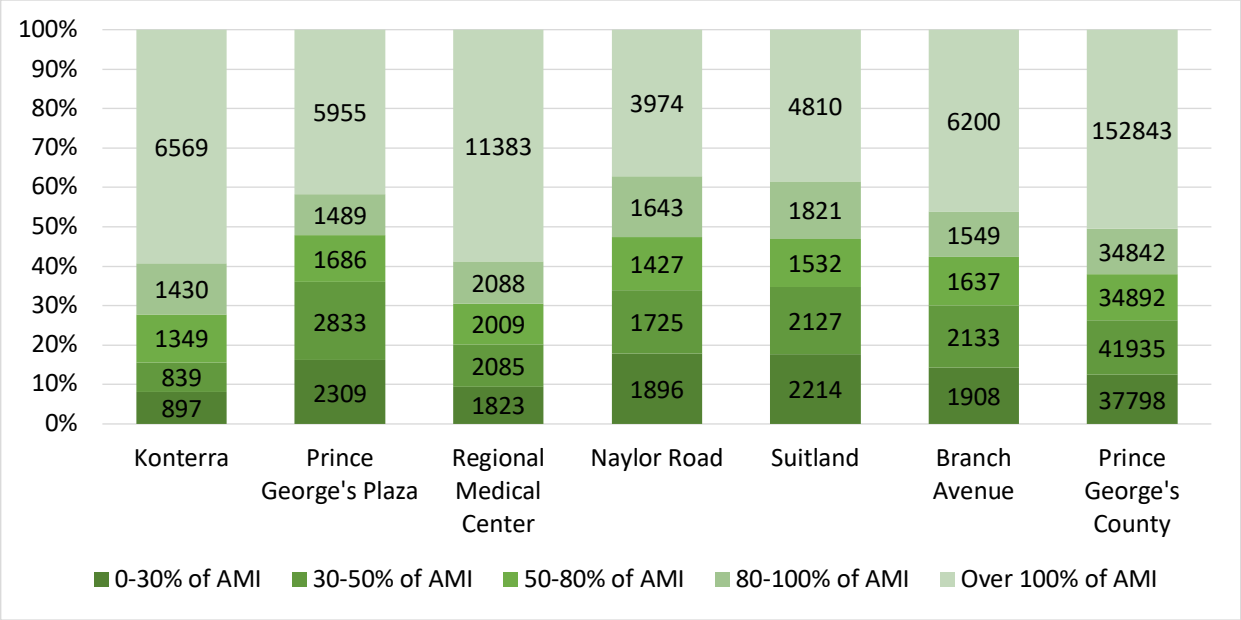
Table 4 and Figures 13 and 14 display the median household incomes for each subarea. Konterra has the highest median household income, and Naylor Road the lowest. Nearly 60% of households in Konterra earn incomes above the area median income, compared to 51% in the county. Conversely, 18% of households living In Naylor Road earn less than 30% of the area median income, compared to 13% in the county.

Table 4. Median Household Income by Subarea

	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
Median HH Income ($)	89,499	70,742	83,468	56,719	60,927	66,113	74,260
% Tracts above the Median HH Income for County	100	18.2	66.7	0	11.1	22.2	-

Source: ACS 2015 5YR

Figure 14. Household Income as a Percent of Area Median Income (AMI) by Subarea



Source: 2014 HUD CHAS

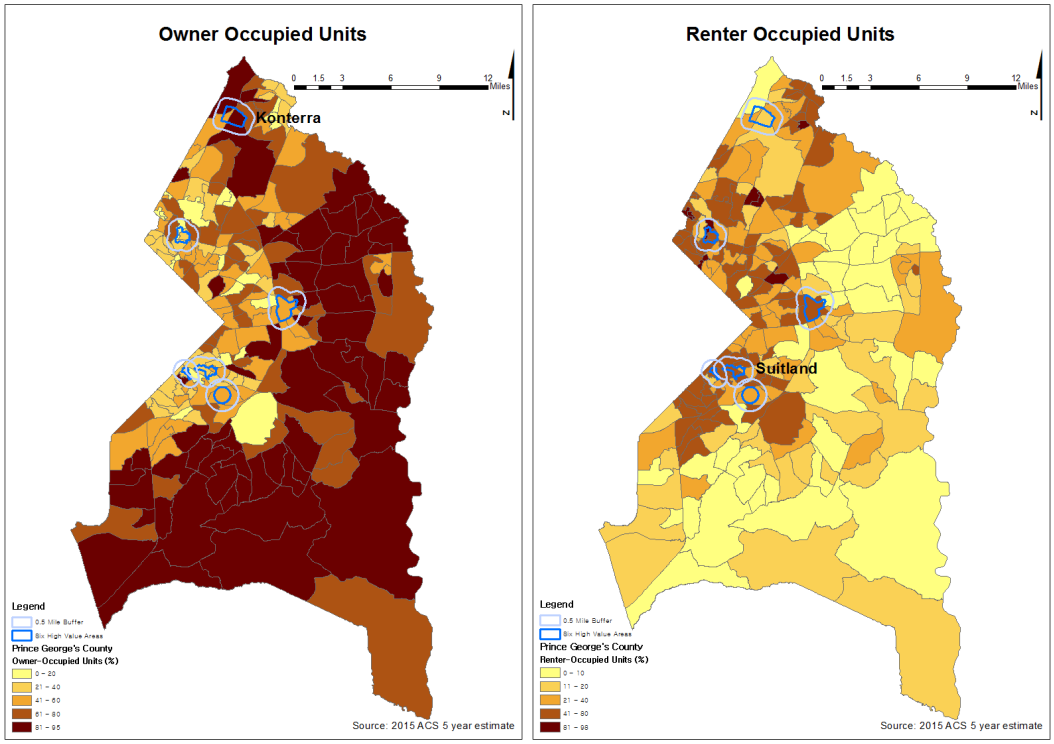
B. Housing Tenure and Type

Figures 15 through 18 show the distribution of housing units by tenure and type for each of the subareas, including homeownership rates, number of bedrooms, and units in structures.

Homeownership rates are the highest in Konterra (71.7%) and lowest in Suitland (36.7%) (Table 5). Konterra has the highest concentration of large (4-bedroom) single-family detached units (Tables 6 and 7). Smaller units are most highly concentrated in Suitland and Naylor Road.

Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

Figure 15. Distribution of Owner-Occupied and Renter-Occupied Units



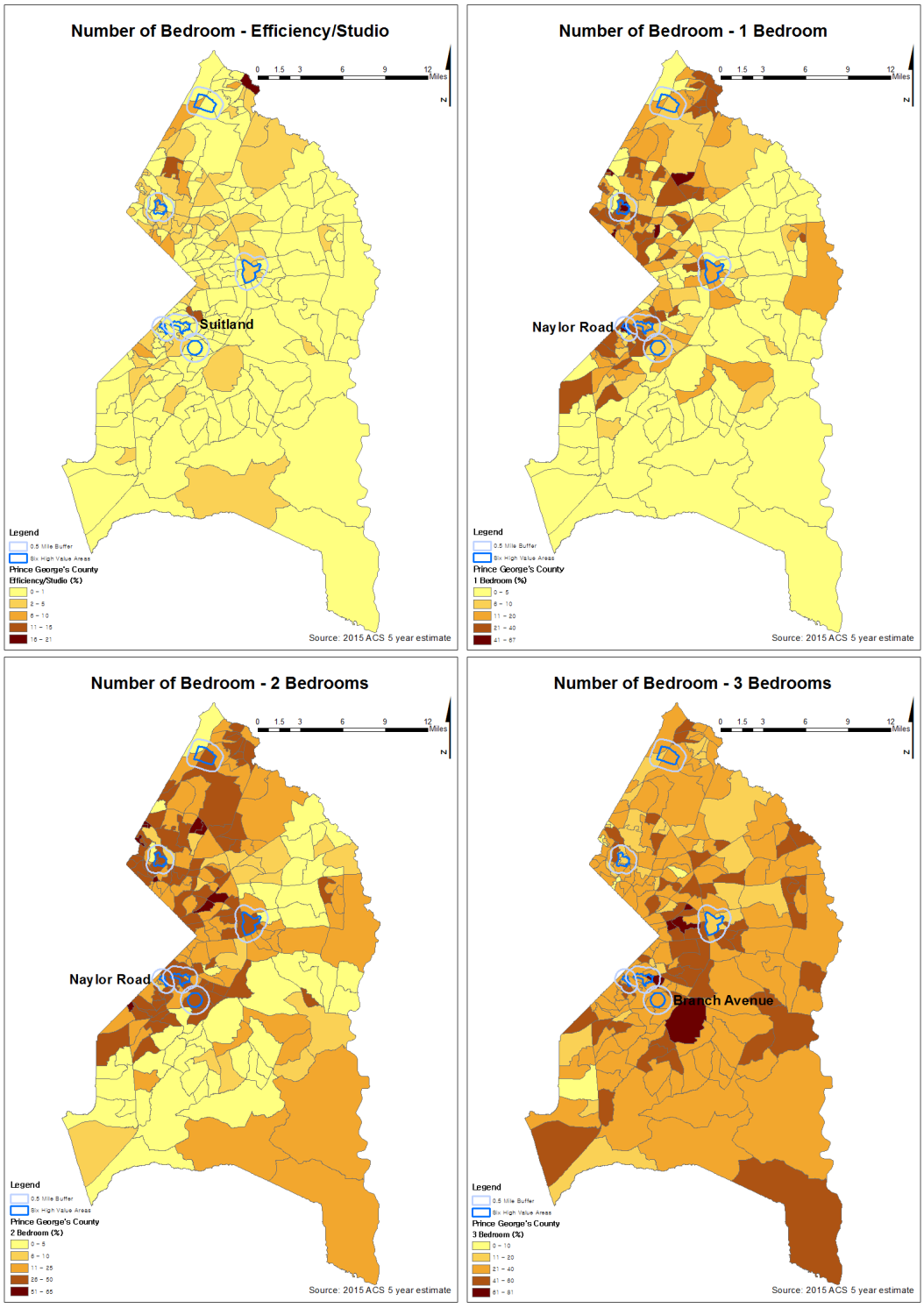
Source: ACS 2015 5YR

Table 5. Tenure by Subarea

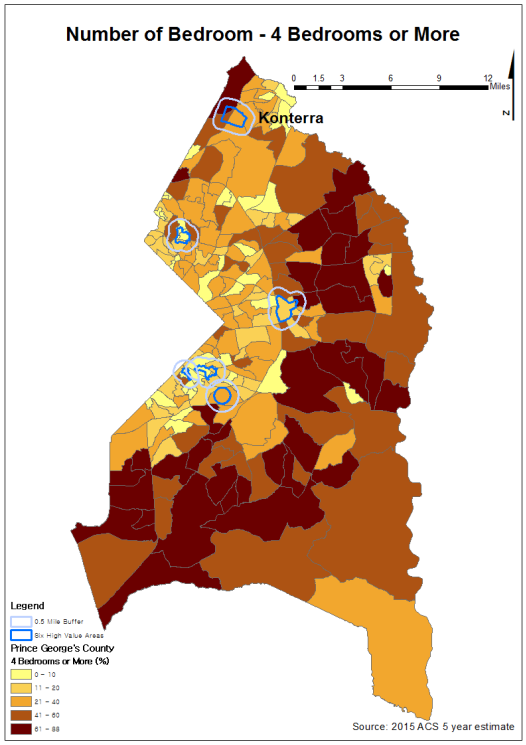
%	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
Owner Occupied Units	71.7	46.2	59.7	39.2	36.7	47.5	57.4
Renter Occupied Units	24.5	47.8	29.5	48.1	52.2	39.6	35.2

Source: ACS 2015 5YR

Figure 16. Spatial Distribution of Units by Number of Bedrooms



[Figure continued on next page]



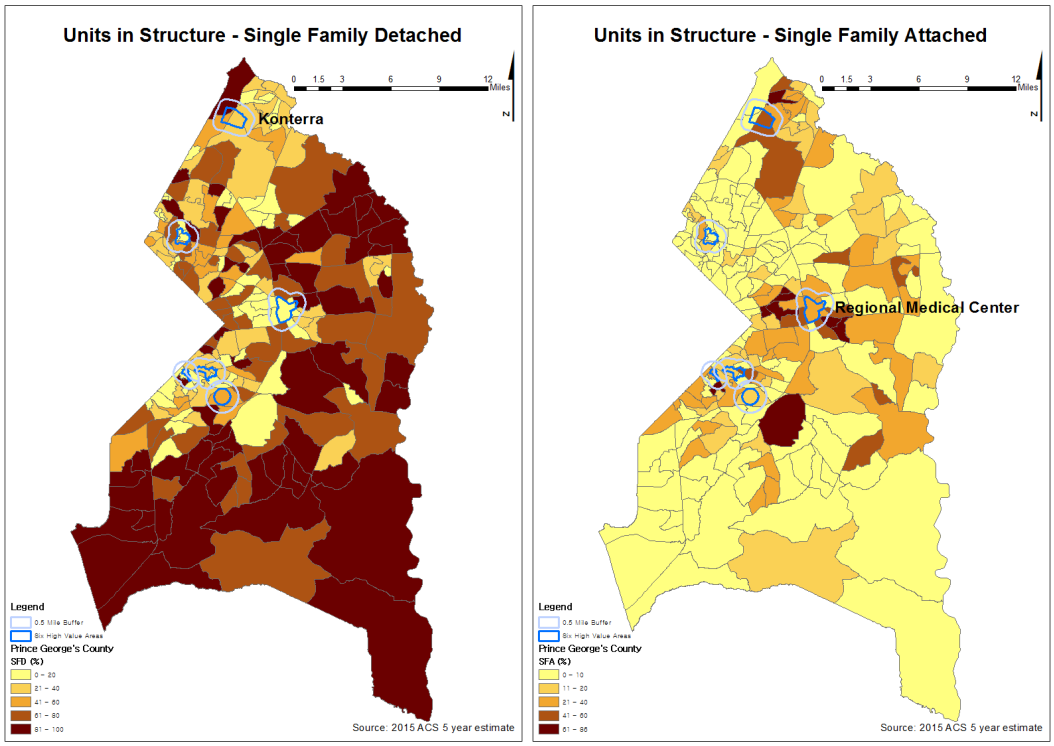
Source: ACS 2015 5YR

Table 6. Number of Bedrooms by Subarea

%	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
Efficiency	1.3	1.8	0.5	0.8	2.2	0.4	1.2
1 Bedroom	8.0	17.8	9.2	20.8	20.7	12.4	12.0
2 Bedroom	19.4	28.2	20.9	30.4	30.0	27.1	21.8
3 Bedroom	28.9	26.0	36.9	34.3	35.4	37.8	31.4
4 Bedroom	42.5	26.1	32.6	13.7	11.7	22.2	33.6

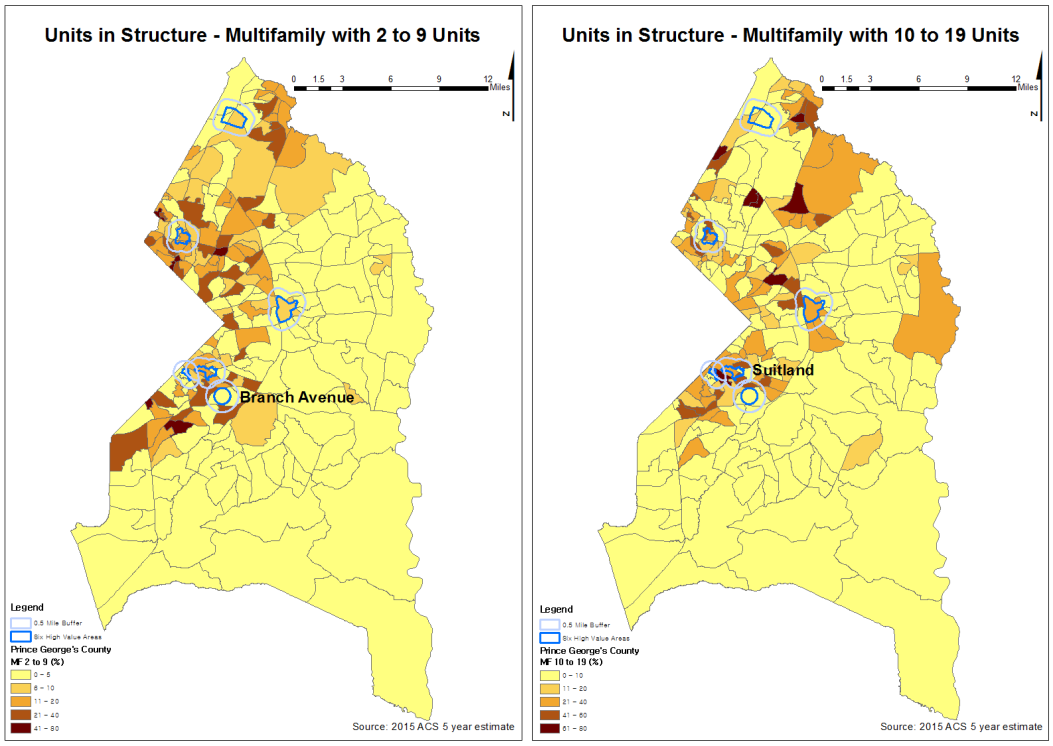
Source: ACS 2015 5YR

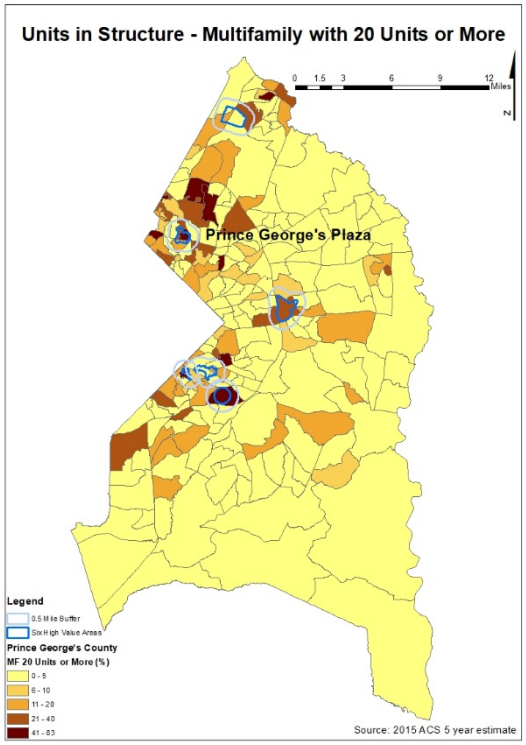
Figure 17. Distribution of Single-Family Detached and Attached Homes



Source: ACS 2015 5YR

Figure 18. Distribution of Multifamily Housing by Number of Units





Source: ACS 2015 5YR

Table 7. Units in Structure by Subarea

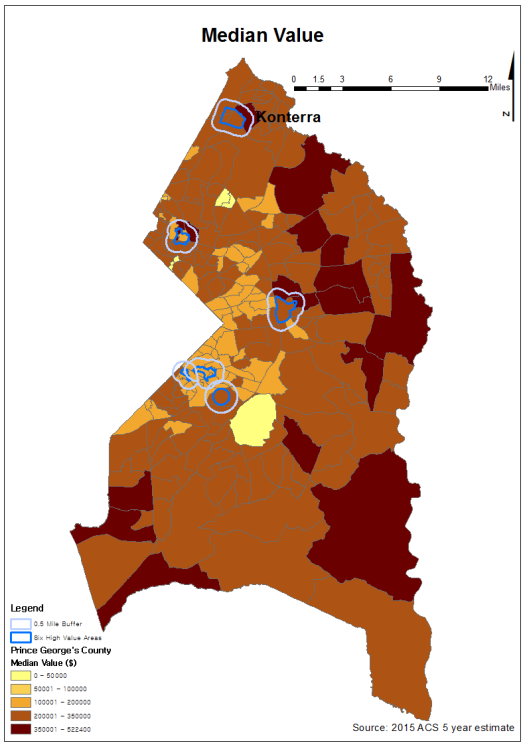
%	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
SFD	51.8	49.3	35.4	24.6	23.1	37.9	51.2
SFA	26.2	6.2	36.8	26.7	21.7	18.4	16.2
MF 2-9	6.1	10.6	3.8	7.0	9.0	11.2	9.0
MF 10-19	6.2	17.2	15.5	26.2	30.3	23.3	14.8
MF 20	9.2	16.3	8.4	15.3	15.8	9.6	8.4

Source: ACS 2015 5YR

C. Housing Values and Rents

Figures 19 and 20 display median home values and rents for the county and each subarea. Konterra has the highest median home values, and Suitland has the lowest (Table 8). The distribution of median rents differs slightly from the home values. Regional Medical Center has the highest median rents and Naylor Road has the lowest (Table 9).

Figure 19. Distribution of Median Home Values



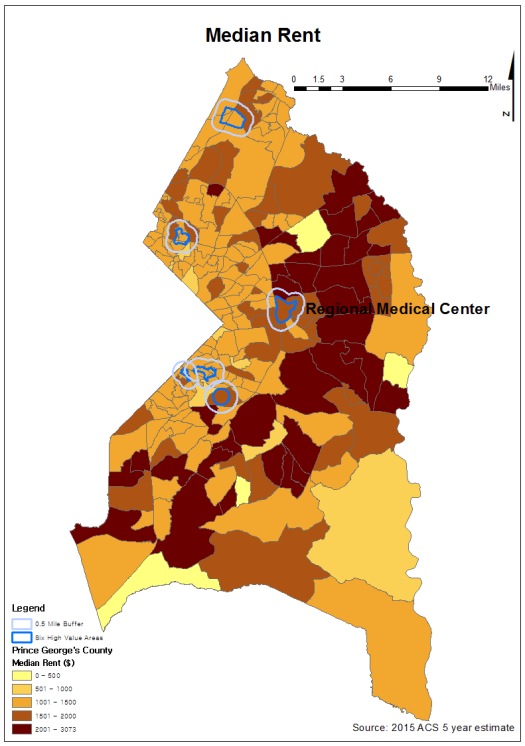
Source: ACS 2015 5YR

Table 8. Median Home Values by Subareas

$	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
Median Home Values ($)	304,450	258,618	248,167	187,113	185,500	208,678	248,412
% Tracts above the Median Home Values for Prince George's County	83.3	45.5	33.3	0	0	22.2	-

Source: ACS 2015 5YR

Figure 20. Spatial Distribution of Median Gross Rents



Source: ACS 2015 5YR

Table 9. Median Gross Rents by Subarea

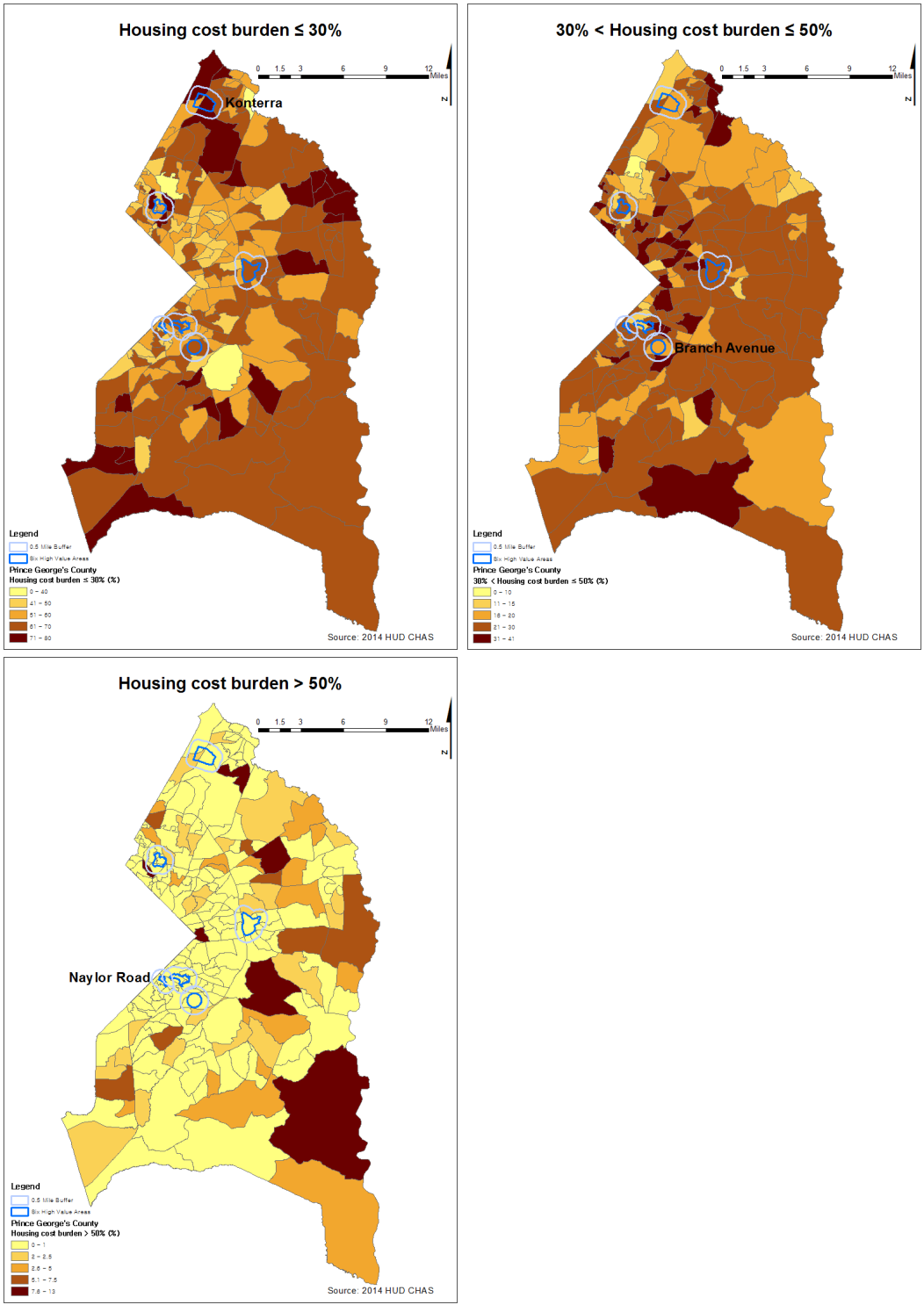
	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
Median Gross Rents ($)	1,514	1,364	1,757	1,204	1,219	1,400	1,514
% Tracts above the Median Gross Rents for Prince George's County	33.3	27.3	75.0	0	11.1	22.2	-

Source: ACS 2015 5YR

D. Housing Cost Burden

Figures 21 through 26 display the housing cost burden by income for households in each subarea. Naylor Road has the highest share of households that have extremely high cost burdens (i.e. spend more than 50 percent of their income on housing costs), while Konterra has the lowest percentage of cost-burdened households (Table 10). For those earning 50 percent or less of the median household income, Regional Medical Center has the highest percentage of severely cost-burdened households, likely due in part to the subareas relatively high rents. For those earning between 50 and 80 percent and 100 percent or more of the area median income, Konterra has the highest percent of severely cost-burdened households (Tables 11-15).

Figure 21. Distribution of Housing Cost-burdened Households



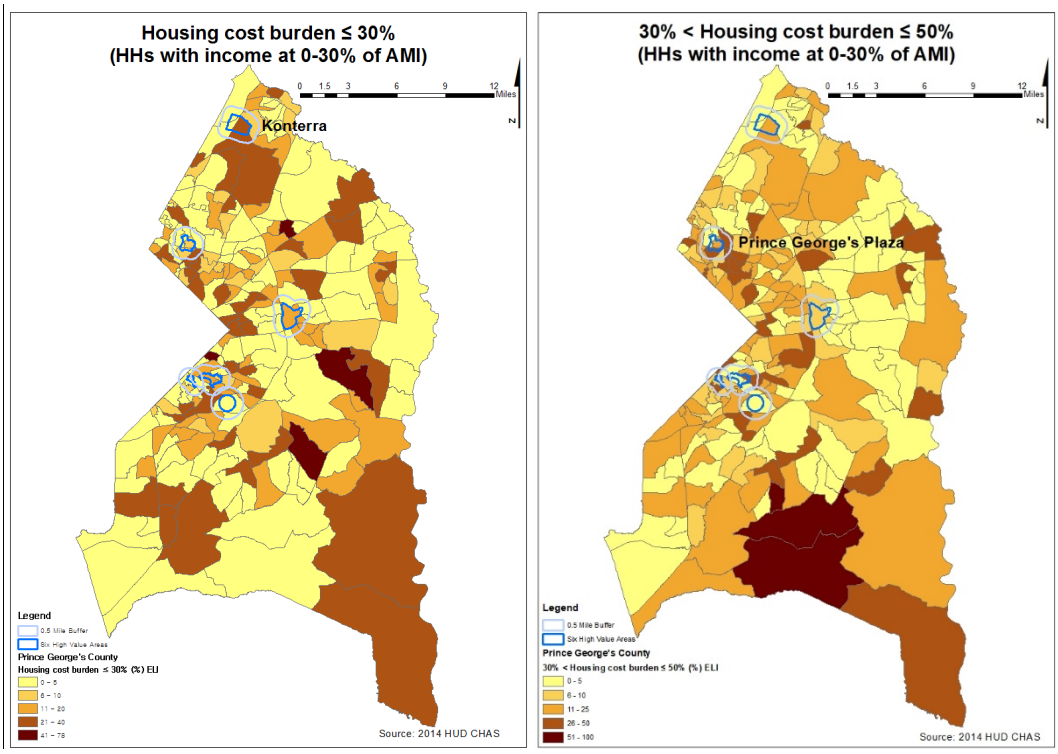
Source: 2014 HUD CHAS

Table 10. Housing Cost Burdens for Households by Subareas

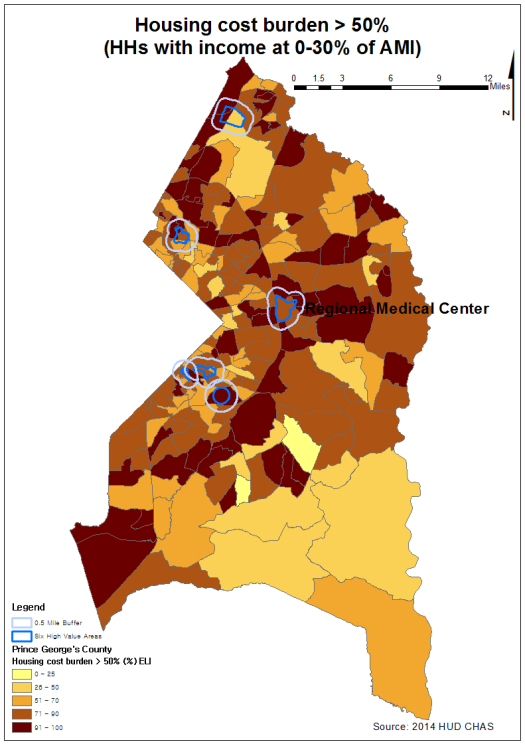
Housing Cost Burden (%)	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
< 30%	64.9	60.0	60.4	55.5	58.5	56.6	59.5
30% - 50%	20.1	21.5	23.5	24.8	23.6	26.3	23.6
> 50%	14.9	18.5	16.1	19.7	17.9	17.0	16.9

Source: 2014 HUD CHAS

Figure 22. Distribution of Housing Cost Burden by Household Incomes Earning 0-30% of AMI



[Figure continued on next page]



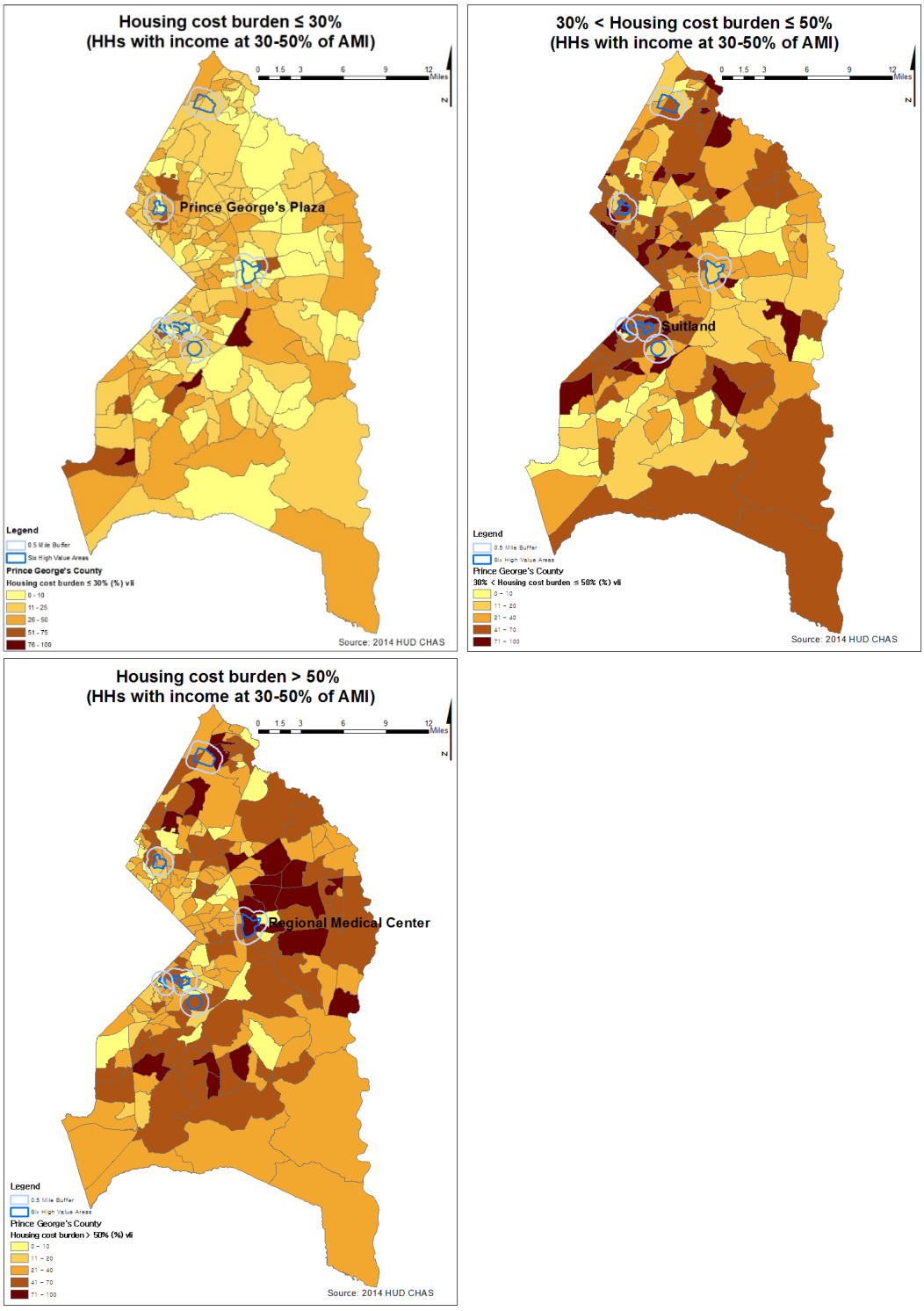
Source: 2014 HUD CHAS

Table 11. Housing Cost Burden by Household Income Earning 0-30% of AMI by Subareas

Housing Cost Burden (%)	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
< 30%	13.8	10.8	6.8	8.0	11.9	11.7	10.6
30% - 50%	6.5	17.3	8.8	11.1	11.5	15.5	12.5
> 50%	79.7	71.9	84.4	80.9	76.6	72.9	76.9

Source: 2014 HUD CHAS

Figure 23. Distribution of Housing Cost Burden by Household Income Earning 30-50% of AMI



Source: 2014 HUD CHAS

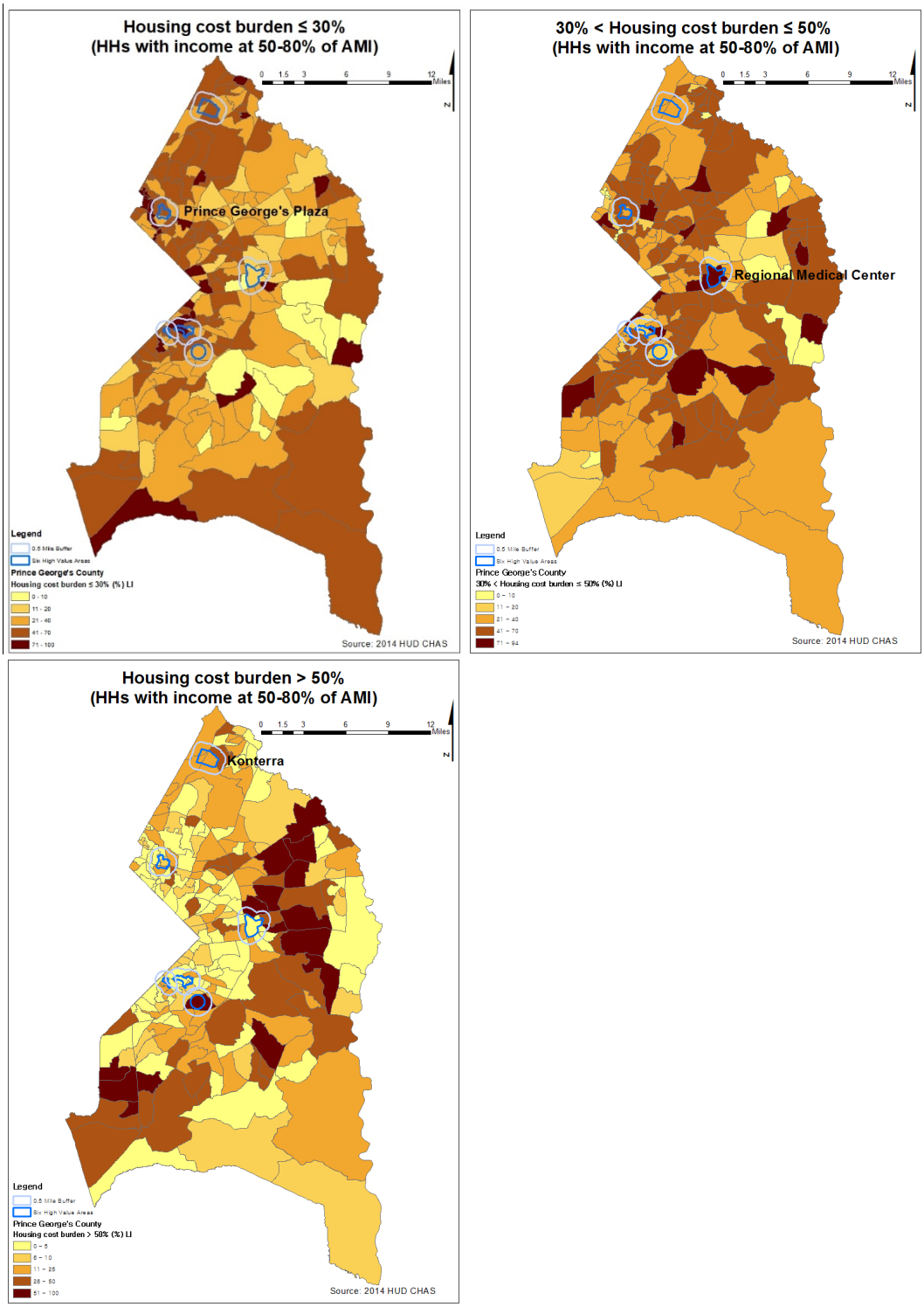
Table 12. Housing Cost Burden by Household Income Earning 30-50% of AMI by Subarea

Housing Cost Burden (%)	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
< 30%	17.8	26.2	20.7	15.0	18.5	18.7	20.3
30% - 50%	35.2	48.2	32.1	59.4	60.6	55.1	47.3
> 50%	47.1	25.6	47.2	25.6	20.8	26.3	32.4

Source: 2014 HUD CHAS

Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

Figure 24. Distribution of Housing Cost Burden by Household Income at Earning 50-80% of AMI



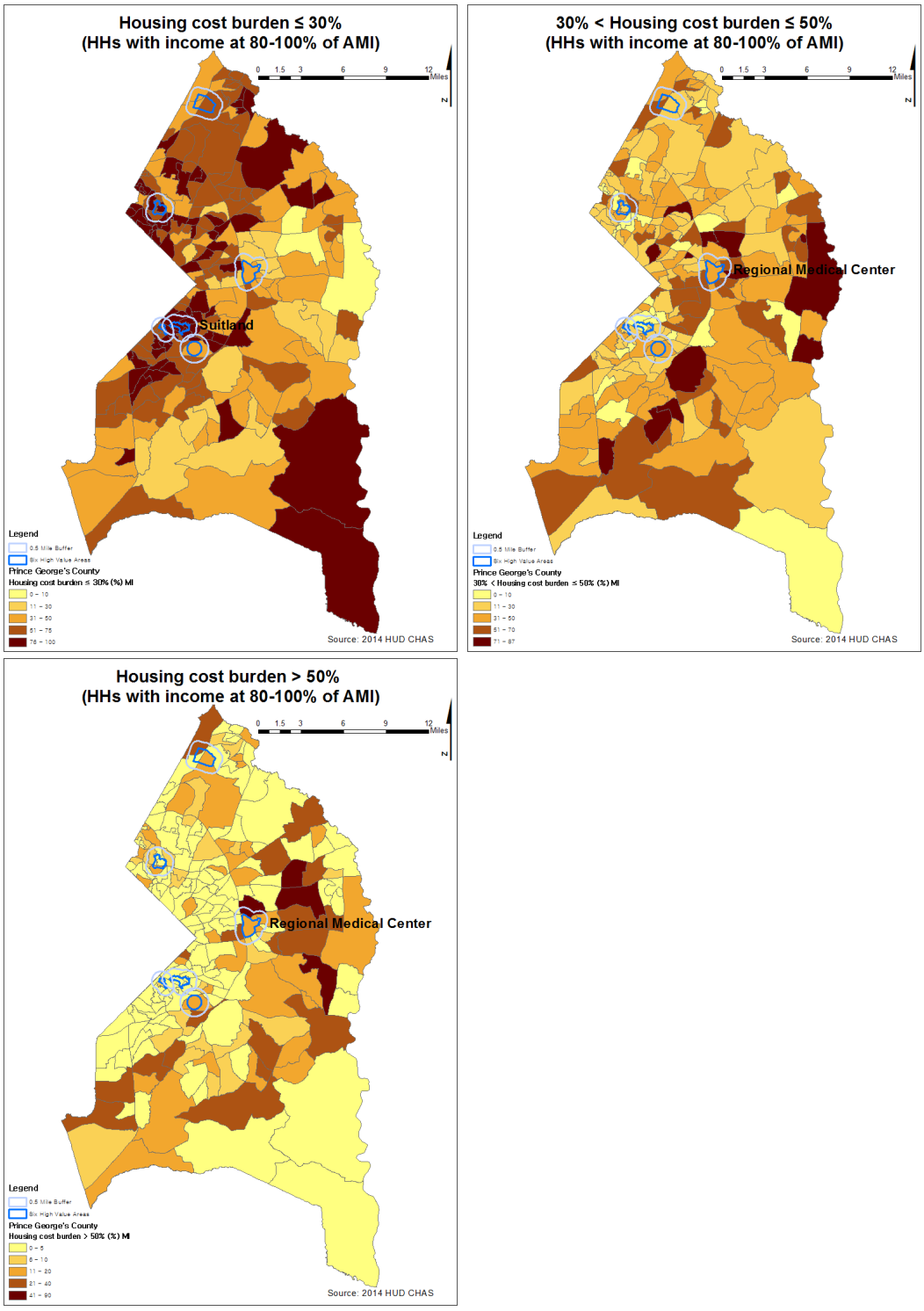
Source: 2014 HUD CHAS

Table 13. Housing Cost Burden by Household Income Earning at 50-80% of AMI by Subarea

Housing Cost Burden (%)	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
< 30%	42.9	57.5	30.1	46.9	52.8	39.7	43.1
30% - 50%	36.0	35.0	53.0	45.1	41.4	48.1	44.1
> 50%	21.1	7.5	16.9	8.0	5.8	12.2	12.8

Source: 2014 HUD CHAS

Figure 25. Distribution of Housing Cost Burden by Household Income Earning 80-100% of AMI



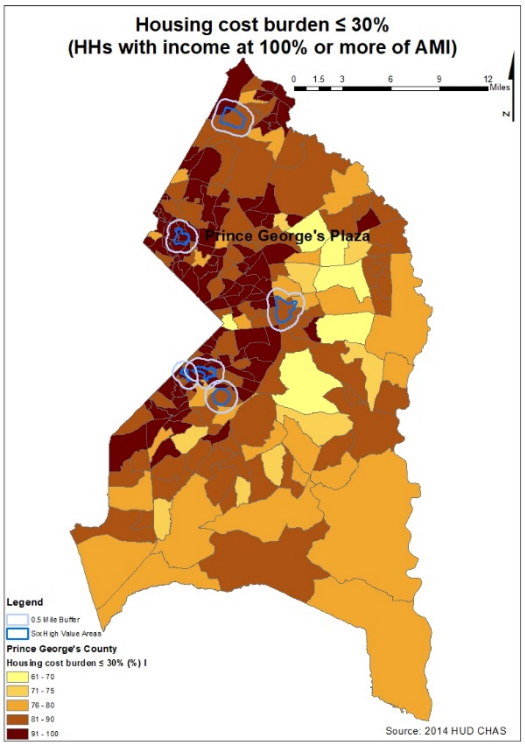
Source: 2014 HUD CHAS

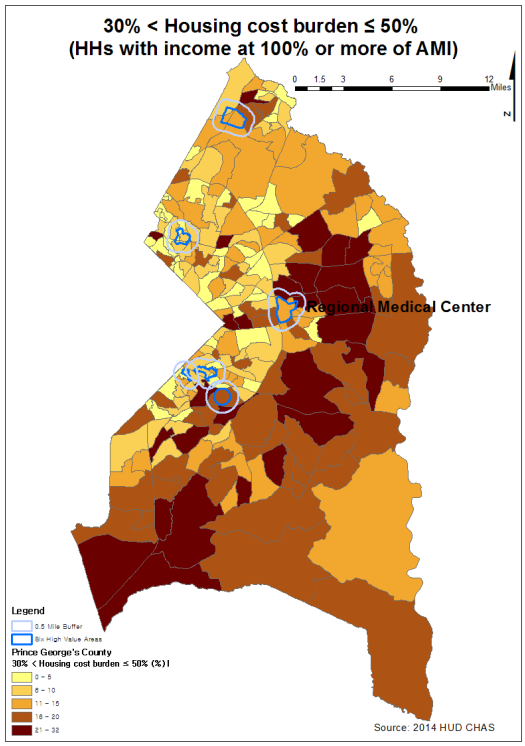
Table 14. Housing Cost Burden by Household Income Earning 80-100% of AMI by Subarea

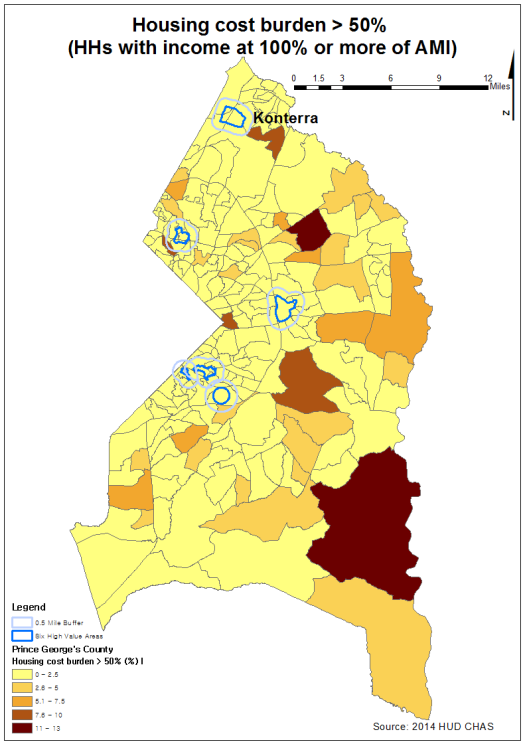
Housing Cost Burden (%)	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
< 30%	58.4	75.2	44.0	76.3	80.4	66.2	62.4
30% - 50%	34.3	20.6	45.0	23.1	19.1	26.1	31.6
> 50%	7.3	4.2	11.0	0.6	0.5	7.7	6.0

Source: 2014 HUD CHAS

Figure 26. Distribution of Housing Cost Burden by Household Income Earning 100% or more of AMI







Source: 2014 HUD CHAS

Table 15. Housing Cost Burden by Household Income Earning 100% or more of AMI by Subarea

Housing Cost Burden (%)	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
< 30%	83.9	92.0	84.6	90.3	91.2	85.6	85.4
30% - 50%	13.8	7.0	15.1	9.7	8.8	14.0	13.3
> 50%	2.3	1.0	0.3	0.0	0.0	0.3	1.3

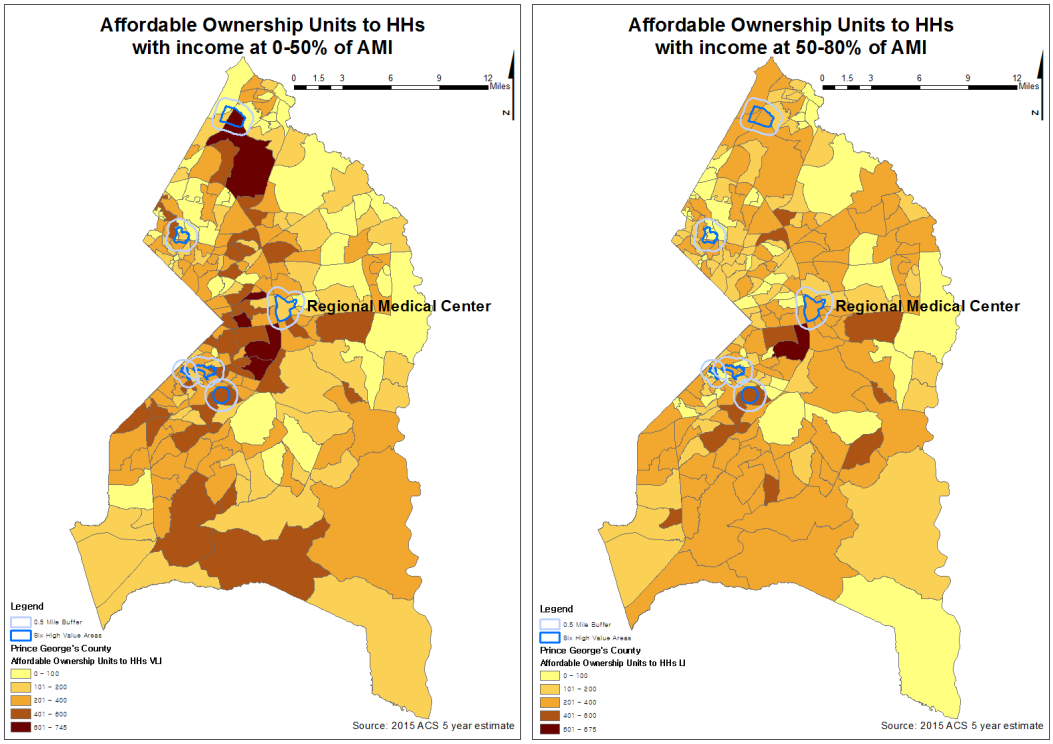
Source: 2014 HUD CHAS

E. Unmet Housing Needs

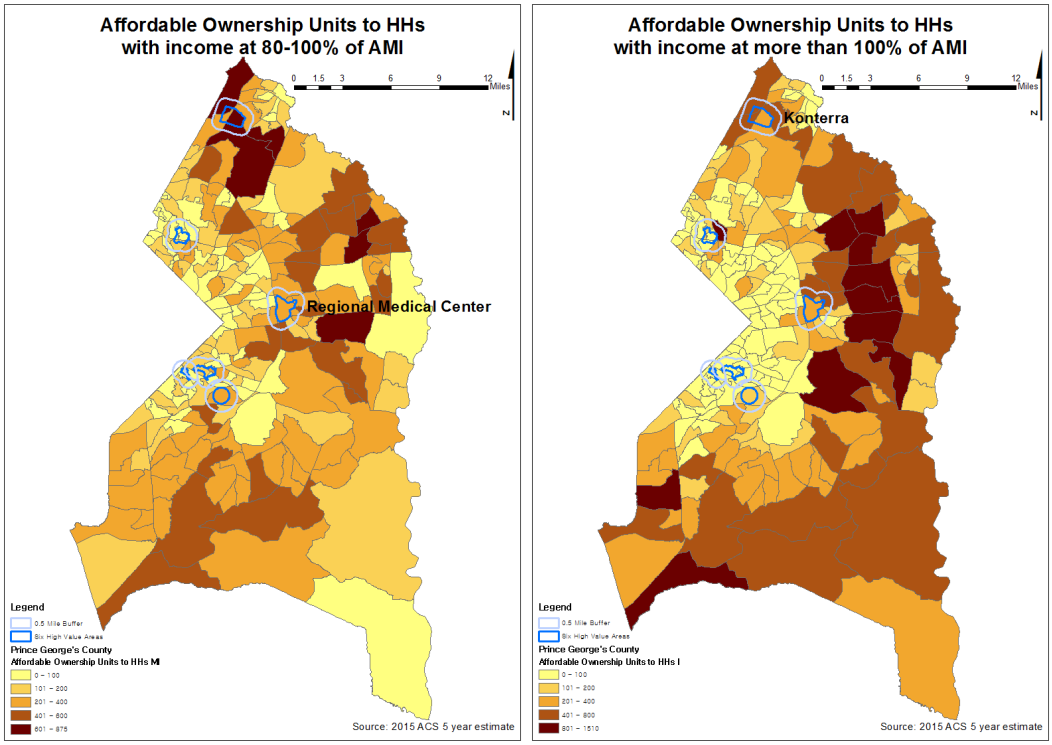
Figures 27 through 32 display unmet housing needs for households at different income groups in the county, including affordable owner-occupied and rental units and the surplus or shortage of affordable units.

For owner-occupied units, Naylor Road and Suitland have the highest share of affordable ownership units for those earning less than the area median income. However, considering the incomes of their occupants, these areas still exhibit a shortage of units for those earning less than the area median income. Similarly, although these subareas have a surplus of affordable rental units for those earning 30 percent or less than the area median income, both areas have a shortage of affordable rental units for those earning between 30 and 80 percent of the area median income.

Figure 27. Distribution of Affordable Ownership Units by Household Income

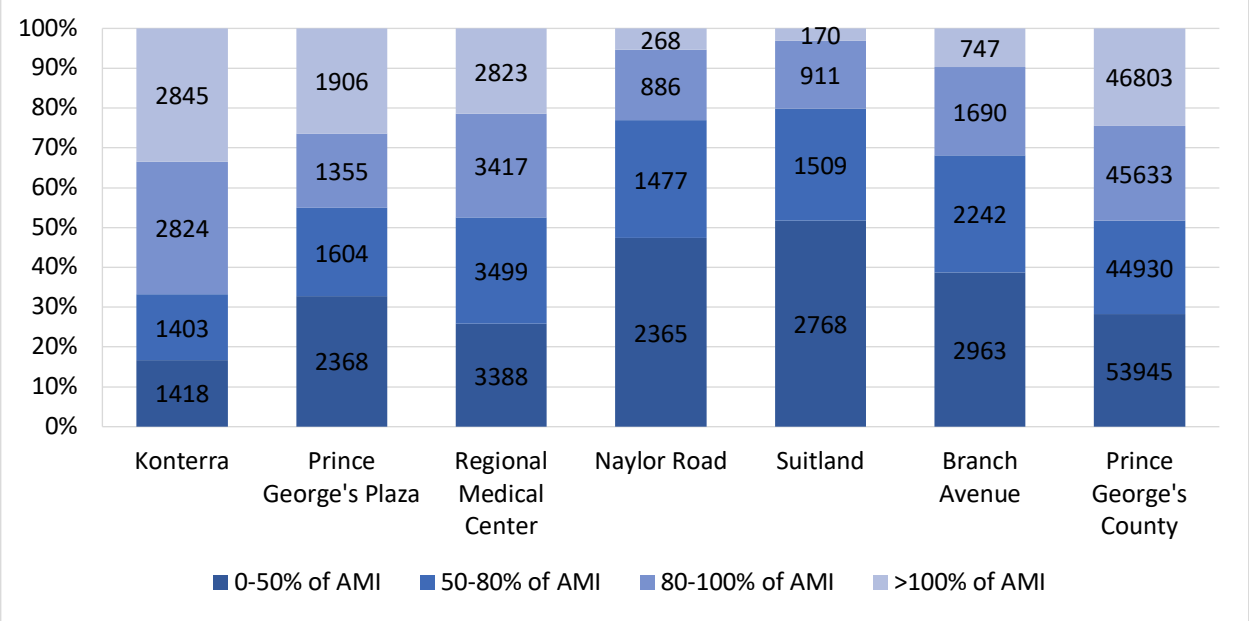


[Figure continued on next page]



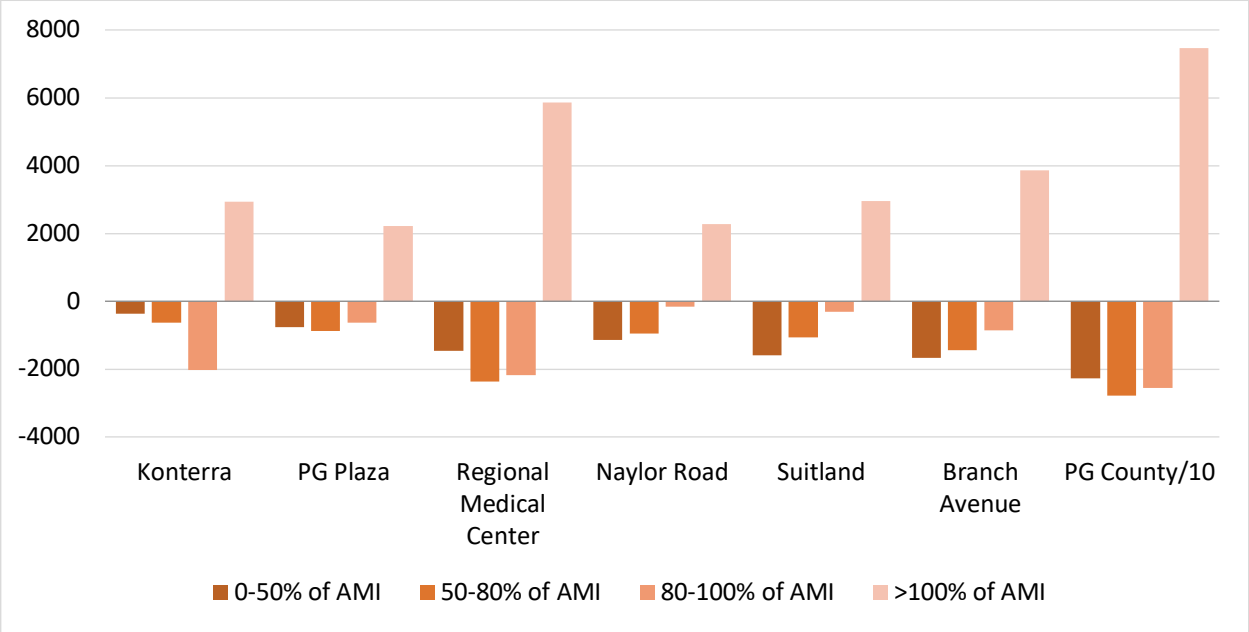
Source: 2014 HUD CHAS

Figure 28. Affordable Ownership Units by Household Income by Subarea



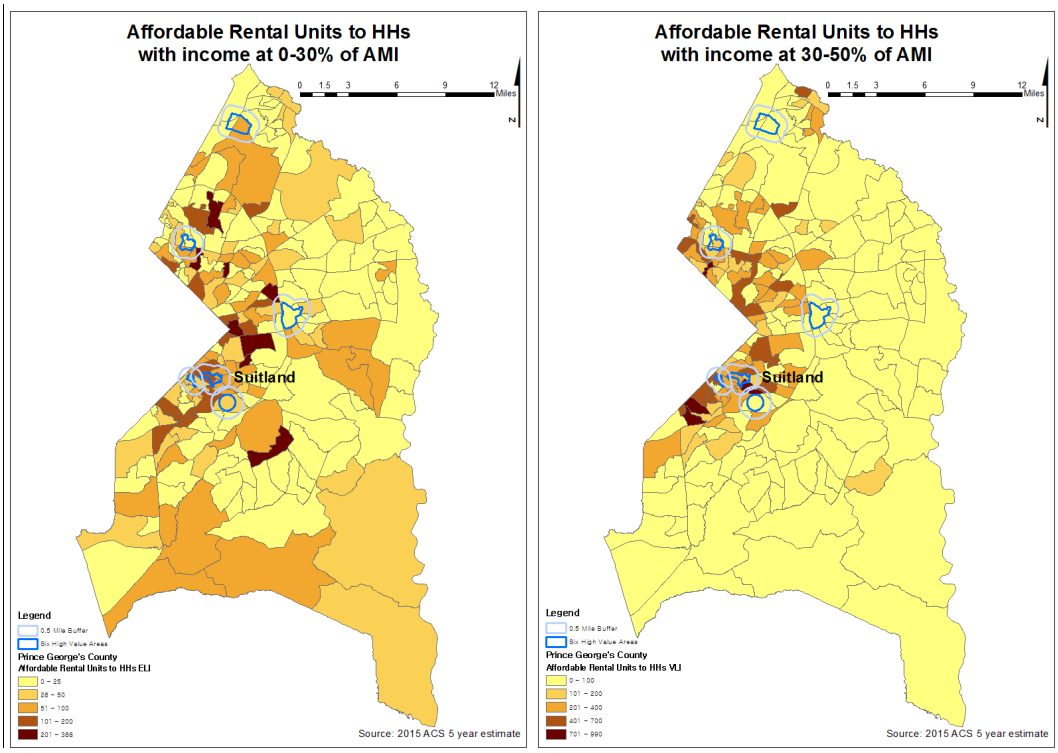
Source: 2014 HUD CHAS

Figure 29. Unmet Need for Affordable Ownership Units by Household Income by Subarea

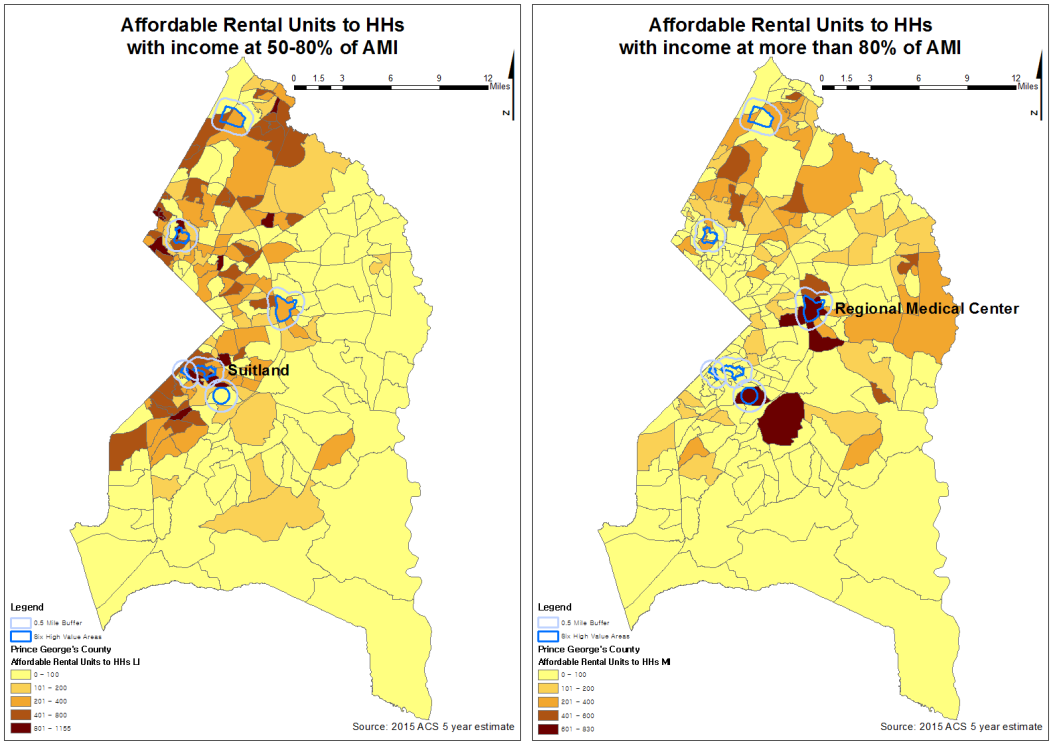


Source: 2014 HUD CHAS

Figure 30. Distribution of Affordable Rental Units by Household Income

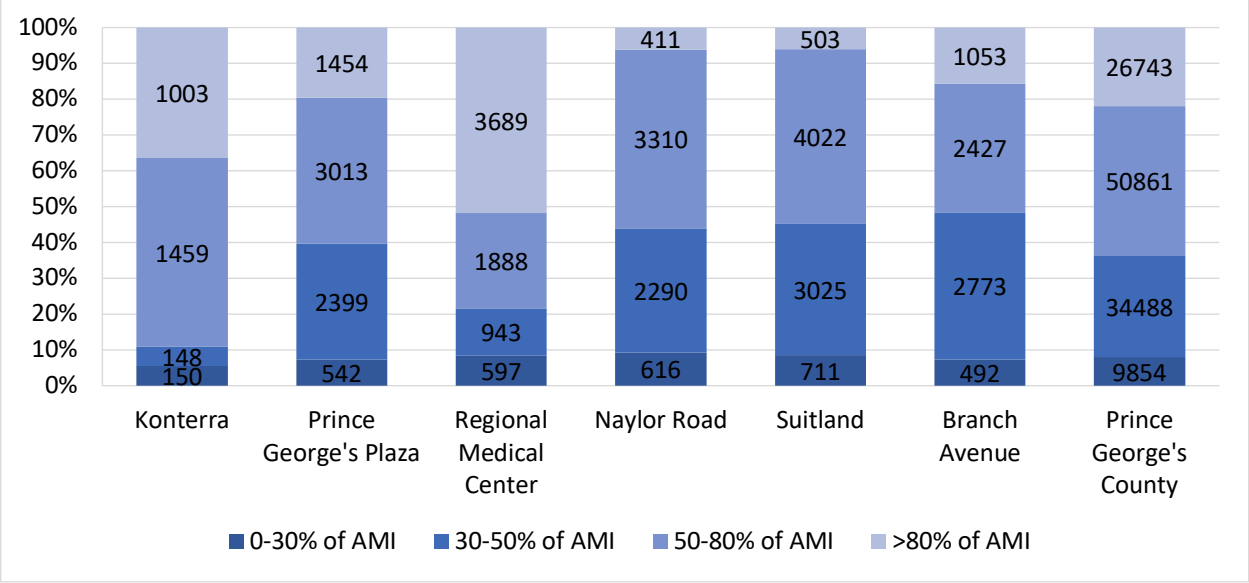


[Figure continued on next page]



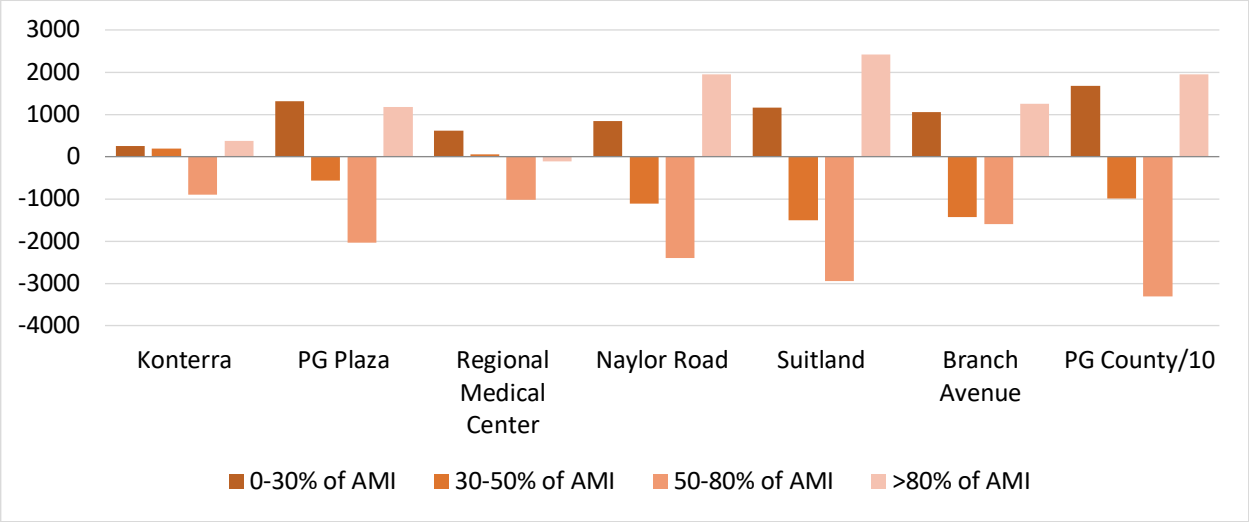
Source: 2014 HUD CHAS

Figure 31. Affordable Rental Units by Household Income by Subarea



Source: 2014 HUD CHAS

Figure 32. Unmet Need for Affordable Rental Units by Household Income by Subarea

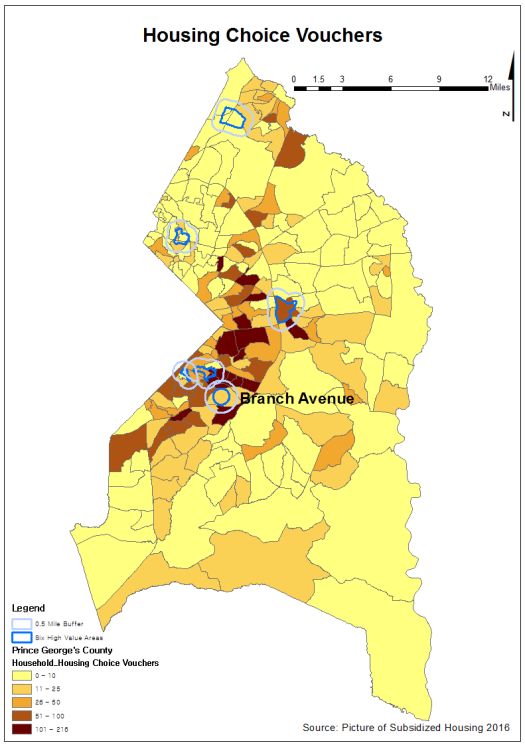


Source: 2014 HUD CHAS

F. Subsidized Units

Figures 33 and 34 and Tables 16 and 17 display the location of tenant-based housing voucher choice (HVC) recipients and place-based subsidized units. Whereas tenant-based HVC recipients are concentrated around Branch Avenue, place-based subsidies are most heavily concentrated around Regional Medical Center.

Figure 33. Distribution of Tenant-Based HVC Recipients



Source: Picture of Subsidized Households for 2016, HUD

Table 16. Tenant-Based HVC Recipients by Subarea

	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
Number	62	64	369	415	563	759	5,785
Share of HVC Recipients (%)	1.1	1.1	6.4	7.2	9.7	13.1	100

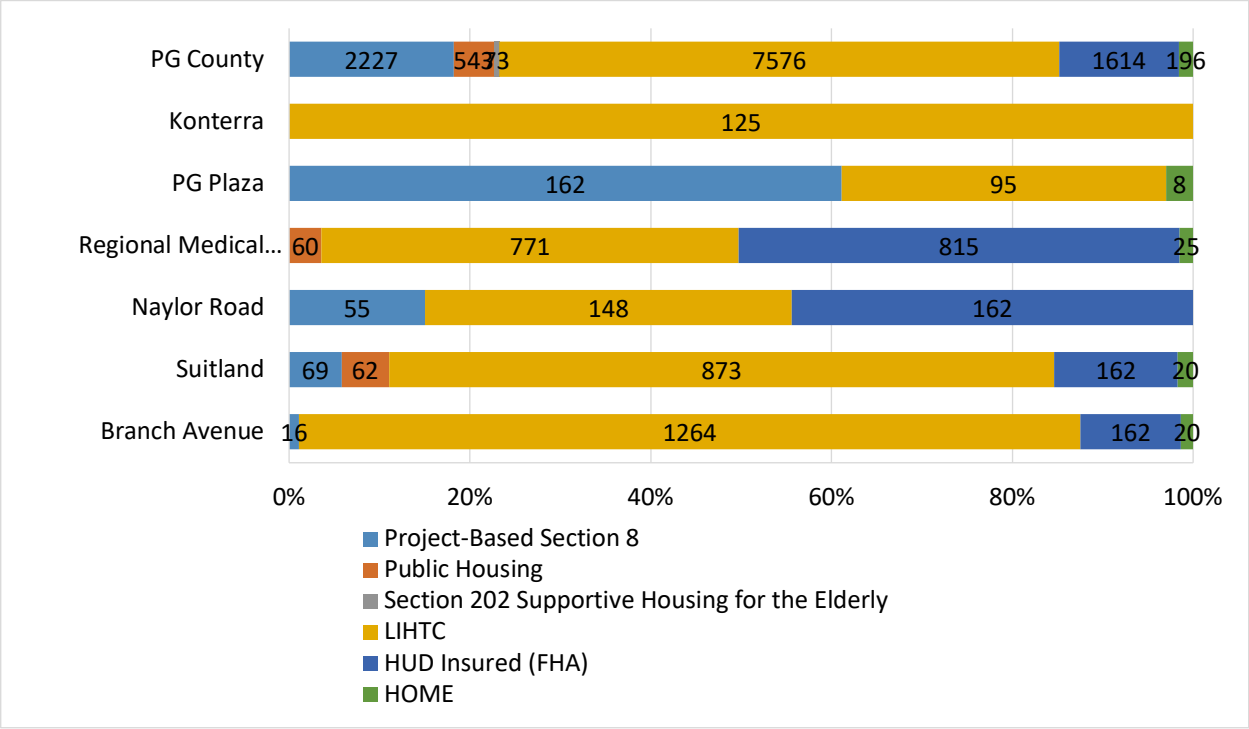
Source: Picture of Subsidized Households for 2016, HUD

Table 17. Place-Based Subsidized Units by Subarea

	Konterra	Prince George's Plaza	Regional Medical Center	Naylor Road	Suitland	Branch Avenue	Prince George's County
Number	125	265	1,671	365	1,186	1,462	12,229
Share of Subsidized Units (%)	1.0	2.2	13.7	3.0	9.7	12.0	100

Source: National Housing Preservation Database 2017

Figure 34. Subsidized Units by Subsidy Type by Subarea



Source: National Housing Preservation Database 2017

V. Conclusion

This report characterizes the housing market conditions in six subareas where planners in Prince George's County anticipate new growth and investment to occur in the coming decades. For each of these subareas, we examined data on **(1) demographics**, including overall population trends, race and ethnicity, and household types, size, and income; **(2) housing tenure and type**, including homeownership rates, number of bedrooms, and units in structures; **(3) median housing values and rents**; **(4) housing cost burden**, as defined by the percent of household income spent on housing costs; **(5) unmet housing needs**, including the location of affordable owner-occupied and rental units and the surplus or shortage of units affordable to households at different income levels; and **(6) subsidized housing**, including the location of tenant-based housing choice vouchers recipients and place-based subsidized units. The following summarizes each subarea in terms of these dimensions:

- **Konterra** is a large planned mixed-use development near Laurel that includes an upscale retail, research, and technology campus along with the 200-acre Konterra Regional Mall. Konterra has grown at a pace roughly comparable to the county since 1980, but that trend is likely to change in the future with the completion of planned residential and commercial development, which includes 1.4 million square feet of building space, more than 1,000 single family homes and 348 acres reserved for a governmental, educational, or corporate facility, all on 2,200 acres. Non-Hispanic Blacks comprise the largest racial or ethnic group, but the area also has the highest concentration of non-Hispanic Whites, Asians, and other racial groups, compared to other sites. Married family households are the most prevalent household type, and 4-person households are more highly represented in Konterra than in other areas. Konterra exhibits the highest median household income and the highest homeownership rate among all study areas. Most housing units are large (four bedrooms) single-family detached units. Konterra exhibits the highest median home values of all study areas. Despite their higher incomes, many households incur high housing cost burdens. For those earning 50 to 80 percent and 100 percent or more of the area median income, Konterra exhibits the highest incidence of extremely high housing cost burden (more than 50 percent of income spent on housing costs).
- **Prince George's Plaza** is a 363-acre district surrounding the Prince George's Plaza Green Line Metro stop that lies adjacent to the City of Hyattsville, MD. Since 1980, the area has grown more slowly than the county average. Hispanics comprise the largest racial or ethnic group. Non-family households that include two or more adults and five-person households are more highly represented in Prince George's Plaza than in other areas, likely due to the large University of Maryland student population living there. Most units are single-family detached, but the study area includes the largest concentration of large (20 + units) multi-family units. Prince George's Plaza exhibits the highest shortage of affordable owner-occupant units for those earning less than the area median income and the largest shortage of affordable rental units for those earning 50 to 80 percent of the area median income.
- **Branch Avenue** is a Metro station along the Green Line. The Central Branch Avenue Corridor Revitalization Sector Plan has been adopted to guide development in the area. Population has remained stable since 1980, and non-Hispanic Blacks comprise the largest racial or ethnic group. The study area exhibits a diversity of household types, with the largest share of two- and three-person households among all study areas. Most units are single-family detached, but the study area includes the largest concentration of moderately sized (two-nine units) multi-family units. Branch

Avenue exhibits a shortage of rental units affordable to those earning 30 to 80 percent of the area median income and a shortage of affordable owner-occupant units for those earning less than the area median income. Branch Avenue has the highest concentration of tenant-based rental vouchers and the highest number affordable units financed by the Low-Income Housing Tax Credit program.

- **Regional Medical Center**, a 26-acre medical center due for completion in 2021, is an anchor use in Largo Town Center, Prince George's County's primary local government center. The area has grown dramatically since 1980. Non-Hispanic Blacks comprise the largest racial or ethnic group. The study area exhibits a diversity of household types and the largest concentration of single-family attached townhomes among all sites. Regional Medical Center exhibits the highest median rents of all study areas, and as a result, for those earning 50 percent or less than the median household income, the study area exhibits the highest incidence of extreme cost burden (cost burden greater than 50 percent of income). Regional Medical Center has the highest concentration of place-based affordable housing subsidies. Most of these are financed with HUD-insured FHA financing programs.
- **Suitland** is a Metro station on the Green Line and is designated as one of the eight Regional Transit Districts in *Plan 2035*. Population has remained stable since 1980, and non-Hispanic Blacks comprise the largest racial or ethnic group. Unmarried family households are more highly represented in Suitland than in other areas. Suitland exhibits the second-lowest median household income and lowest homeownership rate of all sites. The study area exhibits the highest concentration of efficiency units among all sites. Median home values are the lowest among all study areas, and rents are the second-lowest. For owner-occupied housing, Naylor Road and Suitland both contain the highest share of affordable ownership units for those earning less than the area median income. However, considering the incomes of the occupants that live in those homes, these two study areas still exhibit a shortage of units for those earning less than the area median income. The picture is similar for rental units, although these two areas exhibit a surplus of units affordable to those earning 30 percent or less than the area median income.
- **Naylor Road** is a Metro station, located on the west side of Branch Avenue at Naylor Road, on the Green line and is close to the Suitland and Branch Avenue stations. Naylor Road is the only area to experience a significant population decline. The population decline in Naylor Road has been fueled primarily by the outmigration of non-Hispanic Whites (between 1980 and 2000) and non-Hispanic Blacks (since 2000). Despite non-Hispanic Black population loss, non-Hispanic Blacks still comprise the largest racial or ethnic group in the area. Single-person households without children are more highly represented in Naylor Road than in other areas. Naylor Road exhibits the lowest median household income and second-lowest homeownership rate of all sites. The study area exhibits the highest concentration of one and two-bedroom units among all sites. Median rents are the lowest of all sites, and median home values are the second-lowest. Naylor Road has the highest share of households that exhibit severe burdens (spending more than 50 percent of their income on housing costs). For owner-occupied housing, Naylor Road and Suitland both contain the highest share of affordable ownership units for those earning less than the area median income. However, considering the incomes of the occupants that live in those homes, these two sites still exhibit a shortage of units for those earning less than the area median income. The picture is similar for rental units, although these two areas exhibit a surplus of units affordable to those earning 30 percent or less than the area median income.

Contents

Introduction 2
Methods 2
Summary of Key Findings 3
Cross-Cutting Findings 4
Key Findings from Individual Focus Groups/Interviews 5
Persons with Disabilities 5
Persons Experiencing Homelessness 6
Residents of Public and Subsidized Housing 6
Residents of Market-Rate Housing 6
Hispanic immigrant community 7
Seniors 7
Multifamily Developers 8
Business Leaders 8
Non-resident In-commuters 9
Summary of Focus Group/Interviews 10
Persons with Disabilities 10
Persons Experiencing Homelessness 17
Residents of Public and Subsidized Housing 24
Residents of Market-Rate Housing 27
Hispanic immigrant community 31
Seniors 34
Multifamily Developers 38
Business leaders 43
Non-resident In-commuters 48
Strategy Recommendation and Implications 52
Acknowledgements 56
Attachments 57
Focus Group/Interview Questions 58
Survey of Non-Resident In-Commuters 87
Tabulations of In-Commuter Survey Data 91

Introduction

Prince George's County is undertaking a planning process to set a vision for the community, define housing challenges, identify assets related to housing, and develop new or modified approaches to ensure that Prince George's County can offer affordable, high-quality, housing options for a range of income levels, preferences, and phases of life. This process will culminate in the development of a Comprehensive Housing Strategy (CHS), which will help guide the County's and its partners' housing investments over the next 10 years.

The CHS will articulate the community's vision about how and why Prince George's County should invest in housing. It will also connect those investments to other assets designed to build dynamic and attractive communities, like access to transportation and job centers, high-quality education options, and recreation and open spaces. The CHS also will help to better define and understand the challenges in Prince George's County by assessing the county's current and future housing needs for renters and homeowners.

Conversations with a broad set of community stakeholders are essential for understanding the full range of housing needs in the county and potential strategies that can meet the current and future needs of specific populations. The Enterprise Team conducted a series of focus groups and targeted interviews to supplement the housing needs analysis, the countywide telephone survey, and the program and policies assessment. Broadly, these focus groups and individual interviews were designed to better understand why housing matters to each of the specific populations targeted, perceptions about the factors that affect the supply and quality of housing options within Prince George's County, and actions that the county and its partners can take to make Prince George's County a more affordable and inclusive place to live.

Methods

The focus group and interviews were conducted with nine specific populations:

A. Persons with Disabilities
B. Persons Experiencing Homelessness
C. Residents of Public and Subsidized Housing
D. Residents of Market-Rate Housing
E. Hispanic Immigrant Community
F. Seniors
G. Multifamily Developers
H. Business Leaders
I. Non-resident In-commuters

These populations were identified by the County to represent a broad range of community residents and partners so that the CHS could be well-informed by varied perspectives and priorities from throughout the county.

It is important to note that these focus groups and interviews were not intended to reach a representative sample of each of the populations. While attempts were made to ensure that a range of viewpoints could be expressed, the results from these focus groups/interviews are not intended to be interpreted as representing the opinions of the entire population (e.g. all persons with disabilities, all

seniors). Instead, the results from the focus groups/interviews are intended to be used in combination with results from other elements of the housing study, including the countywide telephone survey (which is designed to be a representative sample of general county residents), discussions at public meetings, interviews with County staff and partners, and input from the stakeholder Advisory Group.

In addition, individuals who participated in specific focus groups/interviews likely reflect a set of views or opinions that go beyond the narrow definition of the group. For example, participants in the focus group of seniors were also residents of market-rate housing in the county. Some individuals in the focus group of persons with disabilities were also residents of public and subsidized housing. The individuals who participated in the focus groups/interviews were not asked to comment only on issues related specifically to the target population they were identified as part of; rather, the goal was to have broad-ranging conversations about housing needs and solutions.

Outreach

Our outreach to different populations varied by focus group, depending on the most effective way to reach groups and individuals. The Enterprise Team often relied on County staff to help us make initial contact with key stakeholders in the targeted communities, and then Team members followed up with individuals by email and phone. The purpose of the initial outreach was to recruit participants for focus groups/interviews and to set dates and locations for focus groups/interviews. The preliminary outreach with stakeholder groups often also provided critical information about the target populations and baseline information about housing needs that helped us refine our questions posed to each group.

Conducting the Focus Groups/Interviews

In general, a focus group format was used to gather information from groups of people with similar backgrounds and experiences, and where a group setting was possible. Individual interviews were intended for persons who were not able to attend a focus group and/or would prefer to be interviewed privately. Focus group and interview questions were prepared by the Enterprise Team, reviewed by County staff and, when appropriate, were sent ahead of time to the stakeholders (see Appendix). The questions were meant to guide the conversation, though the process allowed for the focus group/interview to cover the issues the participants were most interested in talking about.

There was a facilitator and at least one notetaker from the Enterprise Team at each focus group. The facilitator asked questions and prompted participants, when needed, to encourage free-flowing conversation. Focus group/interview participants were told that while we were taking notes, we were not assigning specific comments to individuals and that we would be reporting out the findings from the focus group in the aggregate.

All focus groups/interviews summarized in this draft report were held between October 2017 and May 2018.

Summary of Key Findings

A detailed summary was completed by the Enterprise Team based on the notes taken during each focus group/set of interviews. To the extent possible, the summary of each focus group/set of interviews was synthesized as a narrative, organized around key topic areas. No individual names were identified, and no particular comments were attributed to a specific individual.

While there were issues raised in the individual focus groups/interviews that were specific to certain groups, there were also a number of topics that were discussed repeatedly across the focus groups.

Cross-Cutting Findings

- *Prince George's County as a relatively affordable community.* While housing affordability was a challenge for many focus group participants, there was also broadly-shared sentiment that Prince George's County was relatively more affordable than many other parts of the region. Furthermore, many focus group participants thought that housing affordability and housing choice—including more affordable homeownership options in Prince George's County compared to other places—distinguished the county and was something that should be highlighted and valued. The business community noted that one problem is the *perception* that housing costs in the county are high because the Washington, D.C. region is expensive, generally. Many focus group participants suggested that the county's affordable housing options should be promoted as a strength, particularly when working to recruit businesses.

- *"Perception" issues.* There was a commonly-held belief among the individuals we spoke to that Prince George's County continues to have a perception problem. It was widely thought that investors, businesses, and potential new residents perceive that the county is not a good place to invest, not a good place to live and work, and generally lacked amenities. School quality and local government accountability were mentioned specifically as factors that many perceive as negatives, even as there have been improvements in the county. The perception issue suggests a challenge to attracting private-sector investment, attracting and retaining employees and building market-rate housing.

- *Local government communication and accountability.* Developers, public housing residents, seniors, Hispanic immigrants, and residents with disabilities all expressed significant frustration with the real or perceived lack of communication from County staff and elected officials regarding both personal housing concerns, as well as overall policy initiatives. In general, staff are perceived as insensitive and unresponsive to resident concerns and residents feel a sense of disrespect or lack of accountability from the county. This poor communication and lack of responsiveness erodes residents' trust in County government to address and adequately meet residents' needs.

- *Lack of information and misunderstanding about County programs.* Many focus group participants did not know about the range of County housing programs available, and many had incorrect information about the County's programs. There was some consensus that the process to access housing assistance in the county was unnecessarily complicated and not transparent. This finding suggests a need to provide better information and education about County programs and to make it easier for eligible individuals and families to access housing services.

- *Housing quality.* In several focus groups, including focus groups with Hispanic immigrants, residents of public and subsidized housing, and residents of market-rate housing, concerns about housing quality and a lack of code enforcement were big issues. After housing affordability, issues related to poor quality housing were a priority for many, including stories of apartments with mold and mildew, delays on repairs, and unresponsive property managers and building inspectors. These concerns about housing quality suggest a need for the County to

focus on code enforcement and building inspections in its current stock of both subsidized and unsubsidized rental housing.

- *Taxes.* When the issue of taxes came up, most focus group participants—including developers as well as residents—commented that high taxes in Prince George's County are an impediment to development, impact affordability, create obstacles to economic development investments, and make it harder for existing residents to remain in the county. There was a general sense that the tax burden in the county disproportionately falls on residents and residential development, and that the County needs to broaden its commercial tax base.
- *Within County variation.* There was often conversation in the focus groups/interviews about how different neighborhoods were within Prince George's County, and there was a recognition that the needs and opportunities in the county varied tremendously depending on neighborhood/submarket. Many commented on the difference between being in an incorporated city in the county (better services, better responsiveness) and being in the unincorporated portions of the county. The recognition of within-county variation suggests a need to look closely at housing needs and opportunities, as well as potential solutions, at the sub-county level.[1]

Key Findings from Individual Focus Groups/Interviews

Detailed summaries of each focus group and set of interviews is included in Section IV. Below is a high-level summary of key findings from each of the target populations.

Persons with Disabilities

- Prince George's County does not do enough to ask questions about the specific housing needs of persons with disabilities. As a result, persons with disabilities are required to spend a lot of time and money traveling to check out apartments and often are not able to find housing that meets their needs. Many continue to live in suboptimal housing situations (e.g. with family members or roommates) because they are unable to find accessible housing.
- Homes that are defined or marketed as "accessible" do not always have features that actually allow persons with disabilities to live in the units, suggesting a need for clear and consistent standards for accessibility throughout the county.
- Residents with disabilities feel consistently disregarded by County staff. There is a general sense that the County does not want to help people with disabilities.
- The waitlist process for County housing assistance is complicated and confusing. Communication from County staff about housing assistance and waitlist procedures is unclear and often contradictory (e.g. different information from different County staff).
- Overall, there are an insufficient number of affordable units available to persons with disabilities in Prince George's County, and it is very difficult to get appropriate modifications. While owners of large market-rate rental buildings are generally responsive, it is difficult to get owners of smaller properties to make necessary accommodations for persons with disabilities.

[1] See the Task 5 report for quantitative analysis of housing needs, opportunities, and trends at the sub-county level

Persons Experiencing Homelessness

- There is a broad range of individuals and families experiencing homelessness in Prince George's County, from families with children to formerly incarcerated individuals to LGBTQ youth to seniors. For people in each group, the obstacles to accessing housing can differ, and housing and service needs can be quite varied.
- However, there are several issues common among people experiencing homelessness, including the need for employment opportunities, the need for credit and financial counseling, and, quite simply, the need for more affordable housing. In addition, a critical obstacle to employment is a lack of education and training.
- Prevention is the most important—and most cost-effective—strategy for addressing homelessness in the county. Prevention strategies include providing support and services to individuals and families at risk of homelessness, working with landlords who are housing at-risk populations, and modifying current housing assistance programs to better target individuals and families at highest risk of homelessness.
- The number one need articulated by homeless service providers is more affordable housing, including housing for individuals and families, group homes, transitional housing, and shelter beds. A particular type of housing needed could be single-room occupancy (SRO) housing to accommodate homeless men.
- There is a need to connect services, employment and educational opportunities with reliable, affordable transit options. Many noted that the locations of shelters are not always proximate to available or accessible employment options, making the transition back to work more challenging.

Residents of Public and Subsidized Housing

- Public housing residents generally are on the waitlist for years before a unit becomes available. For many, it is challenging to remain on the waitlist for so long, as life events, including moves outside of the county, put individuals' eligibility at risk.
- Poor housing quality is a serious issue in public housing units, including issues with mold and mildew, pests, elevator outages, and general lack of maintenance.
- While rent is affordable, other expenses were difficult to afford, including costs of repairs to the unit and costs for other non-housing necessities, such as medical expenses. In addition, rent increases can be unexpected and difficult to manage.
- There is a sense that there is a lack of accountability and respect for residents on the part of County and Housing Authority staff.

Residents of Market-Rate Housing

- Residents take a lot of pride in being Prince George's County residents. The county has a number of advantages—including location, housing affordability and choice, and recreation options—that it should do more to promote and be proud of. The county needs to come at housing, planning, and economic development issues from a perspective of "strength" rather

than from a "deficit" perspective, by promoting all of its advantages rather than focusing on its weaknesses.

- Gentrification is a big concern among residents from two perspectives. First, people moving out of Washington, D.C. into Prince George's County puts added pressure on neighborhoods, particular neighborhoods where overcrowding and poor housing conditions are already concerns. And second, neighborhoods within Prince George's County are gentrifying, making it challenging for existing County residents to remain in the community.
- The County should negotiate with developers to provide affordable housing and other community benefits, recognizing that there are benefits to building housing in Prince George's County.
- The County should explore different types of housing options. There are opportunities in many parts of the county to increase density and encourage mixed-use development, as well as other housing types including "missing middle" housing and accessory dwelling units.

Hispanic immigrant community

- Hispanic immigrants living in Prince George's County value the opportunity to live in housing that is close to bus transit, grocery stores and other shopping, and other services and amenities.
- Poor housing quality, and a lack of sufficient inspection and code enforcement to resolve issues, is the biggest challenge. Residents had a wide range of complaints about the quality of their units and their buildings and were concerned about a lack of responsiveness from property managers and County inspectors. There is a need for Spanish-speaking building inspectors to ensure that health and safety issues are addressed.
- Property managers have threatened residents, saying that ICE (Immigration and Customs Enforcement) would be present at their tenant meetings, or that the County was going to fine them. This creates a difficult environment for some foreign-born residents.
- Tenants need a stronger voice in the county, with greater support from County staff for tenants' right organizations. There is often a lack of understanding among renters about their rights and what they can expect from landlords and property managers.

Seniors

- The ability to own a home in Prince George's County has been very important. While many senior residents had the opportunity to gain wealth through homeownership, there is concern that those homeownership opportunities are becoming fewer for younger residents.
- The majority of seniors would like to stay in their current home as they age. Many anticipate that modifications would be necessary to remain in their homes as their mobility becomes more limited, and they were not sure they could afford those modifications.
- For those interested in moving, there are few options in the county that are affordable to seniors living on fixed incomes, though there are options for higher-income, active adults.
- High taxes are a major concern for seniors, and many see taxes as an impediment both to growth in the county and to attracting new residents.

- Health care costs and availability are also issues important to Prince George's County seniors. For many, the greatest concerns as they age are around having access to health care services, either in their home or in a facility.

Multifamily Developers

- There is strong demand for multifamily rental housing in Prince George's County, particularly among households earning 60 to 100 percent of area median income (AMI)— "workforce housing." There is a still a perception issue in the county that has made it challenging to attract investors to rental housing projects. Furthermore, developers feel that not every submarket in the county is ready for market-rate residential development.

- Demand for higher-density neighborhoods with social amenities is on the rise, and there are few opportunities for that kind of housing in Prince George's County currently. Looking ahead, it would be beneficial to encourage higher-density, transit-accessible, and mixed-use development in the county.

- The ability to build new housing varies in different parts of the county, and the viability of a particular project often depends on local political support. Developers commented on the need for consistent and predictable standards through the county.

- Challenges to building new multifamily housing in the county include high taxes, the lengthy development review and approval process, parking and retail requirements, and a lack of financing.

- Developers suggested several strategies the County could undertake to promote residential development, including property tax abatement and impact fee reductions for new multifamily housing, streamlining the development review and approval process in the county, a pilot to demonstrate the potential of repurposing commercial buildings as housing, establishment of a formal public land policy to encourage the use of County-owned land for housing, and a dedicated source of funding to support the development of affordable housing in the county. For-profit developers voiced tentative support for an inclusionary zoning program but cautioned that the County should look at the full financial package.

Business Leaders

- There was broad understanding among participants in the focus group of business leaders that having a sufficient supply of affordable and appropriate housing is important for attracting and retaining workers in both the private and public sector. It is important for the County to provide housing options for *all* and not just affordable housing for low-income households. Prince George's County should be a first choice for all new workers in the Washington, D.C. region, not just for residents looking for lower-cost housing.

- While housing is an important issue for business leaders, there were several other challenges in the county that focus group participants agreed were bigger obstacles to attracting economic development. Two specific issues were raised: school quality in Prince George's County and a lack of economic development tools to support small businesses and entrepreneurs in the county. A more general issue had to do with on-going perceptions not only about opportunities

in Prince George's County but also perceptions about housing cost in the county that are based on information about the high-cost region rather than the more moderate-cost local market.

- There was some feeling among members of the business community that there needed to be more leadership and vision on the part of elected officials in the county so that innovative strategies could be implemented to strengthen both the County's economy and the housing stock. Anti-density attitudes, including preferences for single-family homeownership over multifamily rental housing, has been a key factor in the inability of the County to attract the types of residential development that younger workers are looking for.

- The business leaders focus group offered several specific recommendations for expanding housing options and affordability in the county. These specific actions included: local, public investment to spur walkable, mixed-use development around Metro stations; expanding use of Tax Increment Financing (TIF) and Payment in Lieu of Taxes (PILOTs) to support more affordable housing; expansion of first-time homebuyer programs, particularly through targeting of the existing stock of condominiums in the county; and establishing metrics and a method for tracking progress towards meeting housing and economic development goals.

Non-resident In-commuters

- People who commute into Prince George's County come from a wide range of places, many fairly far away and not connected to the county by good transit options, including Anne Arundel County, Charles County, and Calvert County in Maryland and places outside of Northern Virginia.
- The most common reason in-commuters said they did not live in Prince George's County was that the individual lived in his or her home before taking the job in the county. About a quarter said they would not consider moving into the county.
- Many in-commuters think the county does not have good housing options, including a lack of affordable housing options, a lack of high-amenity housing options, and a lack of housing in safe neighborhoods.

Summary of Focus Group/Interviews

Persons with Disabilities

Participants

Five staff persons from Independence Now, a non-profit organization designed, governed and staffed by people with disabilities that provides resources and education to promote independent living and equal access for people of all ages with all types of disabilities residing in Montgomery and Prince George's counties.

Eight individuals with disabilities were referred to the Enterprise Team by Independence Now staff. Most of the group were long-term Prince George's County residents. Many currently live with family or roommates in situations that were described as undesirable or unstable. Several participants have experienced homelessness and emergency shelter stays, and all were on at least one waitlist for subsidized housing in the county.

An interview was also conducted with David Prater, an attorney at the Maryland Disability Law Center.

Focus Group Summary – Independence Now Staff

Documenting the Need

The Independence Now staff wanted to stress that the current reporting out on the County's waitlist was misleading. It is often reported that there are about 5,000 individuals on the waitlist for housing assistance in Prince George's County. However, according to staff, that does not account for the additional 25,000 individuals that applied for housing assistance and were not accepted to the waitlist. Thus, in actuality it is estimated that more than 30,000 households need housing assistance and have applied for help through the County.[2]

Accessibility

While universal design is the "crème de la crème" of accessibility, every person with disabilities does not need a fully accessible unit and there may be less intensive accommodations that could be made that would have a significant impact. There is an Americans with Disabilities (ADA) checklist of accessible features—for example, no-step entry, wheelchair turn radius, roll-in shower, etc. These features should be used to: 1) identify what features an individual resident needs, and 2) what features available units have. (See recommendation below about accurate list of accessible units.)

The Independence Now focus group participants said that not enough questions are asked when individuals are applying for housing assistance to thoroughly understand their accessibility needs. They recognize that there is a risk that the application process would seem discriminatory if more or different kinds of questions were asked but felt like more information needed to be exchanged between residents and County staff.

[2] According to Prince George's County staff, the Housing Authority took in 39,261 applications for the Housing Choice Voucher program and a lottery was used to cull the list down to 5,000 applicants. A similar lottery was used to reduce the 21,155 individuals applying for public housing, project-based vouchers, or the moderate rehabilitation program down to 5,000, as well. Staff indicated that applicants are permanently dropped from the waitlist if they do not respond when the Housing Authority contacts them when they reach the top of the list.

Affordability

Most of the persons with disabilities that Independence Now works with have incomes between 10 and 30 percent of AMI, with the majority at 10 percent of AMI. The income for an individual who receives SSI or SSDI is between $735 and $750 per month ($8,820 and $9,000 per year). According to participants, there is very little housing available in the county that is affordable to individuals at this income level.

Quality

According to focus group participants, there is a significant need to improve code enforcement and inspection of units rented by persons with disabilities who receive County housing assistance (including both privately-owned housing as well as Housing Authority owned housing). In some cases, residents live in units with needed repairs or general upkeep and maintenance.

Overall County Approach to Housing

The focus group participants overall believed that Prince George's County shows limited commitment to housing issues, particularly for low-income households and people with disabilities. They cited other jurisdictions—specifically Montgomery County—where there was much more emphasis on, and much more funding for, housing.

Participants also cited the recent trend of transitioning subsidized buildings that include both seniors and persons with disabilities to 100-percent senior buildings as an example of how the housing needs of people with disabilities are not prioritized in the county. It was noted that this has been a trend throughout the country, and not just in Prince George's County.

The focus group participants expressed a poor image of the county in terms of services and accountability. As one example, the Independence Now staff said that they do not ask for CDBG funds from the county anymore because of delays in the process to receive funds, the changing requirements and reporting needs, and problems related to the HUD audit of the county's management of CDBG funds. As a result, Independence Now—and the county—is leaving valuable Federal funds on the table that could help provide housing to persons with disabilities. Instead of making use of CDBG funds for retrofits to make homes accessible, Independence Now looks for other funding sources.

A related issue relates to problems with contracting with the county. Independence Now contracts with Prince George's County and has multiple experiences where they have not gotten paid on time. In at least one instance, the Director of Independence Now had to go to the County Executive's office to put pressure on the County Department of Housing to pay Independence Now for services provided.

In general, the focus group participants were unaware that there was a County Housing Trust Fund and wanted to know how the county was prioritizing use of those funds. They were somewhat surprised to hear that the level of funding was so low given what Montgomery County, Washington, D.C., and Arlington, VA had in their trust funds.

The focus group participants suggested that County staff needed a lot of education to understand the unique needs of people with different types of disabilities. Independence Now indicated that they would welcome the chance to be part of an education effort around disabilities.

Housing Vouchers – Finding Affordable, Accessible Units

Often when a person with disabilities gets off the waitlist and receives a voucher, the case manager gives him or her a list of accessible units. Presumably, this list of accessible units is provided by the landlords/property owners. Since no one verifies the accessibility of the units beyond the property owner, this process leaves it up to the individual with the voucher to check on their own to see if the units are indeed accessible. Often, they are not—e.g. there is a set of stairs to maneuver, there is no roll-in bathroom/wheelchair turnaround area, etc. It is a burden on the individual to have to travel to visit units only to find out they are not accessible.

The Maryland Housing Search website is an addition resource for housing, which puts buildings online and theoretically identifies buildings with accessible units. However, it is impossible to know if the accessible units are actually available to rent.

Overall, there is no good, efficient way to search for available, affordable, and accessible units that can be rented by individuals with disabilities who have a housing voucher or who receive County rental assistance. Many times, persons with disabilities are porting their vouchers to Montgomery or Howard counties where there are more readily available accessible units. Recently, more people have been taking their vouchers to the District to find housing.[3]

Rental Assistance

The County's rental assistance program was said to prioritize families with children. Single people were identified for assistance only if they were coming from a homeless shelter. The focus group participants described a convoluted process involving the Housing Authority and the Department of Social Services, in which administrative issues had previously led to the loss of rental assistance for a family (see further discuss in write up of focus group of Consumers).

There is no notification from the County to rental assistance applicants when funds for the rental assistance program have been exhausted for the year. The Independence Now staff suggested it would be helpful for the County to send information when the program has ended for the year and when and how individuals and families can re-apply for rental assistance for the next year's assistance.

Accommodations for Persons with Disabilities

The focus group participants noted that it was fairly easy to get big property managers of market-rate apartment buildings to make necessary accommodations for tenants with disabilities. However, owners of lower-rent buildings (i.e. subsidized buildings, properties taking housing vouchers and rental assistance) were much less likely to make accommodations in a timely fashion. Many times, the leasing agent or property manager treats prospective tenants disrespectfully and with disregard, and there have been significant delays in response to reasonable accommodation requests. The focus group participants mentioned specifically the 811 property Bladensburg Commons that was nonresponsive to requests for accommodations from prospective tenants.

[3] It is interesting to note that, in the focus group with Independence Now's consumers—see below, participants said that D.C. residents were bringing vouchers from D.C. into Prince George's County and taking units before people on the waitlist were able to access them. There was no attempt to independently verify this statement. If it is true, however, it would mean that there are additional demand pressures on accessible units from non-County residents.

Communication

The topic of communication came up repeatedly during the focus group with Independence Now staff. Formal communication with residents from County departments, including the Department of Housing, Department of Social Services, and the Housing Authority, is confusing and does not include sufficient information. Residents brought examples of letters that were poorly written, confusing, and containing instructions that were not understood by the residents. Some residents wanted to call for clarifications but said that the Housing Authority makes it clear in its communication with residents that residents are NOT to call the Housing Authority.

The staff also noted that there is too little notice from the County for events such as public meetings, which makes it difficult for persons with disabilities to make it to those meetings to be part of the discussion.

Recommendations from Independence Now staff

- Source of income/proof of income protection. Some landlords require paystubs to show proof of income, which means that individuals whose income is SSI/SSDI sometimes are not eligible to rent. Prince George's County should adopt a source of income protection law.
- Create a list of verified accessible, affordable, and available units. Prince George's County should contract with a non-profit to ensure there is an accurate list of affordable, accessible units that case managers can provide to voucher holders.
- Modify the process for applying for housing assistance. 1) Ask more questions to identify accessible needs on the application. 2) Allow for online applications. 3) When applicants are required to re-certify, only require information that could have changed (e.g. income, address) and do not require applicants to produce documentation that has not changed (e.g. birth certificates).
- Improve communication. 1) Hire a consultant to review and revise all written communication to housing assistance applicants and participants. 2) Train County staff to be more resident-oriented.
- Improve customer service. A specific recommendation was to hire a dedicated staff person at the Housing Authority to serve specifically as a liaison between the County's housing staff and the disability community. This point person should be someone with expertise on disabilities issues and who can help people with disabilities navigate the County's system. At the Montgomery County Housing Opportunity Commission, a staff person named Susan Smith fills this role and provides an invaluable service to Independence Now staff and their customers. A person like this could help a person with disabilities search for an appropriate housing unit without the risk of losing housing benefits because they have taken more than 60 days to find a unit or have looked at three units and have not been able to move into any of them. A coordinator like this would also help to keep people in their homes (e.g. avoid eviction); keeping someone in their home was seen as much more sensible than having to try to get someone back into housing.
- Hire more inspectors to ensure that housing units are accessible and meet health and safety standards.

- Prioritize housing for persons with disabilities in the Housing Trust Fund and create a transparent process for allocating funds with accountability for the use of funds. Ensure funding is used to help provide reasonable accommodations to persons with disabilities and to leverage other funding available to families with a person with a disability.

Focus Group Summary – Persons with Disabilities

Interactions with County staff

All participants described significant challenges in working with the County, both in the departments of housing and social services, as well as with the Housing Authority. Issues raised by participants included: receiving conflicting information from different County staff, difficulty accessing available County resources due to limited staff support, fragmentation between departments, and a general lack of responsiveness. The focus group's consensus was that limited accountability and communication significantly decreased the effectiveness of the County's programs.

Rental Assistance: Waitlists and Vouchers

All focus group participants had experienced challenges related to the receipt of rental assistance, either with signing up for/staying on the waiting list or using rental assistance once it is provided.

Waitlists

Individuals talked about various difficulties with the waitlist process. Staying on the waitlist requires periodic in-person updates of all information with strict documentation requirements. Items that would not have changed (e.g. birth certificates) must be provided each time, placing unnecessary burden on applicants. If a person loses a document, he or she must pay to get a replacement, which can be particularly difficult for low-income households. Failure to provide the documentation when it is asked for can result in being dropped from the list. The perception among participants was that these requirements were unnecessary and were being used to cut down waitlists.

In addition to the overall wait times, there is little predictability in terms of how quickly one progresses on the list. Individuals did not know how a ranking on a waitlist (e.g. 118 on the waitlist) was related to how long they might have to wait before they are offered assistance. The focus group participants described a dual process—a waitlist and a raffle/lottery—in which certain types of housing or housing assistance was allocated via the latter approach, while long-term waitlisted households were passed over. Participants also described new residents moving into the county "jumping the line" (voucher portability). In general, there was a lot of frustration expressed over this process' lack of clarity.

Participants also described needing to sign-up for multiple property-specific waitlists, which made the process even more complicated.

Using Vouchers – Finding Accessible, Quality Housing

Participants in the focus group talked about challenges using a housing voucher once they received it. Some had challenges with occupancy restrictions. One participant expressed frustration that payment standards were set for a specific bedroom count which assumed children, including older children and those of different genders, would share a room. She mentioned that other jurisdictions had payment standards that ensure that older children of different genders would not have to share a bedroom.

In addition, participants found that while there were property owners willing to accept vouchers, too few had rents low enough to comply with payment standards. In other words, even with the voucher, the amount that the individual would have to pay was too high and the unit was not affordable.

Participants in the focus group described a lack of apartments accessible to persons with disabilities. Few had elevators, were located on the ground floor, and/or had access to transportation, even before considering affordability. In addition, individuals described finding units marketed as "accessible" that did not meet those characteristics (e.g. had stairs to the unit entrance). Landlords were often unwilling to make accommodations beyond code, so units were not truly "accessible" to the person looking for housing.

The quality of the units available and affordable to the focus group participants was often poor. During the focus group, individuals cited issues with unscrupulous landlords. They indicated that many of the units they looked at had code violations, and participants described insufficient code enforcement by the County.

One participant described being turned away from a unit for being too old, in violation of fair housing laws. In addition, some residents experienced problems with fee disclosure – landlords charged for amenities (e.g. parking) above and beyond rent, which had not been originally anticipated.

Recommendations from Independence Now consumers

- Stronger voice for persons with disabilities. Hire a staff person to help persons with disabilities navigate the housing assistance programs in the county.
- Improve waitlist procedures. Utilize the waitlist approach for providing assistance, rather than raffles/lotteries. Waitlists should be consolidated and reviewed and updated more regularly. Give current County residents priority for housing assistance. Make it easier to re-apply/re-certify to stay on the waitlist by requiring less documentation and allowing for easier online applications.
- Build more units accessible to persons with disabilities. Some participants suggested the construction of units specifically for persons with disabilities, regardless of age, including using public land for this purpose. Some participants advocated for existing resources to be dedicated to the construction of County-owned affordable housing.
- Improve County customer service and accountability. Audit the County to identify opportunities for improvement, strengthen staff training, and ensure staff are providing consistent information to residents.
- Improve code enforcement. Ensure that all units meet code and that code violations are fixed in a timely fashion. Ensure that units that are marketed as "accessible" are, in fact, accessible by some clear definition of "accessibility."
- Adopt an aggressive inclusionary housing policy. Participants spoke favorably of other jurisdiction's efforts to include a higher percentage of affordable housing in market-rate developments.

Disability Rights Maryland

A member of the CHS' stakeholder Advisory Group, an attorney representing Disability Rights Maryland, participated in an interview about the housing needs of residents with disabilities. Several key issues were raised.

Overall, there is a need for significantly more housing that is accessible to persons with disabilities in the county. It is necessary to build more integrated housing in the county, where a share of the units have accessibility features and are set aside for persons with disabilities. An important observation was a lack of "synergy" between the County's Department of Housing and Community Development and the Housing Authority, which may be leading to lost opportunities for leveraging resources to build affordable housing, generally, and housing accessible to persons with disabilities, specifically.

The Housing Authority could do a better job assisting people by helping with housing search, maintaining a (verified) list of accessible units, and through outreach to landlords to help ensure that units are available to persons with disabilities.

The reliance on the voucher program (i.e. tenant-based assistance rather than project-based assistance) makes it even harder for persons with disabilities to find affordable housing. Without a source of income protection law, for example, many voucher holders have a hard time finding a landlord to accept their voucher. As a result, the County's voucher program often reinforces existing concentrations of poverty. An individual with disabilities who has access to a housing voucher still faces a lot of challenges finding an affordable, accessible unit in the county.

Persons Experiencing Homelessness

Focus groups were conducted separately for homeless service providers and individuals experiencing homelessness.

Focus Group with Providers

Twenty-five homeless service providers, including four managers/operators of emergency shelters, six providing transitional housing, four providing rapid re-housing/eviction prevention services, five conducting street outreach, and eight or more that were housing or supportive service providers. (Some participants belong to more than one group.)

Focus Group Summary

Specific Challenges of the Populations Served

The homeless service providers that participated in the focus group described the populations they served, highlighting some of the key challenges for each group. This discussion helped to set the context for the broader discussion of housing needs in the county. Specific populations and challenges discussed included:

- *Formerly incarcerated* individuals are often ineligible to get housing assistance because of their criminal record. They may have no credit or unverifiable identification, which also complicates the process of finding housing since residents are sometimes asked to provide evidence of a credit history to rent an apartment. Even those who are eligible for services/programs often cannot find housing. This is a very difficult-to-place population.
- *People with mental illness and/or substance abuse* problems have challenges not just finding appropriate and affordable housing, but also finding true supportive services. Without these supportive services available, clients sometimes walk away or end up back on the street. There is a significant need for more resources to provide this kind of support. Furthermore, mental health and psychiatric institutions are closing down, which puts more people with mental illness and substance abuse problems at risk of homelessness.
- *Youth* (age 18 to 24), who are no longer cared for by a parent, are another important population. There are not enough resources to find placement for them (particularly for those that are just looking to go to work - i.e. not AmeriCorps, not Army, not college). But this is a population that is very vulnerable and still easily influenced by their environment, making the location of their housing particularly important. For instance, when they are placed in unsafe neighborhoods with limited opportunities, they are at much greater risk for getting involved in negative activities.
- *Children* (age 12 to 17), comprising mostly youth who are in school but also 17-year-olds aging out, are another underserved population. Service providers note that this population includes many Latino and undocumented youth. There are not a lot of services, including mental health services, which is very much needed, targeting youth who are new to the country.
- *Elderly* homeless often include individuals living on fixed incomes, which are not enough to keep up with rising rents. The service providers said that seniors make up the fastest growing segment of the county's homeless population with 10 percent growth in the past year. Participants in the focus group observed the effects of the recession as a key driver in the growth of the senior homeless population. They note that a lot of these people had a plan for retirement before the recession hit and then did not have time to bounce back (e.g. they have a retired HUD employee in their system).

The providers have also seen seniors that have gambled their savings away. Many have disabling conditions too. Many may have lived their whole lives at risk of homelessness and kept out of it, but now find themselves homeless as they have gotten older and more vulnerable. As a result, senior housing and housing paired with behavioral health services are two of the biggest needs in the county.

- *Families* often simply lack enough money for housing, and they can owe three or four different previous landlords back rent. Because some landlords own multiple complexes, there is a record of the family's past due rent and they are not able to rent at another complex. The providers said that there is a big problem with families doubling up, although it is difficult to get hard data on this. Providers estimated that many people who are homeless or who are at risk of homelessness—maybe tens of thousands of people—have spent some time couch-hopping.
- In general, several issues are common among the homeless individuals the providers work with:
    - There is a need for more employment opportunities, to help individuals find a job that pays a living wage so that they can save, manage money, and get out of the system. Having steady employment is key to stabilizing situations.
    - Credit counseling is badly needed for individuals, wherever they are along the stages of finding housing. Financial literacy in general (e.g. how to save and budget) is also critically important and there needs to be ways to make this education more effective than what case managers already do (including advocating directly with landlords to get lower rents for their clients).
    - The cost of transportation can also put people in debt and be a major obstacle to finding an affordable place to live.
    - Pets can create a challenge as well. A lot of clients have an animal, and for many the pet is critical to their support network. It makes it even harder to find housing that will accept pets.
    - A lack of quality, affordable, stable housing in good neighborhoods is an overriding concern among all of the providers who serve the homeless and at-risk populations in the county.

Intake System

The focus group participants talked about the intake system in the county, which provides a coordinated entry point both for the shelter system and for access to any kind of supportive housing. An individual can call the homeless hotline, and the hotline places them where and when there is availability with the appropriate type of emergency shelter (e.g. women, men, families, etc.). A case worker at the shelter will conduct a standardized assessment of each individual's needs and situations in an effort to prioritize those who are most vulnerable. There is also a street outreach team that conducts assessments for those who are not willing to go to an emergency shelter.

The focus group participants provided some background on the types of housing that could serve homeless individuals and families. Permanent Supportive Housing (PSH) in the county is reserved for those experiencing chronic homelessness. Rapid Re-housing (RRH) includes some support along the way, plus routine follow-up (e.g. some "one-and-dones" for those that only needed the security deposit and first month's rent). One participant said that in the 1990s, the focus was on transitional housing but now the emphasis is on RRH.

The focus group participants said that there is pretty good coordination among different homeless service providers in the county, and the challenge really comes down to the availability of housing. Some participants talked about becoming experts on who to refer to whom in the provider community; but mentioned that, since all providers were so busy, it is hard to follow-up after the referral is made. While this follow up could be improved, the participants said that most providers do, indeed, follow-up and that follow-up does not need to be extremely tedious.

The providers noted that if an individual has not gone through the shelter, there is no way to get help from other housing programs (and there are not enough beds to accommodate all requests).

Strategies

The focus group participants talked about the most effective strategies for meeting the needs of homeless and at-risk individuals.

- Prevention is the most cost-effective strategy. There was a strong sense among the providers that preventing individuals and families from becoming homeless in the first place was the best strategy and would end up being less costly for the County in the end. One participant spoke specifically about looking at patterns of homeless migration throughout the county to try to identify where the risks of homelessness are greatest and encourage interventions in those areas.
- Several prevention-related strategies were discussed by the providers in the focus group. There is a need for more family mediation particularly among the LGBTQ community. Participants said that families kick them out – and youth in general – if they think the family member will get more assistance if they are not in the household. There needs to be more intervention to prevent this.

  Other important strategies are to prevent families from being evicted. One provider talked about doing a better job ensuring that landlords are working with their residents early when they are falling behind on their rent. It was suggested that there be an improved pre-eviction program in the county, with one participant noting that once a family gets an eviction, they are no longer eligible for housing assistance. There should be better notification at the first rent violation rather than just a notice of eviction.

  Renters who have to move because their unit was found to be uninhabitable can often wind up homeless, so it was suggested that some type of assistance needed to be provided while the family was in between units so that they do not lose their voucher and become homeless.

  Finally, another participant talked about the importance of taking a holistic approach to really understand the housing needs of individuals and families, to be sure that all barriers to housing can be addressed.
- Sometimes there is a need for creative, non-standard leases to help get people into housing and help them stay housed.
- One participant suggested that the process for determining priorities for affordable housing in the county needed to be streamlined, and that those with the lowest-incomes should receive priority for housing.
- It was also suggested by a participant that the voucher program could assist families with the security deposit and application fees to help people get into housing. There was a sense among

participants that there is no help for individuals when they are in the process of *searching* for housing.

More affordable housing

In general, the participants agreed that there was an overall need for more affordable housing in the county. Several participants talked about the importance of having affordable housing in every neighborhood throughout the county. The participants agreed that it was important to have affordable housing particularly in good neighborhoods that were safe and had access to good schools. Several other good neighborhood amenities or characteristics mentioned by the focus group participants included access to grocery stores, quality transportation options, recreation and green space, medical services, and low crime rates.

At least one participant recommended that a share of all new housing (15 percent, as an example) should be set aside as affordable for low-income households. One participant stated that the County used to have this kind of policy but that it had since been repealed. In general, the County will need to revisit past policies, both those on the books and those that have been repealed, to diversify the housing stock and increase the supply of affordable housing in the county.

One participant talked about the need for more affordable handicap-accessible units in the county, mentioning that the ground floor handicap-accessible units that do exist command very high rents and are only affordable to higher-income individuals.

One participant recommended that group housing should be available in wealthy communities, which is often where residents are working, but noted that the County has not done that previously. This participant also suggested that there is potential for turning large, single-family homes into affordable or group housing, if County regulations were changed to allow a greater number of unrelated people to live together. The focus group participant also said that the County's rule about overcrowding (i.e. how many people per bedroom are allowed) limits housing options because some people would be willing to live in an apartment or home with more people than is currently allowed.

Another suggestion from a participant was single-room occupancy (SRO) housing to meet the needs of extremely low-income individuals and individuals living on fixed incomes. Another participant said that there needed to be more transitional housing options in the county, as well as more shelter beds, since the shelters serve as the main intake point for services.

Recommendations

The homeless service providers were asked to share the one thing the County could do to help them do their jobs better:

- More funding for supportive groups and services, including case management, and specifically for life skills training.
- A more structured program to help homeless individuals transition from homelessness to living independently, with appropriate supports along the way.
- Accessible and culturally competent mental health services for people experiencing homelessness or who are at risk of homelessness.
- Fewer zoning restrictions to encourage the development of affordable housing, generally, and supportive housing, specifically.

- Affordable day care, including overnight day care.
- Living wages.

Focus Group with Individuals Experiencing Homelessness

A focus group was conducted with four homeless men ranging in age from 30 to 48 years old. All men were residents of a long-term shelter and residence in the shelter ranged from two months to 11 months.[4]

Individuals' Backgrounds

- *Entering the shelter.* One participant came to the shelter after release from incarceration. Two were living with friends/couch surfing. One came after caring for a dying parent. He entered the shelter when his parent passed away and he lost the house due to addiction. Three of the four men were originally from D.C. and Maryland. One was originally from North Carolina but was living in Prince George's County prior to homelessness.
- *Causes of homelessness.* Two participants indicated that addiction issues impacted their ability to work which led to homelessness. One participant was unable to find employment or to find a place to live after incarceration. One has had a long history of chronic homelessness, employment, and anger management issues.
- *Employment.* Three out of the four focus group participants work. One has two part-time jobs (U-Haul and Home Depot), two have full-time employment (Metro Poultry and Bridgeway Community – adult daycare aid). One man that is not employed is participating in out-patient rehab and will be going to an in-patient rehab when a bed becomes available. The participants noted that full-time employed men at the shelter contribute $120 per month to shelter operations; if they work part-time, they contribute a percentage of their income to the shelter on a sliding scale.

Shelter Experience

Three out of the four focus group participants were referred to the shelter through the WARM NIGHTS program which provides temporary shelter through a network of churches in the county on hypothermia nights. The participants indicated that wait times ranged from between two to four weeks before getting a bed in a shelter. All four men indicated that they were satisfied with the shelter's living conditions and were appreciative of the programs provided.

All of the focus group participants took advantage of programs offered by the shelter, including employment assistance (all three employed individuals found their jobs with the help of the on-site case manager), transit assistance, money management, addiction assistance, and other life skills assistance. The focus group participants stated that case managers work with individuals to develop a plan that needs to be followed to enable longer-term stay and assistance.

Barriers to Housing

All three employed individuals were actively looking for permanent housing in Prince George's County but have not been able to find housing. The shelter's on-site case manager provides hands-on help to

[4] Multiple attempts were made to schedule interviews with residents of a family shelter in the county, but those interviews could not be scheduled.

identify housing. The shelter can also assist with a deposit or first-month's rent. Even with this assistance, it has been difficult to find affordable housing.

Two of the four men that participated in the focus group had attempted to access public housing in Prince George's County without any luck. One man is still on the waitlist. One of the four participants also attempted to access housing from the D.C. Housing Authority but was told waitlist was closed.

Key challenges to identifying housing:

- *Affordability*. The focus group participants were looking for a room or living accommodations renting for between $400 and $500 per month. Employed men earned about minimum wage and had no savings. Participants said that men who are not working and are receiving disability have incomes of about $733 per month. These very low incomes make finding affordable housing very challenging.
- *Identification/Paperwork*. The focus group participants said that many men come to shelter with no driver's license, no birth certificate, and no other form of identification. This lack of paperwork makes it difficult to get a job and to find housing. Shelter staff assists with working to secure documents through the Maryland Department of Motor Vehicles or other agencies. However, the process can take up to two to three months, which slows down individual's ability to move toward employment and permanent residency.
- *Housing Restrictions*. According to the focus group participants, many men in the shelter are returning from incarceration, and approximately one-third have sex offender status and restrictions on where they can live. Many men have family members that would consider taking them in, but family members receive state or federal assistance that prohibits men from moving in with them, have children in the home, or live in an area (near school/playground) that prohibits men from moving in.
- *Access to Jobs.* It was discussed that some employment centers are not near transit or near affordable housing, which makes it difficult to get to work. Many of the jobs the men work in have non-traditional hours (e.g. starting at 4:00 or 5:00 am), and transit—in particular, buses—do not start running early enough to make it to work on time.
- *Lack of Education/Training.* The focus group participants talked about how a lack of education and training limited employment prospects and therefore the ability to afford housing. Some men were looking for a job or apprenticeship but did not have the high school diploma or GED that was a pre-requisite. Getting that pre-requisite can be a challenge.

Recommendations

- Build additional shelters or a larger shelter for men. There is a lack of services and shelters targeted to men in the county. In general, the focus group participants liked the size of current shelter, so having two or three more shelters of similar size (versus one larger one) would be better.
- Shelters need to be strategically located near both transit and/or employment centers. Suggestions for locations included south Prince George's County, near Oxon Hill, and near Laurel.

- Increase training opportunities to help secure employment. Without education and training, employment opportunities will be very limited and it will be challenging to be able to afford housing.
- Increase the supply of housing options affordable at the $400 - $500 range. The focus group participants focused on renting a "room" rather than an apartment, understanding that a room would be all that was affordable at the $400 - $500 range. There was a desire to be self-sufficient, however, so roommate situations were not desired. This recommendation potentially suggests a need for single-room occupancy (SRO) housing.

Residents of Public and Subsidized Housing

Participants

Fourteen residents of public housing between the ages of 42 and 76. The participants all serve on the Housing Authority (HAPGC)'s tenant council. Some of the participants have children still living in the home, however, the majority were seniors, and included both single and married individuals.

Focus Group Summary

Getting into Subsidized Housing

Participants gained access to public housing in the county in different ways, though they were consistently on the waitlist for housing for multiple years. The focus group participants discussed some of the different ways they got into public housing.

One participant described living with her family for a while, before becoming homeless for a year. The family was able to stay together in a homeless shelter. The stigma of public housing kept them from signing up for public housing for a long time. When they finally did, they were told they were number 1,800 on the waitlist, but they got a call that they had moved up to number 18 after just three months. Part of the reason they were able to move up the waitlist was because the husband was a disabled veteran and the wife had just turned 62, making them eligible for senior housing. They thought they would be getting an apartment through public housing, but they ended up with a house, and are very satisfied with the housing.

Another resident indicated that she worked for the Public Housing Authority. She had been living with her son, but they had a lot of kids in the house, so she had to move. She applied for housing assistance and was on the Section 8 waitlist for six years. She loves her apartment and never wants to move.

A planned retirement led to another resident to put her name on the waitlist when she was age 52. She got a call when she was age 55 that there was a place for her. The first place had too many stairs, but the second place was great, and the resident coordinator was "amazing." One challenge was only being able to move in Monday through Friday between 10am and 4pm, but, overall, she loves the building she is in and never wants to leave.

Another resident applied for housing assistance in the county with help from Legal Aid. She applied for public housing while living with her sister in Prince George's County, but then had to move in with her daughter in Charles County while she was on the waitlist and was told she was no longer eligible once her number came up. Legal Aid was able to assist her through the process to regain eligibility for public housing. She was originally told that she would be living in an efficiency, but a very small one-bedroom detached house ended up working out.

Concerns about Housing Quality

Focus group participants cited concerns with mold and mildew, ventilation, as well as fire safety issues at Cottage City Towers and other buildings not specifically named. The mold and mildew are particularly problematic for people with respiratory issues. Sinus infections, asthma and other respiratory issues have forced people to leave their units without any help to find other housing. Things have gotten worse in the past few years, and it was felt that the issue is not getting taken seriously by County officials.

Focus group participants also talked about pest control issues. An individual said that they used to go around each year and spray each unit preventatively, which helped keep pests under control better, but now they only respond to specific complaints of pest infestations (which has been much less effective at getting rid of and preventing them).

Many participants cited worsening repair and maintenance standards over the past few years. For instance, participants described long waits for replacement parts for issues with lighting, appliances and utilities in the units, along with the high costs for those replacement items and repairs. Elevators in some buildings have been broken for months, causing repeated problems (e.g. residents getting stuck) without a long-term solution. Previously, participants felt that there was a lot more input sought from residents and concerns were dealt with within three or four months.

According to at least one participant, residents often feel dismissed when they communicate about health and safety issues to people who can actually do something to remedy the problems. Participants reflected that, when residents speak up, they are treated as if they are trying to cause issues or be dramatic and are told that they should expect these kinds of issues because they live in public housing.

When repairs are made, they are often not done properly. One participant said that light bulbs were not installed correctly, and residents do not even call to have them fixed anymore because of the bad service. In addition, the maintenance staff do not give proper notification that they are coming and do not respect residents' privacy.

One reason given for the problems with the buildings was their age—most were built in the 1960s and 1970s. There was some back and forth among focus group participants about whether the solution to the problems was to tear down and rebuild the properties, rather than to try to fix the existing buildings.

Other Unmet Needs

The older residents in the group expressed a need for units with more accessibility features. For example, one participant said she loves where she lives—loves the area, loves the community—but she needs an accessible tub and needs assistance with health problems. Changes to the unit would be needed to allow her and her husband to age in place. In general, according to the focus group participants, more affordable senior housing and assisted living is needed in the county.

Affordability

Participants in the focus group said that their rent is affordable, but there are additional charges that add to monthly costs and can cause financial strain. For example, it costs $14 to get a burned-out light bulb replaced, plus a maintenance fee. The type of light fixtures that are installed in their units require specialized light bulbs, so it is really expensive to buy them independently to avoid the service fee. Participants expressed frustration with a lack of up-front transparency around those fees, because no one knows how to find them. There was a sense among some participants that these extra fees would push people out of public housing.

Residents said they do not get receipts for their payment of rent or for payment for other things, and that having a receipt would be a big help with transparency. Residents are told that the County does not have the staff for that but, for the focus group participants, it seemed like another way in which the staff were not being responsive to residents' requests.

Participants also said that rents were rising "exponentially." At every re-certification, rents would go up. One participant said she was paying $350 more a month than her monthly rent five years ago, without any appreciable difference in her income.

The rising costs of other non-housing necessities were also mentioned by participants. One individual talked about the fact that payments for medications are highly variable, which makes it hard to keep up with everything. Some people also have trouble buying the food they need, given other expenses.

Recommendations

Participants in the focus group talked a lot about what makes a good community, including convenience to stores and good bus service, as well as neighborhoods that are safe where neighbors know each other and look out for each other. In the focus group, participants had suggestions for what the County can do to help create more good neighborhoods that people can afford:

- Maintenance, maintenance, maintenance. The focus group participants repeatedly discussed the need for better maintenance of the properties.
- Improved responsiveness to residents' concerns. The focus group participants expressed a need for clear support from HAPGC/County staff and leadership to support collaborative problem solving and better tenant-management relationships. They emphasized truly listening to what tenants have to say and then acting on it in a transparent way.
- Greater accountability. Participants expressed a need for greater accountability and transparency in HAPGC's actions.
- Greater communication and respect. Related to improved responsiveness and greater accountability is the issue of needing a higher level of respect and better communication from HAPGC/County staff with residents. Staff should be trained in how to talk or communicate with residents effectively. Residents are looking for leadership that embodies empathy and compassion for residents and treats them with respect and with honesty. When a resident calls a HAPGC/County office for assistance, it is important to them that they get a call back; this does not happen all the time.
- Community building activities. One participant suggested community beautification projects that residents can undertake together.
- Help for seniors to enable them to age in place. There was consensus that more needed to be done to help the seniors who can no longer take care of themselves.

Residents of Market-Rate Housing

Participants

Three County residents – one long-time homeowner from Greenbelt, one relatively recent (less than three years) renter from Hyattsville/Riverdale, and one relatively recent (less than three years) homeowner from Temple Hills.

Focus Group Summary

Overall housing and neighborhood

The focus group participants all had a lot of pride in being Prince George's County residents. Two of the participants talked explicitly about how much they liked the diversity in their neighborhood and thought that was a real draw of Prince George's County.

Two of the participants said that they moved to the county at least in part because housing costs were lower than in other parts of the region. One participant said that her money went further in Prince George's County, and that she was able to live close to transit when she could not afford to do so in other jurisdictions (e.g. D.C., Montgomery County). This affordability was also seen as an advantage of the county. Focus group participants said that Prince George's County was a place where you could find housing throughout your life, from renter to first-time home buyer to move-up home buyer.

Prince George's County was seen as better than Montgomery County in terms of open space and farmland preservation, which was also an advantage to living in the county.

There was a comment that the level of public services was higher in the cities within the county (e.g. Greenbelt) than in the unincorporated portions of the county.

Perceptions of the county

There was a lot of talk among participants that there is a perception of Prince George's County as the "poor cousin," both among people outside of the county but also among people who live and work in the county. The focus group participants felt that the County had failed to promote itself effectively, not combatting long-standing perceptions people had, which they noted as a major obstacle to attracting people and businesses. The perception issue was seen as a critical obstacle to attracting more private investment to the county. One of the focus group participants emphasized how important it was for the County to promote a different narrative about itself.

One participant said while she did not want the County to "gloss over" its poverty issues, she felt it was important for the County to highlight the fact that it was a vibrant and diverse community, with successful, high-income people of color.

It was mentioned several times by two of the focus group participants that the County needed to come at housing, planning, and economic development issues from a perspective of "strength" rather than from a "deficit perspective." In other words, the County should promote all of its advantages and be self-confident about those advantages, rather than beginning negotiations with developers or businesses by talking about what Prince George's County lacks or is deficient in.

One focus group participant talked about race being a big issue in the county. The focus group participants said that at the county-level, it feels pretty racially and economically integrated. But at the

neighborhood level, there is still a lot of segregation. The participants mentioned Cheverly as one neighborhood that provides a good example of racial and economic integration within the county.

Perceptions aside, the focus group participants consistently noted the strengths of the county:

- Racial and economic diversity of the population
- Diversity and affordability of the housing stock
- Low property taxes (according to one focus group participant)
- Access to transit
- Access to an educated workforce

Gentrification

Gentrification came up in two different contexts. Focus group participants talked about the influx of residents from the District of Columbia who are being priced out of the District and are moving into Prince George's County. Participants felt as though the County was not doing enough to plan for the movement of these new residents. One focus group participant said it was important to look at the impacts of this influx of new residents at the small neighborhood level to understand what could be done to support new residents. There was a sense that the County could do more to support new residents, as well as existing residents.

The other gentrification issue raised was related to the potential impacts of the Purple Line development. There was concern among focus group participants that housing along the Purple Line corridor would become unaffordable to the people who live there, leading to housing displacement. One focus group participant mentioned that slightly higher-income people—like herself—could "swoop in" and take housing in places that are still affordable today, but are projected to increase in value because of the new development, which would leave lower income people without options. One participant stressed the importance that the county grow equitably, so that everyone benefits from investments like the Purple Line.

One focus group participant commented that she did not think Prince George's County was going to remain affordable very long. She pointed to rising home prices and rents in Deanwood causing more people to move into Capitol Heights, which impacts many older, long-term homeowners in the neighborhood.

Other issues

- Zoning re-write. The participant from Greenbelt has also been involved in the zoning re-write and is concerned that the changes the County is considering to the zoning code will impact the ability for old Greenbelt to retain its historic character. He felt it was important for there to be a carve-out in the new zoning code for Greenbelt.
- Other outreach. The focus group participants suggested that there could be benefits to reaching out to artists and others who are connected to their communities in unique ways. There was also a suggestion to create a video series—something like "I am PG County"—to dispel myths about the county and to promote its strengths (e.g. I am a product of Prince George's County schools).

Recommendations

- Negotiate with residential developers to provide affordable housing and other community benefits. The focus group participants stressed that the County should not be shy about asking for community benefits—including affordable housing—from developers who want to build housing in the county. Specifically, the focus group participants were supportive of an inclusionary zoning policy that requires developers to set aside a percentage of new units at rents affordable to lower-income households. One participant said that the County is setting a bad precedent by not making that a requirement; developers will think they can build whatever they want in the county without having to contribute any affordable housing.
    - Another suggestion was to charge developer impact fees and put those fees into the County's housing trust fund to support the development of affordable housing. One focus group participant said that housing trust fund dollars should be used for housing for seniors and families.
- Increase density and encourage mixed-use development in places where it makes sense in the county. One participant pointed to the development near FedEx field as a good example of intensifying development and creating a walkable, mixed-use neighborhood. This was cited as a "good news" story that the County should promote as it tries to encourage these types of developments in other parts of the county.
- Align the County's economic development strategy to support affordable housing development. The focus group participants thought that the County should pursue economic development opportunities that supported the goals of expanding affordable housing options. Specifically, the participants thought that the County could ask more of local businesses to support the needs of workers, including the need for affordable housing. As part of its economic development strategy, the focus group participants thought it was important that the County refrain from focusing all of its attention on attracting the "five star" employers (e.g. Amazon, FBI), and instead focus on attracting companies that want to be in Prince George's County and can benefit from a location in the county. One participant commented on the importance of capitalizing on the presence of NASA and the University of Maryland in the County's economic development strategy.
- Create opportunities to build "missing middle" housing. One focus group participant talked about the need for more diverse housing options—in between single-family homes or townhomes and tall, high-rise apartment buildings. There could be ways to incentivize the development of smaller scale multifamily housing or other "missing middle" housing, such as triplexes or fourplexes.
- Promote accessory dwelling units (ADUs). The focus group participants thought that the County should allow for ADUs on single-family properties. One suggestion was to make ADUs possible by-right as opposed to through a special exception process. There was also a suggestion to promote the development of new housing that had "built-in" ADUs.
- Support policies that help enable aging in place. Aging in place was a big issue for the Greenbelt focus group participant. He noted that Greenbelt is a NORC – naturally occurring retirement community. There is a need for options and potentially assistance to help homeowners retrofit their homes to enable them to age in place (e.g. fit out a first-floor bathroom, add a stair glide, etc.)

- Commit resources to early childhood education and schools. The focus group participants thought that County investments in education would be critical to attracting and retaining young families in the county. There was a general sense among focus group participants that the County should use public resources to pay for services, and to pay for affordable housing through contributions from developers and businesses.

Hispanic immigrant community

Participants

Fifteen tenants of apartment buildings, generally in the Langley Park neighborhood.

Focus group was held in a community room at CASA de Maryland and a CASA staff member provided translation services. Thus, the focus group was held in English and Spanish.

Focus Group Summary

Overall housing and neighborhood conditions

In general, the focus group participants really liked the neighborhood they lived in (generally Langley Park). There was broad consensus that the neighborhood was good because it was close to buses, stores and other amenities. Many focus group participants said that "everything you need is close by." This was especially important for many of the participants who did not drive.

One major negative about the neighborhood was traffic and traffic/pedestrian accidents. Several of the focus group participants said that cars go too fast through the neighborhood and it can be unsafe for children. The main concerns among focus group participants were around housing quality and property condition (see below).

While all focus group participants were renters, nearly all said that they hoped and expected to be homeowners one day. Almost everyone in the focus group said that they felt like it was possible to become a homeowner in Prince George's County. Several obstacles to buying a home were mentioned by the focus group participants, including being in-between steady jobs, caring for a sick relative, and not having enough information about homes for sale. Only two of the focus group participants had heard of the County's Pathway to Purchase program. Some participants had questions about what kind of documentation someone would need to buy a home.

Housing quality and code enforcement

The primary issue of concern for focus group participants was poor housing quality and a lack of sufficient inspection and code enforcement staff to resolve issues. The tenants had a wide range of complaints about the quality of their units and their buildings. Some of those issues are described below:

- Mold and mildew in apartments is a huge concern.
- Leaks in bathrooms.
- Broken kitchen cabinets and appliances.
- Trash, litter on property grounds.
- Standing water on the grounds.
- Water being turned off and residents having to wait 24+ hours to have the property manager turn it back on.
- Stray cats with kittens in the property, getting into the units and children playing with them.

Several of the focus group participants talked about how the poor housing quality affected their children, who have asthma.

Participants in the focus group talked a lot about problems with property managers not being responsive to residents' complaints about their units or buildings. One participant described a situation where a property manager threatened tenants, telling them that the County would impose fees on them if they complained about their apartments. In general, there was a consensus that property managers discriminated against people who were Hispanic/Latino or who spoke Spanish. Rumors circulated that property managers would call ICE if tenants began to organize a tenants' council (see below).

Some focus group participants felt that County code enforcement was working with apartment managers against the interests of residents. Part of the problem is the lack of Spanish-speaking inspectors and the need to have someone from the apartment office translate, which can often lead to misunderstanding or mistrust about what is being communicated.

Affordability

Overall, the residents in the focus group were far more concerned with housing quality than with housing affordability. In fact, most of the focus group participants said they would be happy to be paying the level of rent they are paying if the condition of the units and property were on par with the rent. One participant said his household pays about $1,500 per month in rent. Most of the residents liked the size of the apartments and thought they would have a hard time finding units as big in another part of the County. A couple of participants said if they did move they would probably look to move to Beltsville or Laurel.

One participant talked about the high cost of water, saying that, in 2007, water was included in their utilities but now they are being charged for water even though there are no separate water meters for the units. The cost of water goes up and up every month, from $12 per month when they originally began paying for water to $65 per month now.

Tenant organizing

The focus group participants said that relationships with County inspectors and property managers have gotten better recently at some properties, largely due to CASA's help with tenant organizing. For example, participants talked about The Villas apartments. A year ago, the tenants at The Villas had a hard time speaking to the property manager. There was a lot of discrimination and a lot of abuse. Residents would get letters to them saying the County would impose fees on them. A group got together and came to CASA, and CASA helped the tenants to form a tenants' association. Little by little, conditions and communication have improved at The Villas, as a result of the new tenants' association.

Another participant talked about the Newbury Apartments, where residents just started to organize two months ago. He said that residents tried to have a meeting in September, but the apartment manager called the police on them. There was a rumor at the last meeting that immigration officials were at the meeting. There is no space to meet, and no support for tenants to hold meetings. The focus group participant said that all he wants is for his apartment manager to give them space to discuss their rights, and he wants to make sure that everyone else knows their rights, too.

Recommendations

- Improve property inspections. The focus group participants wanted the County to help improving unhealthy and unsafe conditions in their apartment buildings. In addition to problems

inside the units, the focus group participants asked for better enforcement with regards to litter and traffic on the grounds of the property.

- Hire building inspectors that speak Spanish. Too often, information about health and safety issues has to be translated to County inspectors—sometimes by the property manager—and it is difficult to be sure that he fully understands the problem(s). Having Spanish-speaking inspectors would improve communication between the County and residents and could help lead to better code enforcement and higher-quality housing for residents.
- Establish a tenant-landlord agency or office within the County. Focus group participants felt strongly that there should be a County office that takes care of tenant-landlord relations and to help facilitate disputes between tenants and landlords. This office could also help educate tenants (and landlords) about their rights and responsibilities.
- Support tenant organizations. In addition to a tenant-landlord agency, the focus group participants said that tenants' rights organizations should get more support and assistance from the County to help educate renters about their rights.

Seniors

Participants

Ten County residents, ranging in age from 55 to 88, living in Hyattsville, Riverdale, Mitchellville, Upper Marlboro, Bowie, Landover, and Glen Arden.

Some participants had lived in their homes for 40 years or more, while a few others had moved within the previous two to eight years.

Focus Group Summary

Current Housing Situations

The majority of the focus group participants were homeowners, and most lived in single-family homes. Two lived in townhomes that they owned, and one lived in an independent living facility in the county. Most of the participants said that their neighborhoods were "stable" and "quiet", attributes they appreciated. A couple of participants talked about their changing neighborhood, noting that is used to be stable but that there has been a lot of change and a lot of turnover in residents. One participant mentioned that more single-family homes in his neighborhood were being rented, and that more were in foreclosure and vacant in recent years.

Some of the participants said that they chose to live in Prince George's County because they were able to have a larger home on a larger lot that was less expensive than in the other counties, like Montgomery or Howard counties. This was a mixed blessing in some ways, as the lower home price suggests that fewer people want homes in Prince George's County, which the focus group participants attributed largely to the County's poor-quality schools *or* the *perception* that the schools in the county were poor quality.

In addition, the focus group participants were concerned that home prices in Prince George's County were too high, and that it was too hard to buy a single-family house in the county. While many of these seniors were able to become homeowners, there was a perception that homeownership in the county was becoming increasingly out of reach for younger residents. Rents were also rising too fast. One participant noted that rents in Bowie Town Center were between $1,800 and $2,200 per month and wondered who would afford those rents.

Overall, the focus group participants liked living in Prince George's County. However, they felt strongly that taxes were too high (see more below), that the county was suffering from population loss because of the quality of the schools, and that there was not enough commercial activity in the county (e.g. retail and office).

Aging in Place

There was a strong consensus about the importance of maintaining one's independence as she or he ages. The majority (about two-thirds) of the focus group participants indicated that if money were not a consideration, that they would like to stay in their current home as they age. There was a sense among some participants that staying in their home—even with the taxes and maintenance—and bringing in care when needed could be less expensive than moving. Many participants did say that they would think about moving but don't see many affordable options once they are living on retirement income.

About half of that group said that they anticipate that their homes would need significant retrofits to enable them to age at home as their mobility declined. A few of the focus group participants had already made some modifications to their homes to accommodate aging in place, generally in response to a health condition of a spouse or other family member (e.g. stroke, hip replacement). After her husband's stroke, one woman renovated her bathroom to put in a walk-in shower which cost $10,000. After her husband's hip replacement, another woman made modifications to put in a higher-height toilet and accessible shower. Another woman had a stair-lift installed after her mother came to live with her in her townhome, at a cost of $5,000. The costs of making home modifications seemed daunting to many in the focus group. There was discussion about the availability of grants or loans from the state or the county to make home modifications but none of the focus group participants had made use of those programs. In some cases, individuals did not think they had low enough incomes to qualify for the programs.

Many focus group participants thought that they would move and downsize as they got older, but there was general agreement among individuals that there were very few affordable options in the county. Participants noted that everything that was being built in the county was luxury.

Many participants expressed an interest in moving into a 55+ community in the county. However, it was generally thought that the 55+ homeownership opportunities were too expensive. Others considered senior or independent living that was rental rather than homeownership because it would require no maintenance, which was appealing. But there were concerns that this type of housing would also be too expensive. In particular, one participant said that the places she had looked into had a monthly fee that was way too high, in the thousands of dollars each month. One participant's mother lived in senior independent living and saw her monthly rent go from $625 to $1,300 in just five years.

One participant said that he and his wife would considering moving south when they retired where housing was cheaper. Another person agreed and said they only reason she stayed in Prince George's County was because her grandchildren were here.

Another participant adamantly stated that she did not want to live with her children, and there seemed to some general consensus that living with one's children meant giving up a lot of independence.

Affordability

Most of the focus group participants said that high housing costs in Prince George's County were a problem. One participant mentioned that it was no longer possible to buy a single-family "starter home" in the county; rather, townhouses were the only option, and even those were becoming too expensive for any first-time homebuyers. The focus group participants commented that it would be impossible to buy a home in the county on one income; it was necessary to be a two-earner household to become a homeowner in the county. Many participants remarked that they could not afford to buy the home they live in now, as prices have risen too much.

There was general consensus that all of the new residential development in the county was luxury housing, and that they were not seeing any new construction that was in the affordable range, though there was no general agreement on what incomes the "affordable" housing should be available to.

The focus group participants talked about "affordability for whom." Many participants expressed concerns that the "affordable housing" programs in the county targeted people only at very low

incomes, and that there was not enough help for people of modest—though not very low—means. Specifically, when it came to programs for seniors, the focus group participants felt as though the assistance the County did provide was not a help to most seniors who were not extremely low-income.

Taxes

Far and away, the biggest concern among focus group participants was taxes in Prince George's County. Nearly every participant in the focus group talked about taxes. It was stated that the county had the highest taxes in Maryland[5] but had the second worst public schools. There was a lot of frustration expressed that residents paid very high taxes but did not see benefits in terms of high-quality public services. Several focus group participants owned their homes outright but noted that property taxes kept rising—even as the value of their home did not.

Focus group participants said that a big reason for the high tax-burden in Prince George's County was a lack of a commercial base. But then some participants said that the high taxes are one of the reasons the County can't attract commercial/office development. The quality of the County's public schools was also seen as an impediment to attracted employers to the county.

One participant said that Maryland Governor Larry Hogan had promised a discount in taxes to seniors but had not followed through on that promise.

Property taxes were the primary area of concern for residents, but other expenses, such as property and car insurance, HOA fees and utilities, were also seen to be higher in Prince George's County than in other places around the state. Car insurance, in particular, could be significantly higher in parts of the county identified as "high risk areas."

Other issues

There were a number of other concerns among the participants related to neighborhood quality and stability, and housing affordability and availability.

- There were concerns about the pressures on the housing market that would result from the movement of people out of D.C. into Prince George's County, as prices and rents in D.C. push people out. There was a sense among focus group participants that the County was not planning for how to deal with displaced residents from the District.
- Displacement was also an issue when it comes to the Purple Line. Focus group participants felt as though the Purple Line would force some people out of the nearby neighborhoods and there was a sense that there was not a solution from the County to help deal with the displacement.
- Glen Arden residents expressed concerns about the impacts on their neighborhood and homes with the development of the NYC-D.C. "fast train" that is planned to go through their neighborhood. There was concern expressed that homeowners would be bought out under eminent domain to make way for the train, receiving much less than the value of their property.
- The focus group participants spent a good deal of time talking about health care, noting that primary care access in the county was pretty good, but specialty care was lacking. Participants said that they often go to Annapolis or other places for hospital care. Many felt that the lack of high-quality specialty care was a negative in terms of attracting and retaining seniors in the

[5] According to the Maryland Department of Assessments & Taxation, the real property tax rate in Prince George's County is not the highest in the state.

county. Several focus group participants said that the County had "promised" them a new hospital but felt like it was a lot of hype with no action (meanwhile, residents are still paying very high taxes).

- Some focus group participants had purchased long-term care insurance, but there were general concerns about the cost of assisted living or nursing care. One participant commented that her husband was in an eight-person group home, which is less expensive than a nursing home or assisted living facility. Another participant talked about the advice she got from the County's Department on Aging, where a staff person told her that her mother had to sell her home before she could receive any assistance. That same focus group participant pays someone $37 per hour to sit with her mother at her home while she goes to work, a situation that is not tenable.
- All of the focus group participants drove, and none indicated that he or she used public transportation within or into and out of the county. Many commented that they don't personally see a need for more transit in the county. Some mentioned, however, that private transportation services for seniors (e.g. for residents of group homes) is very expensive.

Recommendations

- Follow through on promises. There was a general sense among focus group participants that the County needs to do a better job following through on promises and commitments it makes (e.g. new hospital).
- Broaden tax base. The focus group participants thought it was important that the County broaden the tax base by attracting more commercial development to Prince George's County.
- Grants to retrofit homes. The County should make grants available to seniors who need to make modifications to their homes so that they can age in place. The focus group participants said it was important that these grants be "attainable" for seniors of all incomes, and not just very low-income seniors.
- Set housing affordability to levels based on the minimum wage. Several focus group participants suggested that the County should look at a new way to set affordable housing levels, specifically by setting rents at levels that someone making minimum wage could afford.

Multifamily Developers

Participants

Twelve individuals representing seven nonprofit and for-profit developers: Housing Initiative Partnership, Montgomery Housing Partnership, Mission First, EYA, Urban Atlantic, Conifer, Bozzuto, and Parallax Development.

Focus Group Summary

Overall Housing Market Conditions in the county

The developer participants discussed the fact that the economic recession hit Prince George's County particularly hard. The county saw a 20 to 30 percent drop in home prices as compared to 5 to 10 percent in other parts of the metro region. There is still a large existing vacant stock, significant number of homes are in foreclosure or underwater, and there is a significant need for rehabilitation of both single and multifamily housing stock.

Preservation is a challenge in the naturally-occurring affordable stock—both rental and ownership—with significant aging and quality issues. There was consensus that many property owners haven't invested in their properties to-date and are unlikely to do so moving forward without some incentive. Moreover, many of these rental and ownership properties were constructed cheaply at the onset. There is a sense that a significant number of homes are near obsolescence.

Submarkets

According to some in the focus group, "perceptions" of market strength have lagged actual market performance in some submarkets. For example, New Carrollton is only commanding $2.30 per square foot for rentals. A challenge is to convince investors and lenders that demand will materialize.

In District Heights, a new senior development had to turn away a significant number of over-income applicants, primarily those in the 60 to 80 percent of AMI range. Finding units affordable at this middle-income range is a challenge for seniors—residents make too much for Low-Income Housing Tax Credits (LIHTC) units but cannot afford higher-end market rate products.

In Bladensburg, there is strong demand from younger renters. An affordable housing developer had to turn away over-income applicants, who were being priced out of the D.C. rental market. In some submarkets (Bladensburg as example), 60 percent AMI units are hardest to rent. These units are essentially market rate which makes the out of reach for many of the renters looking for housing. Rents at income-restricted units are still too high for households in need of subsidy—for examples, a housing choice voucher—so they end up renting poor quality market-rate products instead.

The developers noted that not every submarket in the county is ready for strictly market-rate housing (Mt. Rainier was used as an example of a community where market-rate housing was not financially viable at this point).

Rental

The consensus among focus group participants was that there is strong demand for multifamily rental housing in Prince George's County. Demand for workforce units (i.e. affordable to households with incomes between 61 and 100 percent of AMI) is particularly strong, but the group noted that there is a

significant undersupply of housing affordable to households in this income range. There are also very few units targeted to households at 30 percent of AMI, a group that at least one developer pointed out includes a family with a full-time, minimum-wage worker.

Homeownership

The demand for lower-cost homeownership units is also noticeably strong, though the price points are significantly lower than in other parts of the region. A non-profit developer noted that single-family rehab for-sale units sell very fast when they are priced in the $180,000 to $250,000 price range. The interest in these rehabbed homes is much less when homes are priced above $250,000.

New construction townhomes in Prince George's County can sell for around $500,000, which is significantly less expensive than right over the line in the District of Columbia or Montgomery County. Developers in the focus group have found that perceptions about the county hamper marketability of new for-sale units, even as those perceptions do not reflect current realities, particularly regarding neighborhood safety and school quality. One noted difference is the lack of school choice in the county as opposed to the District of Columbia. One developer observed that homebuyers were willing to pay higher prices for single family homes in places with struggling schools because they feel there are charter and/or private school options that will ensure they are not limited to underperforming neighborhood schools.

According to focus group participants, there is currently little or no condominium market in Prince George's County. Financing condominiums remains a challenge because of the historic foreclosure rate in the county, and there was no general sentiment that the opportunities for financing condominiums in the county were increasing at this time.

Housing and Neighborhood Preferences

Many developers commented that households are looking for a density of social amenities (e.g. restaurants, entertainment, nightlife, etc.) that is lacking in many parts of Prince George's County. Preferences vary depending on family status. One developer stated that demand from households without children tends to be focused on more urban locations, with more family housing demand as you move further out in the county.

Another developer saw a somewhat different trend in other parts of the metropolitan area, where there is growing demand for urban living, particularly townhouse products, not only among single people but also among young families who are trading-off size for neighborhood amenities and price. That trend was not seen as prevalent in Prince George's County.

There is broad consensus that school quality is a major factor for families with children. In general, the northern part of the county is perceived to have better schools.

County Priorities

Some participants perceived that members of the County council want the county to gentrify (i.e. bring in only market-rate housing and higher-income residents), though others felt that the council and others, including County staff, recognized the need for development and preservation of affordable housing going forward. Some focus group participants stated that this perspective varies greatly by

County council member, and, based on interactions with council members, there was a feeling that there are some that do not want any affordable housing at all in their district.

The developers in the focus group discussed examples of County support for affordable housing preservation and production. For example, the County Council has been supportive of using PILOTS for workforce housing. The County has made resources available for owner-occupied rehabilitation, particularly for seniors. The County also has a right of first refusal law but has not backed it with resources.

Development Challenges

The participants in the focus groups discussed several challenges associated with building housing generally, and affordable housing, specifically, in Prince George's County.

- **Taxes, Proffers and Fees**. Property taxes in the county are extremely high, relative to the rest of the region. A house that costs $200,000 less than a comparable one in a different jurisdiction ends up only being the equivalent of $50,000 less on a month-to-month basis due to the higher property tax rate. Homeowners cannot take on anymore real estate tax burden.

  Some of the participants discussed this challenge as a problem with the structure of the County's tax base. The county is not bringing in sufficient revenue, and there is an insufficient commercial tax base with large commercial vacancies in Prince George's County. According to focus group participants, regulations on commercial and mixed-use development stem from this imbalance. Participants suggested PILOTS should be used on a broader scale to encourage development, including market rate residential development, which will ultimately help support commercial development and broaden the tax base.

  In addition to property taxes, fees and proffers were seen as a major problem, with several developers commenting that they are twice that of D.C., though comparable to Montgomery County. These fees include school surcharges and impact fees for transportation and public safety, among others.

  In College Park, having to pay to both County and City taxes and fees resulted in twice the amount per unit compared to Arlington, VA, according to at least one developer.

- **Development Approval Process.** There was general consensus among participants in the focus group that ease of development and the availability of particular incentives depends on the Council district in which the project is being proposed. Though the full Council must approve the proposed development, in participants' experience, members generally defer to the individual member with jurisdiction. The political process was seen as eliminating the option of certain types of development in some neighborhoods.

  There was a suggestion that residential developments are more likely to be approved if they are branded as "workforce housing" or "mixed-income housing," even if units all receive subsidy (e.g. at a LIHTC development). Given relatively high AMI levels in Prince George's County (since the county is in the relatively high-income D.C. metropolitan area) and given the overall housing market, LIHTC-eligible rents are comparable to market-rate levels in some neighborhoods in the county.

The focus group participants cited significant administrative and bureaucratic challenges to getting projects approved. It was noted that an onerous approval and permitting process can kill a development. While a developer can learn the process in the county (and, importantly, hire the right zoning attorney), the process often changes and this inconsistency makes it difficult to get projects done.

In certain parts of the county, NIMBY ("not in my back yard") opposition makes new residential development a nonstarter. Even with neighborhood support, however, members of the Council can vote a project down.

- **Zoning and Codes.** Parking requirements are seen as an obstacle to developing new residential properties in the county. According to the developers in the focus group, rents in the county are not sufficient to compensate for structured parking, and more than one space per bedroom is often required. One developer needed to get subsidy for surface parking for a one-story building. There was a comment that the only reason that multifamily construction can work in New Carrollton is because of shared parking.

  Retail requirements can also create challenges. The Mixed Use - Transportation Oriented (M-X-T) Zone requires multiple uses on each parcel which is often not financially feasible. Without rooftops, it is not possible to generate commercial activity. Largo, for example, is experiencing retail vacancy. It was suggested that the County should look at the bigger picture and focus on mixed-use across broader area.

  In addition, it was observed that live/work units are difficult to market, both in the county and throughout the region.

  The focus group participants also said that development of multifamily housing is affected by what was termed "anti-family housing zoning." According to focus group participants, Prince George's County zoning places an effective cap on the number of family sized units (via bedroom count caps). This is problematic for 9% LIHTC developments, as the Qualified Allocation Plan (QAP) encourage family-sized units. Therefore, compliance with County zoning makes it harder to compete for tax credits.

- **Financing.** There was general consensus among the developer participants that there is not enough subsidy for affordable housing capital investment or operations. There is a need for a dedicated source of financing for affordable housing (e.g. a dedicated housing trust fund to support the development of affordable housing in the county).

  The focus group participants recommended looking at a recently-passed California example for capitalization best practices on dedicated sources of revenue for housing (e.g. http://www.latimes.com/politics/essential/la-pol-ca-essential-politics-updates-billions-of-new-funding-for-low-income-1505517751-htmlstory.html).

  The cost of land was also cited as a significant challenge to new development in the county.

Potential County Actions to Support Development

Actions with significant group interest are marked with an asterisk.

- Blanket tax abatement for residential development modeled after a similar policy in parts of the District of Columbia.*
- Impact fee reductions would be helpful for supporting the development of affordable housing.*
- Some developers have been undertaking adaptive reuse to address market and physical obsolescence. The County could dedicate some resources or enact policy changes on a pilot basis to identify ways to reduce the glut of obsolete buildings and convert them to housing.
- Establish a formal public land policy. Prince George's County has surplus land, but not a scaled strategy. For example, it was mentioned that Suitland Manor was bought out by the redevelopment authority; however, successful redevelopment took over 10 years.
- Inclusionary zoning was discussed as a potential strategy in the county. The for-profit developers in the focus group were not opposed but cautioned that the County should consider the full financial implications of both the inclusionary requirements and any off-setting incentives, like density bonuses, in crafting a workable policy. Inclusionary zoning can reduce investor yield, so the developers urged the County to pursue a policy that is net neutral. It was mentioned, for example, that Montgomery County gives reduction in impact fees for MPDUs.

The developers were asked for the one thing the County should do to support housing affordability and/or development in general. The following were the polices prioritized by the group:

- Impact fee reductions
- Tax abatements/PILOTs
- "Green-taping"
- Vacant and abandoned property program
- Local subsidy to finance development
    - Developers noted that a subsidy of any type would be helpful, but a trust fund with dedicated resources, in particular, would help take the politics out of developments.
- Pilot projects to test out new concepts
- Better utilization of M-X-T Zones
- Improved code enforcement, particularly multifamily
- Additional support for the nonprofit community, including mechanisms to develop developer capacity and to provide gap financing
- Support for the existing housing stock
    - Foreclosure relief
    - Expedited foreclosure to clear title of vacant/abandoned property
    - Capital for improvements

Business leaders

Participants

Fifteen participants representing businesses and organizations in the health care, technology, real estate, education, and telecommunications sectors, along with representatives from the Greater Washington Board of Trade, Prince George's Chamber of Commerce, Economic Development Corporation and the City of Bowie.

Focus Group Summary

Importance of Housing—and Perceptions of Housing in the County—to Local Economic Competitiveness

There was general consensus among focus group participants that the conversation about housing affordability and availability was important and that it was the right time to be having this dialogue among members of the business community. There was broad understanding that having a sufficient supply of affordable and appropriate housing is important for attracting and retaining workers in both the private and public sector. The focus group participants talked about housing affordability and availability as being important as the County tries to attract private sector workers, ranging from heavy construction workers to engineers to rocket scientists, as well as public sector workers, such as police officers and fire fighters. One focus group participant observed that it is hard to attract young people right out of college—or keep graduates from the University of Maryland—if there is not affordable and appropriate housing.

Despite the recognition of these housing affordability challenges, the lack of affordable housing or a lack of housing options was not the primary concern for business leaders in the focus group. There was greater concern around the *perceptions* of housing costs in Prince George's County. Participants notes that high housing costs throughout the Washington, D.C. region create an assumption that housing costs are also very high in Prince George's County. This perception can make it difficult to recruit employees without offering much higher salaries that reflect the broader regional cost of living rather than the cost of living in Prince George's County. Therefore, according to business leaders in the focus group, the *perceived* lack of affordability in the county is a substantial obstacle to attracting workers.

Focus group participants talked about the importance of providing housing options for all, and not just affordable housing options for lower-income households. One focus group participant said that Prince George's County should not only be the first choice in the region for people who need affordable housing, but should also strive to be the first choice for *everyone* moving to the region.

Participants noted many links between housing and economic development, generally. There was also a strong sense among many focus group participants that affordable housing options and economically integrated neighborhoods are critical for reducing racial and economic disparities (e.g. health, access to opportunity) that exist in the county. The link between housing and health outcomes was a point that many focus group participants came back to throughout the discussion.

Other Challenges to the County's Economic Development

While the focus group was brought together to talk about housing, the participants were quick to highlight the other issues that they thought were equally or more important obstacles to the county's economic growth.

- **School Quality** was mentioned as a critical deterrent to people moving to the county. One participant mentioned that when people see the school quality rankings in Prince George's County, they ask for a higher salary because they feel like they need to send their children to private schools. When people find out where the good schools are in the county, they often find that there isn't enough housing or the right housing in those school districts. Having good quality schools, plus available housing options around them, is essential for workers coming to the Washington, D.C. region. People want to be able to live in neighborhoods where their children can go to school rather than having to travel for better schools, whether they are public or private schools.

- **Lack of Leadership and Vision.** Many focus group participants commented on a need for elected officials and others to think differently about housing and economic development in the county. Specifically, there was a sense among focus group participants that members of the County Council often fight against new multifamily development. One focus group participant specifically mentioned elected officials from Greenbelt and Laurel that have put up obstacles to growth where they believe it really should be happening.

  Participants attributed some of the problem to the fact that Council members represent their specific district and often vote against new projects because of backlash from their neighbors. Having at-large Council members was seen as a positive move to help increase the support for sensible, multifamily and mixed-use projects. In general, strong vision and leadership is seen as critical for moving Prince George's County forward.

- **Anti-Density Attitudes.** Related to the lack of leadership and vision was a sense that there is a strong anti-density attitude in the county. According to focus group participants, density has become a "dirty word" and that there is a strong preference for building single-family housing over multifamily housing, or for building homeownership instead of rental. Participants said this vision comes from elected officials as well as from long-time residents who get nervous about the impact new apartments would have on their property values.

  However, focus group participants pointed out that multifamily housing is really the future of growth. More people will be renting in the future and there is no good evidence that rental communities—especially when done right—depress property values.

- **Persistent Disparities.** Many focus group participants commented on the persistent racial and economic disparities that exist within the county, more so than in other communities in the Washington, D.C. region. The wealth gap between whites and blacks in Prince George's County was mentioned as an indicator of who is truly controlling economic development in the county. On-going disparities in health and education were noted as key issues that needed to be addressed in order to move the county forward and attract investment. Housing opportunities are a key method for helping to reduce those disparities.

- **County Identity.** In general, there was a feeling among many focus group participants that Prince George's County has a perception issue and that the County would be better positioned to address that with a stronger vision of what it wants to be. In addition, focus group participants expressed the opinion that the County was too so risk-averse with respect to

economic development which has created obstacles to the County pursuing more innovative projects.

Foreclosures

There was a lot of discussion about foreclosures in the county, and the real estate professionals in the focus group shared a lot of insight into the trends and implications of the foreclosure crisis. Some of the key issues discussed included:

- **Difficulty Financing Condos.** Condominiums were noted as a good, affordable option for first-time homebuyers. However, the effects of the foreclosure crisis have meant that it is still difficult, if not impossible, to get an FHA-insured loan to purchase a condo. The condo financing is a national, not just a local issue, but it is an important one to raise in Prince George's County. There is a supply of condos that would potentially be appealing to Millennials and other first-time homebuyers, but it is impossible or very expensive to get financing for them.

- **Distressed Properties.** There are still properties in the county that are in distressed conditions as a result of the foreclosure crisis. The presence of these properties can depress nearby property values.

Recommendations

The focus group participants were asked what the County and its partners could do to expand housing options and affordability to make it easier to recruit and retain workers and businesses in the county. There was a general sense that that compared to other jurisdictions in the region, the County did not have as many tools in its toolbox to support entrepreneurship and economic development. The focus group participants urged the County to engage in joint economic development and housing planning. Increasing the commercial base was seen as critical for ensuring that the County could attract businesses and workers and supporting the needed residential development.

The focus group participants had several recommendations related specifically to housing affordability and availability:

- **Support the Development of Walkable, Transit-Accessible Communities.** The County should support efforts to develop not just new subdivisions, but communities that are really integrated (both by income and by different uses) with parks and walkways that are essential to supporting the health and well-being of individuals and families.

  There was broad consensus among focus group participants that the County needs to continue to support development near its Metro stations. There is substantial unrealized potential around the county's 15 Metro stations. The District of Columbia is building out its station areas but there remains a lot of potential in Prince George's County to create new Metro-accessible communities. These types of communities are increasingly attractive to Millennials who are less likely to have cars and are more interested in living where they can use transit often.

  The federal government has historically provided the anchors around Metro stations (e.g. Census Bureau) but moving forward, participants suggested the County should look for ways to bring private-sector activity to those areas. But in order to attract private-sector investment, it

might be necessary for the County to invest public resources as a signal to the private sector. Right now, investing in Prince George's County, even around the Metro stations, is seen as risky by some. Without an anchor—such as a federal government building—some private sector developers do not want to take the risk and be the first one in on a site.

In addition to the county's Metro stations, there are key opportunities to support the development of walkable, integrated communities along the Purple Line. The Route 1 corridor was also explicitly mentioned as a place that County should continue to target and to build off the successes that have resulted from investments from both the County and the State.

- **Adopt Specific Policies and Incentives for Multifamily and Mixed-Use Projects.** Focus group participants had specific ideas about incentives the County could adopt to encourage the development of more housing (and commercial space). Specific recommendations include:
    - Use Tax Increment Financing to support the development of needed infrastructure.
    - Expand Payment in Lieu of Taxes (PILOT).

- **Establish Metrics.** As part of the comprehensive housing strategy, it is important that the County establish clear, measurable metrics so that progress can be tracked and so that the County can be held accountable for the actions it takes to expand housing options and affordability.

- **Expand Homebuying Assistance.** There were several recommendations related to increasing opportunities for homeownership:
    - *Promote existing homebuying programs.* There are several county, state and federal programs designed to help individuals and families become homeowners. Focus group participants stressed how important it is for the County to educate the business community and the public about these programs so that more people can get connected to them.
    - *Address foreclosures.* At least one focus group recommended that the County look for ways to rehabilitate and/or purchase distressed properties—including condominiums—to help create affordable homeownership options for first-time homebuyers.
    - *Help families stay in homes.* Many homeowners are still at risk of losing their homes. Focus group participants recommended that the County look for ways to provide resources to assist families to avoid delinquency and foreclosure. This could include providing more support for financial literacy, homeownership counseling, and help getting out of predatory loans.

- **Connect New Workers to Housing**. Working with the business community and Prince George's County Schools, the County could help with the employee relocation process and help find ways to connect new workers to housing options in the county.

- **Improve Schools.** While not housing-specific, the issue of schools came up repeatedly among focus group participants. Improving school quality was seen as essential for the county's future growth. There may be opportunities for the business community to collaborate on school

improvements. One focus group participant mentioned the Business Advisory Council that used to be in existence in the county. Focus group participants also noted that the County should promote its schools and education programs that are highly rated and those that are doing well.

Non-resident In-commuters

As part of the process of gathering information from key stakeholder groups, the Enterprise Team conducted a survey of people who live outside of Prince George's County but work inside the county. The survey was administered online in October and November 2017. Attempts were made to recruit participants via County communication outlets and social media, as well as stakeholder outreach. The County also sent the survey link directly to County employees. (Survey is available here: https://www.princegeorgescountymd.gov/FormCenter/Housing-22/Online-Survey-of-Prince-Georges-County-I-97.) The survey is also included in the Appendix.

We had originally intended to distribute flyers about the survey outside of three Metro stops in the county but were unable to get permission from WMATA.

A total of 274 individuals responded to the survey; however, only 136 indicated that they lived outside of Prince George's County. Ninety-six respondents indicated that they were County residents, and 42 did not answer the question about where they lived. Unless otherwise noted, the results presented below are for the 136 non-resident in-commuters who responded to the survey. Detailed tabulations from all survey respondents are included in the Appendix.

The vast majority of respondents worked in State and Local Government (63.2 percent), followed by Other (10.3 percent), Health Care & Social Services (5.9 percent), and Administrative Service (5.2 percent). ("Other" included people who indicated they worked for law enforcement, which likely would be State and Local Government, or in the non-profit sector.) The high number of State and Local Government respondents likely includes many County employees since the County was able to actively promote the survey internally.

More than half (53.7 percent) of the in-commuters responding to the survey had household incomes of $100,000 or more. About 20 percent had household incomes between $75,000 and $99,999 and 15.4 percent had household incomes between $50,000 and $74,999. Just eight percent had household incomes below $50,000.

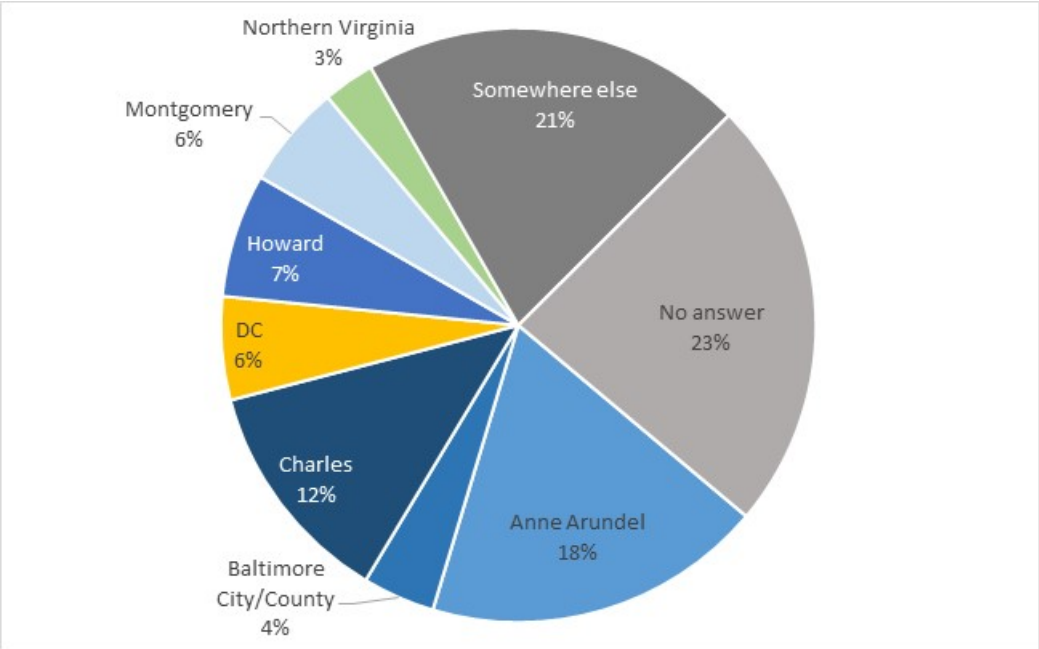
Just over 30 percent (30.9 percent) of non-resident in-commuters that responded to the survey had monthly housing costs of $2,000 or more. About a quarter (23.5 percent) spent between $1,500 and $1,999 per month and another quarter (24.3 percent) spent between $1,000 and $1,499. About 18 percent had housing costs of less than $1,000 per month.

Among the in-commuters that responded to the survey and did not live in Prince George's County, about one in five (18.5 percent) commuted from Anne Arundel County and 12.4 percent commuted from Charles County. Only 5.6 percent commuted from either Montgomery County or the District of Columbia. More than a fifth (20.8 percent) commuted from places not included in our choice list, including Calvert County, St. Mary's County, Carroll County, Queen Anne's County, and other parts of Virginia (not Northern Virginia). Based on this data, people who commute into Prince George's County come from a wide range of places, including many areas that are far away and not connected to the County by good transit options.[6]

[6] Among the respondents were 96 individuals who said they lived in Prince George's County even though the survey was intended to target non-residents.

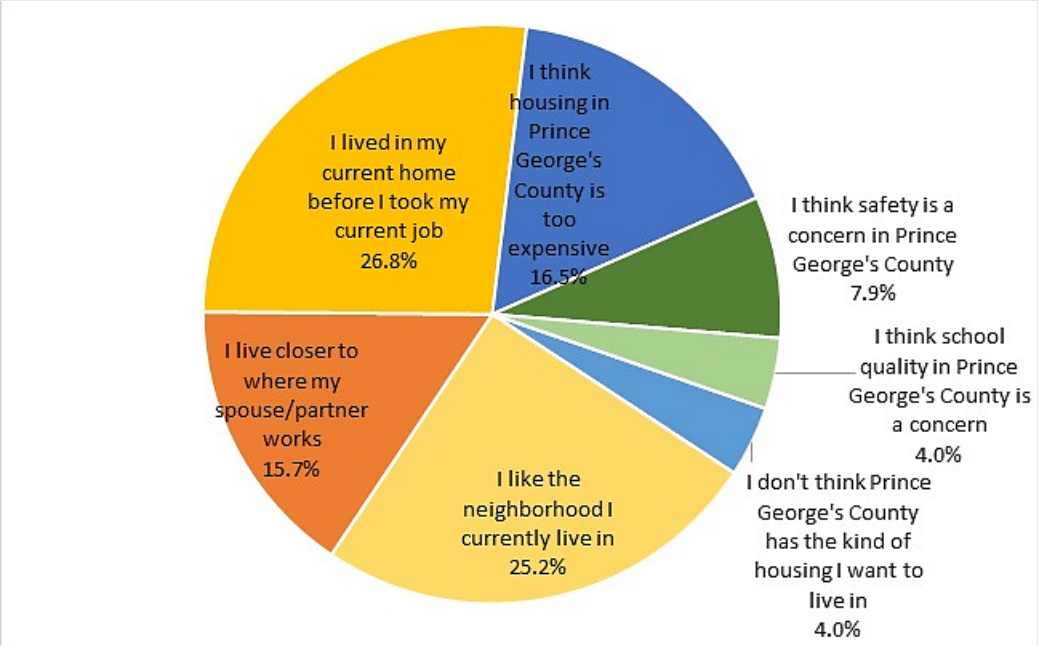
Place of Residence – Prince George's County In-Commuters (non-County residents only)

Nearly three-quarters of in-commuters (72.8 percent) own their home, and 57.4 percent live in a single-family detached home. Almost 30 percent live in a townhome or duplex and 11.8 percent live in a multifamily apartment or condominium.



Survey respondents were asked the main reason they did not live in Prince George's County. The most common response was that the individual lived in his or her home before taking the job in Prince George's County (25.0 percent). Nearly a quarter (23.5 percent) said it was because they like the neighborhood they currently lived in. About 15 percent (14.7 percent) said that they lived closer to where their spouse or partner worked. Just under 16 percent (15.4 percent) said that they thought housing in Prince George's County was too expensive. Just 3.7 percent said that they didn't think Prince George's County had the kind of housing they wanted to live in. Safety and school quality were the other reasons respondents did not want to move to the county, garnering 7.4 percent and 3.7 percent of responses, respectively.

Main Reason for Not Living in Prince George's County



Respondents were asked what would make them move to Prince George's County. The most common response was if he or she could find a home similar to the one he or she lives in currently at equal or lower cost (41.6 percent). About a quarter (22.4 percent) said that if school quality was improved, then they would consider moving into Prince George's County. Other reasons given included better-quality health care, lower taxes, and decreases in crime/better public safety.

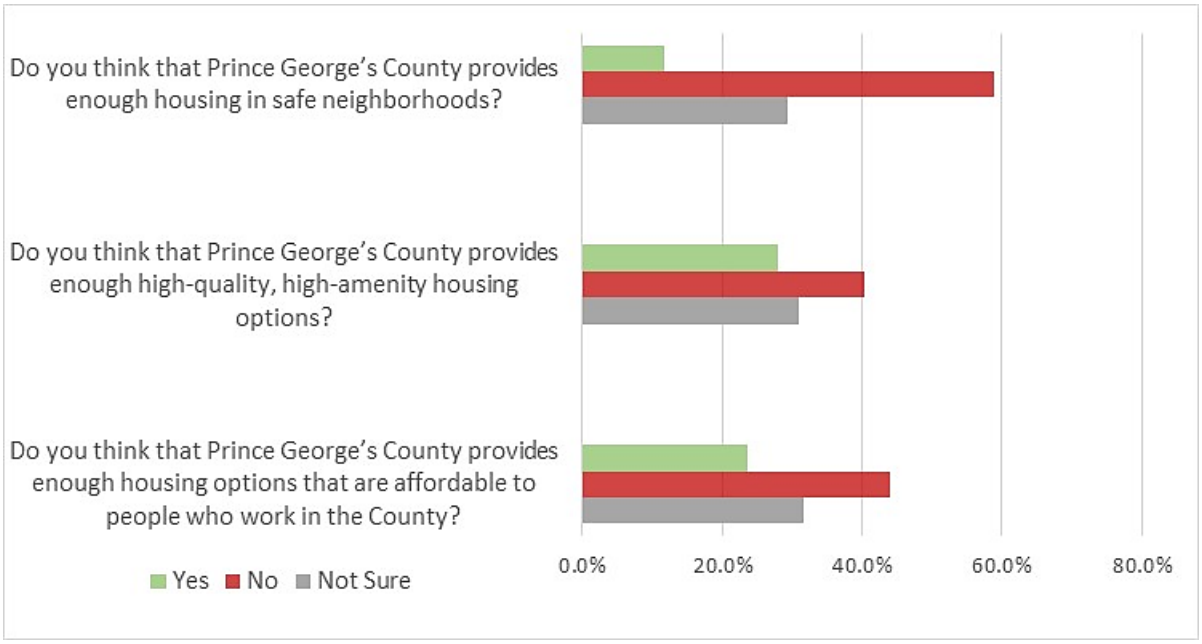
More than a quarter of respondents, however, said that in general they would not consider moving into Prince George's County.

Survey respondents were asked general questions about the perceptions of housing availability and quality in the county. The first question was "Do you think that Prince George's County provides enough housing options that are **affordable** to people who work in the county?" Overall, 44.1 percent of respondents said no, 31.6 percent said they were not sure, and 23.5 percent said yes.

The second question was "Do you think that Prince George's County provides enough **high-quality, high-amenity** housing options?" Among respondents, 40.4 percent said no, 30.9 percent said they were not sure, and 27.9 percent said yes.

Finally, respondents were asked "Do you think that Prince George's County provides enough housing in **safe neighborhoods?**" About 58 percent said no, 29.4 percent said not sure, and 11.8 percent said yes.

General Questions about Housing Availability in Prince George's County



Strategy Recommendation and Implications

Recommendations from the Focus Groups/Interviews

In all the focus groups and interviews, participants were asked for recommendations on how the County could improve housing options and affordability. No information was presented on current programs and policies, and participants were not asked to provide an opinion on specific policy options. Below is a high-level summary of key strategy recommendations that came out of the focus group/interview process:

- **Improve communication and accountability among County staff.** Recommendations include: training staff to be more resident-oriented; reviewing and revising written communication materials from DHCD and the Housing Authority; and ensuring that information provided to residents and others is accurate and consistent, regardless of which County Department or which staff members provide the information. In general, residents are looking for leadership that embodies empathy and compassion for residents and that treats them with respect and with honesty.

  Key stakeholders: Persons with Disabilities, Residents of Public and Subsidized Housing, Seniors, Multifamily Developers

- **Improve the process for receiving housing assistance.** Recommendations include: asking more questions about applicants' housing needs, allowing for better online applications, reducing the burden of re-certifications, and creating a verified list of accessible units. In general, improve communication about housing assistance and the waitlist procedure (see recommendation about communication and accountability above). In addition, provide more education to residents and employers about homeownership programs offered by the County and its non-profit partners.

  Key stakeholders: Persons with Disabilities, Residents of Public and Subsidized Housing, Business Leaders

- **Increase County funding dedicated to affordable housing.** Dedicate more local resources to support affordable housing, particularly for the lowest income and most vulnerable residents. Make it clear how local resources will be spent. Leverage non-local resources and partnerships with non-profit developers and other agencies to build more housing that is affordable to low-income individuals and families.

  Key stakeholders: Multifamily Developers, Seniors, Persons with Disabilities, Individuals Experiencing Homelessness, Residents of Market-Rate Housing

- **Hire more housing inspectors/code enforcement officials.** Additional staff are needed to help ensure health and safety standards in buildings, to respond to resident concerns about health and safety issues, to make sure units marketed as "accessible" actually are accessible, and to generally ensure that apartment buildings and properties are well-maintained. A good housing

inspector would serve as a liaison between tenants and property managers. The County should hire Housing Inspectors that speak Spanish to help facilitate this. Inspectors should also be leveraged to improve maintenance and upkeep at public housing developments.

Key stakeholders: Persons with Disabilities, Hispanic Immigrants, Residents of Market-Rate Housing, Residents of Public and Subsidized Housing

- **Adopt an inclusionary housing program.** Create a program in the county that requires some percentage of units in new residential developments be set aside for lower-income residents. Work with the development community to help create the right environment to build new affordable units as part of market-rate developments. Negotiate with residential developers to provide affordable housing and other community benefits, including policies to provide extra density and/or other incentives to off-set the cost of complying with the requirements. Another related recommendation was to charge developer impact fees and put those fees into the County's housing trust fund to support the development of affordable housing.

  Key stakeholders: Persons with Disabilities, Residents of Market-Rate Housing, Multifamily Developers, Individuals Experiencing Homelessness

- **Create a dedicated staff position within the Housing Authority to work with residents with disabilities.** This point person should be someone with expertise on disabilities issues and who can help people with disabilities navigate the County's system. A person like this could help a person with disabilities search for an appropriate housing unit could also help to keep people in their homes (e.g. avoid eviction), by providing general support and acting as a liaison to landlords.

  Key stakeholders: Persons with Disabilities, Seniors, Individuals Experiencing Homelessness

- **Affordable opportunities for aging in place.** Dedicate more resources to helping aging seniors either find housing they can afford or making it possible for them to remain in their homes. Recommendations include: building lower-cost senior apartments, providing more grants for home modifications, making it easier for seniors to live together and bring health services into the home, and reducing property taxes for seniors.

  Key stakeholders: Residents of Public and Subsidized Housing, Seniors, Residents of Market-Rate Housing, Multifamily Developers

- **Source of income/proof of income protection laws.** Some landlords require paystubs to show proof of income, which means that individuals whose income is SSI/SSDI sometimes are not eligible to rent. Some landlords will not accept vouchers, which makes it difficult for voucher holders to find a unit, particularly in an area where there is less poverty and more opportunity. Prince George's County should adopt a source of income protection law and a law that provides

relief from proof of income to help low-income individuals and families, including those receiving housing assistance through the voucher program, find stable housing.

Key stakeholders: Persons with Disabilities, Individuals Experiencing Homelessness.

- **Build more housing that is accessible to persons with disabilities.** Dedicate resources from the County's Housing Trust Fund and other sources that ensure that new residential projects include accessible units and outline specific standards for what is required to be accessible.

  Key stakeholders: Persons with Disabilities, Multifamily Developers

- **Create an agency or dedicate staff to help ensure that residents—particularly renters—have a stronger voice in County housing issues.** Create a committee of residents (e.g. lower income, persons with disabilities) that works with the County to improve policies and programs on an ongoing basis. This agency and/or staff could also help educate tenants (and landlords) about their rights and responsibilities.

  Key stakeholders: Persons with Disabilities, Hispanic Immigrants, Residents of Public and Subsidized Housing

- **Increase density and encourage mixed-use development in places where it makes sense.** Create policies to encourage intensification of density and creation of walkable, mixed-use communities throughout the county. As part of that effort, make better use of the current M-X-T Zone. Through this process, find ways to accommodate new housing types, including "missing middle" housing (e.g. triplexes, fourplexes, small apartment buildings) and accessory dwelling units. Developing pilot projects to try out new housing types or zoning categories was one specific recommendation.

  Key stakeholders: Residents of Market-Rate Housing, Multifamily Developers, Seniors, Business Leaders, Non-resident In-commuters

- **Broaden the tax base and reduce property taxes on residents.** Prince George's County should broaden the tax base by attracting more commercial development and subsequently shifting more of the tax burden to employers and other commercial entities. At the same time, there was a recommendation to reduce impact taxes on developers of new residential projects (fees which ultimately get passed onto residents).

  Key stakeholders: Seniors, Multifamily Developers, Business Leaders, Non-resident In-Commuters

- **Establish a formal public land policy.** The County has surplus land, but not a scaled strategy. Design an intentional strategy to create redevelopment opportunities more efficiently on government-owned land.

Key stakeholder: Multifamily Developers

Acknowledgements

The Enterprise Team is grateful to all the individuals who participated in the focus groups and interviews, as well as to the people who helped to set up the focus groups/interviews by connecting us with potential participants and hosting us at their locations:

Maryann Dillon, Housing Initiative Partnership

Julio Murillo, CASA de Maryland

Alonzo Washington, CASA de Maryland

David Prater, Disability Rights Maryland

Sarah Sorensen, Independence Now

Steve Skolnik, Greenbelt Homes, Inc.

Loxley O'Connor and Regina Stephenson, Reid Temple

Lacy Fountain, Jobs Have Priority

Prince George's County staff:

Michelle Crittenden, Nicole Garrett, LeShann Murphy, Renee Pope, Sharon Land, Estella Alexander, Pamela Wilson, Eric C. Brown, and Alexis Yeoman

Attachments

A. Focus Group/Interview Questions
B. Survey of Non-Resident In-Commuters
C. Tabulations of In-Commuter Survey Data

Focus Group/Interview Questions

Focus group of residents of public housing and other subsidized housing

WELCOME AND INTRODUCTION (facilitator): Thank you for taking the time to come and talk with us tonight/today about housing in Prince George's County. My name is [NAME] and this is [NAME] and we are from [ORGANIZATION]. We are working with Prince George's County to better understand the housing needs of County residents and to help the County make changes so that people have more housing options.

We know how important it is to have good-quality housing that families can afford, and tonight/today we want to hear from you about your housing situations and your experiences with finding housing in the county, either through public housing or the Housing Choice Voucher program or in the private market.

We're having lots of conversations with other people around the County, and what we hear from you and from others will help us make recommendations to the County for changes that can be made to County housing programs, or for new proposed housing policies and programs that could create housing options that are more affordable, or better quality, or located in better neighborhoods – or all three.

So thank you again for joining us. We have gift cards from [WHERE] that we will hand out at the end to thank you for your time. We'll start just by going around the room and saying your name—first names are OK—and telling us just a little bit about where you live and how long you've lived there. Before we go around and do introductions, does anyone have any questions for us?

[POTENTIAL QUESTIONS from participants]

Will you report what I say to the County? We're only interested in telling the County how they can make housing better for people. Nothing you say here will be reported back to the County to get you into trouble. And while we are taking notes on what is said here, we won't be reporting to the County who said exactly what. If there is something in particular you want us to report to the County about your housing, please let us know and we will make sure we get that information to the right person.

Can my friend/neighbor/family member be part of one of these focus groups? At the end, if you can give us their name and contact information, we can reach out to them for a potential future focus group, or to talk one-on-one.

Who is paying for this study? The County has hired a consultant team to prepare this study, and we're working to provide an independent assessment of the County's housing needs and to make recommendations based on that independent assessment, our review of the County's current programs, and our analysis of best practices from around the country.

QUESTIONS (facilitator):

Q1. To get started, let's just go around the room and tell us your name, where you live and how long you've lived in your current place and in Prince George's County generally, as well as who lives in the home with you?

> [Prompt:] If participants begin to go into more detail on their housing situations, allow them to continue but remind everyone that we will have a chance to talk more about issues/problems with housing by saying for example, *That is exactly the kind of information we are hoping to talk about today/tonight. Can you tell us more about that after we've had a chance to go around the room and have others introduce themselves?*

Q2. [It sounds like several of you/all of you live in public housing in the county.] Could someone tell us a little more about the process for getting into public housing in the county, and a little about what you like about where you live, what you wish you could change about where you live?

> [Prompt:] Keep an eye out for someone who looks eager to talk. Invite them by name to speak if no one else speaks up.
>
> Q2 Follow up questions.
>
> Are there things about your unit or your building that could be improved? Tell us what needs to be better.
>
> Would you someday like to move out of your current home? [If yes], What is the main reason you feel like you can't move out?
>
> Have you ever lived in public housing in a different jurisdiction? How does public housing in Prince George's County compare with where you lived before?

Q3. For those that have received a Housing Choice Voucher, we'd really like to hear your experience with the program? What was the process like to get a voucher? What was the process like to find a unit?

> Q3. Follow up questions/prompts
>
> What was it like to find a landlord that would accept your voucher? Do you remember how long it took to identify an apartment building that accepted the voucher?
>
> Were you able to find a place that you liked, in a neighborhood that you liked?
>
> Do you know about the Family Self Sufficiency Program that can help prepare you to purchase your own home?
>
> What else do you want us to know about your experience with the Housing Choice Voucher program?

Q4. [For those who applied for housing assistance through the County], could you tell us a little about that process?

Q4. Follow up questions/prompts

How did you find out about the County's housing programs? What was the application process like?

What could be done to make it easier to find out about/apply for housing assistance in the county?

Were there other organizations, people besides County government that provided help with the process?

Q5. [For those who applied for housing through the County but did not receive it], how did you find the home you currently live in?

Q6. In general, do you think your housing is affordable or not?

Q6. Follow up questions/prompts

If you feel comfortable, could you tell us how much you spend on rent each month?

Have you ever had trouble affording your rent? How have you handled that challenge?

Q7. Aside from the rent itself, what are some of the other expenses you have to handle when it comes to your housing?

Q7. Follow up/prompts:

For example, thinking about costs for utilities, gas/electric, water/sewer…

Q8. In general, do you think the County does enough to help people find housing they can afford? Or do you think the County does enough and it is not their responsibility?

Q8. Follow up/prompts

[If the County doesn't do enough], what do you think the County should do?

Are there specific places in the county where you'd like to see more housing that is affordable?

[If the County does do enough], who do you think is primarily responsible for making sure housing is affordable?

Q9. I'm going to talk about a few housing programs that the County has. Tell us if you've heard of these programs, whether you've taken advantage of them—or know anyone who has—and if you have an opinion about how well they work to help people find or afford housing?

- Housing Choice Voucher Program
- Housing Choice Voucher Homeownership Program
- Money Follows the Person
- Rental Allowance Program

Q10. In general, what do you think makes a "good neighborhood?" What is important for you when it comes to the neighborhood you want to live in?

Q11. We really appreciate your time today/tonight and your honest thoughts about housing in the county, both about your own housing, as well as housing for everyone in the county.

For our last question, what would be the most important thing the County could do that would make it easier to find high quality, affordable housing in a good neighborhood?

Q11. Follow up questions/prompts

Is there something the County could do that would specifically help you and your family either stay in your home, or find another place that is a better fit, more affordable, better quality, or in a better neighborhood?

Focus group of residents of workforce/market-rate housing

WELCOME AND INTRODUCTION (facilitator): Thank you for taking the time to come and talk with us tonight/today about housing in Prince George's County. My name is [NAME] and this is [NAME] and we are from [ORGANIZATION]. We are working with Prince George's County to better understand the housing needs of County residents.

We're having lots of conversations with other people around the County, and what we hear from you and from others will help us make recommendations to the County for ways to create more housing options for current residents, as well as for potential future workers and residents of the County.

So thank you again for joining us. We have gift cards from [WHERE] that we will hand out at the end to thank you for your time. We'll start just by going around the room and saying your name—first names are OK—and telling us just a little bit about where you live and how long you've lived there. Before we go around and do introductions, does anyone have any questions for us?

[POTENTIAL QUESTIONS from participants]

Will you report what I say to the County? We're only interested in telling the County how they can make housing better for people. While we are taking notes on what is said here, we won't be reporting to the County who said exactly what. If there is something in you want us to report to the County about your housing specifically, please let us know and we will make sure we get that information to the right person.

Can my friend/neighbor/family member be part of one of these focus groups? At the end, if you can give us their name and contact information, we can reach out to them for a potential future focus group, or to talk one-on-one.

Who is paying for this study? The County has hired a consultant team to prepare this study, and we're working to provide an independent assessment of the County's housing needs and to make recommendations based on that independent assessment, our review of the County's current programs, and our analysis of best practices from around the country.

Is this study about public housing/affordable housing? For this study, we are looking at the full spectrum of housing, including public housing and other subsidized housing, as well as housing with modest rents and prices all the way up to higher-cost, luxury housing. We are looking at both rental housing and ownership housing for this project.

I'm a renter/new resident/student/live with roommates or I don't know anything about housing policy or affordable housing – I'm not sure I'm the right person to talk to about this. We're really interested in getting a diversity of opinions, from a wide range of people. So if you live—or even work—in the county, we really want to hear from you!

QUESTIONS (facilitator):

Q1. To get started, let's just go around the room and tell us your name, where you live and how long you've lived in your current place and in Prince George's County generally, as well as who lives in the home with you?

[Prompt:] If participants begin to go into more detail on their housing situations, allow them to continue but remind everyone that we will have a chance to talk more about issues/problems with housing by saying for example, *That is exactly the kind of information we are hoping to talk about today/tonight. Can you tell us more about that after we've had a chance to go around the room and have others introduce themselves?*

Q1 Follow up questions/prompts:

When did you move into Prince George's County?

Do you rent or own your home?

Do you live alone? With family? With roommates?

Where did you move from?

Q2. We'd really like to hear more about what you like about where you live, what drew you to this neighborhood, what you wish you could change about where you live?

[Prompt:] Keep an eye out for someone who looks eager to talk. Invite them by name to speak if no one else speaks up.

Q2 Follow up questions.

Are there things about your home/apartment building or your neighborhood that could be improved? Tell us what needs to be better.

In general, do you think Prince George's County is a good place to live?

Q3. [For renters and owners] How did you find your place? When you were looking for a place, did you feel like there were a lot of options with rents/prices you were looking to pay?

Q3. Follow up questions/prompts:

Were you able to find a place that you liked, in a neighborhood that you liked?

What were some of the main things you were looking for in an apartment/home? Prompts - Close to work/school/activities/transit?

Did you have to make compromises in the type of apartment/building/home in order to find something you could afford?

Did you look at places besides Prince Georges County? If so, what was the main reason you chose your place in Prince Georges County?

Q4. Did you receive any assistance through the County? For example, help locating a rental unit, any down payment assistance?

Q4. Follow up questions/prompts:

How did you find out about the County program? What was the process like to get assistance through the program?

Would you recommend that other people use this program if they were looking for housing in Prince George's County?

Q5. Do you think your rent/mortgage is affordable?

Q5 Follow up questions/prompts

If you're comfortable, would you tell us what you pay for rent/mortgage?

Q6. Aside from the rent/mortgage itself, what are some of the other expenses you have to handle when it comes to your housing?

Q6. Follow up/prompts:

For example, thinking about property taxes, costs for utilities, gas/electric, water/sewer, as well as transportation, Metro…

Q7. People who own their home typically stay about 7 years. Renters often move much more often. Do you think you'll move out of your current home soon?

Q7. Follow up questions/prompts:

When are you thinking you would move? Within the next year? 3 years? 5 years?

What is the main reason you think you'll move? [If "to buy a home" or "get a bigger home", Do you think you would buy a home in Prince George's County? Why/why not?]

Where would you move to? [If not Prince George's County, What is the main reason you would move out of the County?]

Q8. In general, do you think the County has a responsibility to help residents, and potentially people who work in the county, find housing they can afford or provide programs to support housing? Or do you think it's up to the individual person or family?

Q8. Follow up/prompts

[If the County does have responsibility], What do you think the County should do?

[If it is individual responsibility], Do you think there are any negative impacts to the County—meaning the local economy or the community—when more people can't find housing they can afford?

Q9. I'm going to talk about a few housing programs that County has. Tell us if you've heard of these programs, whether you've taken advantage of them—or know anyone who has—and if you have an opinion about how well they work to help people find or afford housing?

- My HOME II
- Pathway to Purchase
- Housing Trust Fund
- Housing Rehabilitation Assistance Program (HRAP)

Q10. We really appreciate your time today/tonight and your honest thoughts about housing in the county, both about your own housing, as well as housing for everyone in the county.

For our last question, what would be the most important thing that could be done that would create more high quality, affordable housing in good neighborhoods in the county?

Q10. Follow up questions/prompts

Is there something the County could do that would specifically help you and your family either stay in your home, or find another place that is a better fit, more affordable, better quality, or in a better neighborhood?

Focus group of business leaders

WELCOME AND INTRODUCTION (facilitator): Thank you for taking the time to come and talk with us tonight/today about housing in Prince George's County. My name is [NAME] and this is [NAME] and we are from [ORGANIZATION].

We're having lots of conversations with other people around the County, and what we hear from you and from others will help us make recommendations to the County for ways to create more housing options for current residents, as well as for potential future workers and residents of the County.

We are really interested in hearing from you—as an employer in the county—to better understand how housing impacts your ability to attract and retain workers, or how housing options in the county impact your business, specifically, or how you think the local housing market and housing availability impacts the local economy, more generally.

So thank you very much for joining us and helping us to get the business perspective on housing in the county. We'll start just by going around the room and telling us your name and your organization, maybe with a little bit about how many people you employ and how long you've been doing business in the county. Before we go around and do introductions, does anyone have any questions for us?

> [POTENTIAL QUESTIONS from participants]
>
> *Who is paying for this study?* The County has hired a consultant team to prepare this study, and we're working to provide an independent assessment of the County's housing needs and to make recommendations based on that independent assessment, our review of the County's current programs, and our analysis of best practices from around the country.
>
> *Is this study about public housing/affordable housing?* For this study, we are looking at the full spectrum of housing, including public housing and other subsidized housing, as well as housing with modest rents and prices all the way up to higher-cost, luxury housing. We are looking at both rental housing and ownership housing for this project.
>
> *I don't really know anything about my employees housing situations.* We're really interested in getting a diversity of opinions, from a wide range of people. You offer such a unique perspective, as someone who hires people and does business in the county. So we really want to hear from you! If there is someone else from your organization we should follow up with—like someone in Human Resources or recruiting—we'd be happy to follow up.

QUESTIONS (facilitator):

Q1. To get started, let's just go around the room and tell us your name, your organization, and just a little bit about your company, how many people you employ and the types of jobs your employees do (retail, service, professional, blue collar etc..)?

> Q1 Follow up questions/prompts:
>
> How long has your organization/company been in Prince George's County?

Are you a local/regional/national company?

What is your role/position in the organization/company?

How many people does your organization/company employ?

Q2. What is the main reason your organization/business is located here in Prince George's County?

Q2. Follow up questions/prompts:

Offer some potential reasons – taxes, price of office space, availability of workers, long history in the county, etc.

[UMD, for example, sort of has to be here. Then ask], If you were thinking about expanding course offerings or research labs, for example, would you do it here in the county?

Q3. If you know, do many of your employees live in Prince George's County?

Q3. Follow up questions/prompts

Which types of employees tend to live here in Prince George's County?

If not here in the county, where would you say most of your employees live?

Q4. When you think about attracting and retaining workers, is housing an issue?

Q4 Follow up questions/prompts:

Is it hard to attract/retain workers because housing is too expensive in this area?

Or do potential workers feel like they can't find the type of housing or neighborhood they want, even if they could afford to live in Prince George's County or in the D.C. metro area?

[If transportation—rather than housing—is mentioned as an issue], Do you have employees that have long commutes? Why do you think they live so far from work?

[If neither transportation nor housing are perceived as an issue], What are some of the key issues you face in attracting and retaining workers?

Q5. In general, do you think Prince George's County has enough of the right kinds of housing—at the right prices or rents, in the right places—to be attractive to new residents? Why/why not?

Q5. Follow up questions/prompts:

Is there a certain type of housing you think there needs to be more of in the county? For example, more starter homes, condos, apartments near Metro?

Are there certain places in the county where you think there needs to be more housing options?

Q6. Does your organization offer any type of housing assistance to employees? Things like relocation assistance, down payment assistance, help finding a rental?

Q6. Follow up questions/prompts

[If yes], Could you tell us a little more about the decision to offer that program? Do you know how many employees take advantage of the program?

[If no], Have you thought about offering that kind of assistance? Why/why not?

Q7. In general, do you think the County has a responsibility to help residents, and potentially people who work in the county, find housing they can afford? Or do you think it's up to the individual person or family?

Q7. Follow up/prompts

[If the County does have responsibility], What do you think the County should do?

[If it is individual responsibility], Do you think there are any negative impacts to the County—meaning the local economy or the community—when more people can't find housing they can afford?

Q8. Do you think businesses or large organization in the county have any responsibility when it comes to making sure workers have housing they can afford? Why/why not?

Q8. Follow up/prompts:

[If yes], What could businesses/institutions do? What could the County do to partner with businesses on housing issues?

Q9. Thinking about your business/organization, in particular, and about the County's economy, more broadly, how important do you think housing will be for the short-term growth (3 – 5 yrs.), long-term growth (10 yrs.) and sustainability of the economy?

Q9. Follow up/prompts:

Is a lack of sufficient housing a potential impediment to the County's economic growth?

Q10. Thank you so much for your time today/tonight. Is there anything else you would like to add about housing here in Prince George's County? Anything else you want to make sure the County is considering as it plans for ways to increase housing options in the community?

Focus group of housing developers

WELCOME AND INTRODUCTION (facilitator): Thank you for taking the time to come and talk with us tonight/today about housing in Prince George's County. My name is [NAME] and this is [NAME] and we are from [ORGANIZATION]. We are working with Prince George's County to better understand the housing needs of County residents and to make recommendations about housing, land use and other policies that could spur more housing to meet a broader range of needs.

We're having lots of conversations with other people around the County, and what we hear from you and from others will help us make recommendations to the County for ways to create more housing options for individuals and families all along the income spectrum. Your insights are really important for making sure we understand the nuts and bolts of building housing here in the county, the demand for housing you're seeing here in Prince George's and any potential obstacles or challenges you see to increasing the supply of housing.

So thank you very much for coming today and sharing your perspectives. We'll start just by going around the room and telling us your name and organization, and just briefly about your work in Prince George's County. Before we go around and do introductions, does anyone have any questions for us?

> [POTENTIAL QUESTIONS from participants]
>
> *Will you report what I say to the County?* While we are taking notes on what is said here, we won't be reporting to the County who said exactly what. If there is something in you want us to report to the County about your project, specifically, or your specific work with the County, please let us know and we will make sure we get that information to the right person.
>
> *Who is paying for this study?* The County has hired a consultant team to prepare this study, and we're working to provide an independent assessment of the County's housing needs and to make recommendations based on that independent assessment, our review of the County's current programs, and our analysis of best practices from around the country.
>
> *Is this study about public housing/affordable housing?* For this study, we are looking at the full spectrum of housing, including public housing and other subsidized housing, as well as housing with modest rents and prices all the way up to higher-cost, luxury housing. We are looking at both rental housing and ownership housing for this project.

QUESTIONS (facilitator):

Q1. To get started, let's just go around the room and tell us your name, your organization, and just a little bit about the housing developments you have been involved with in Prince George's County? Just some high-level information right now on your presence here in the county.

> [Prompt:] If participants begin to go into more detail on their developments, to include discussions of challenges, etc. allow them to continue but remind everyone that we will have a chance to talk more about issues/problems by saying for example, *That is exactly the kind of*

information we are hoping to talk about today/tonight. Can you tell us more about that after we've had a chance to go around the room and hear briefly from others?

Q1 Follow up questions/prompts:

Do you develop rental housing or homeownership?

Do you develop affordable (i.e. income restricted) housing or market-rate housing? Other potential types of housing: age restricted, mixed income, etc.

Can you tell us anything about the people who live in your developments? Age, family types, where they work (i.e. in the county, somewhere else), new to the County vs. long-time residents, etc.

Q2. In general, how would you characterize the residential market here in Prince George's County *right now?* Is this a good place to be building? Is there demand? What trends are you seeing in the type of demand – from which market segments?

[Prompt:] Keep an eye out for someone who looks eager to talk. Invite them by name to speak if no one else speaks up. Focus on current market. Next question asks about future demand/market conditions.

Q2 Follow up questions.

In your project(s), what are your vacancy rates? How has lease up/sales activity been? Do you offer any incentives for potential buyers/renters?

How is today's market different than a few years ago? What about before the recession?

What is the source of demand for housing in Prince George's County?

Are there markets/areas of the County that are better than others? What makes them more attractive?

[Prince George's County is really many different markets.] How would you segment the different markets in the county?

Compared to, say, Montgomery County, Howard County, Ann Arundel or D.C., how would you characterize the Prince George's County market?

Q3. Looking ahead, where do you see the strongest demand for housing coming from?

Q3. Follow up questions/prompts

Biggest demand for homeownership or rental? Young people, families, retirees?

Higher income households or lower income households?

What is the biggest risk to rising housing demand in the county? In other words, what would make people stop coming here? (Either to the region or to the County specifically.) For example, Metro, schools, lack of jobs, etc.

Q4. The development review and permitting process is long in all jurisdictions in the region. What are the biggest challenges related to the development review and permitting process here in Prince George's County?

Q4. Follow up questions/prompts

[If people mention financing, labor or other challenges, take notes and mention that this is something we want to hear more about in the next question.]

Did you have to get approvals from multiple agencies/committees?

Was there a public process involved in the approval of your project?

What about costs? Aside from hard costs like labor and materials. Thinking about permits, other fees, as well as other costs associated with getting projects approved and built in the county, how do those costs figure into your bottom line?

Q5. OK, aside from the County process, what are the biggest hurdles to building housing? Financing? Labor? Cost of materials?

Q5. Follow up questions/prompts:

[For affordable housing developers], Is access to LIHTC or other federal/state/local subsidy a challenge? Are there projects that did not get built because there was not gap financing/public subsidy available?

Q. Do you think Prince George's County has a quality supply of subcontractors, such as MBE's, WBE's, and Locally Based Businesses?

Do you understand the impact of CB-074-2016 for contractors?

Q6. Is there a type of housing that is not being built here in Prince George's County that you think should be?

Q6. Follow up questions/prompts:

[If yes], What type of housing? Why do you think it's not getting built? What would need to change so that it could be built?

Q7. I'm going to talk about a few housing and planning policies that County has. Tell us if you've heard of these programs, whether you've taken advantage of them—or know anyone who has—and if you have an opinion about how well they work to help people find or afford housing?

- Right of First Refusal
- Payment in Lieu of Taxes (PILOT)
- Tax Increment Financing (TIF)
- WSSC for System Development Charge (SD.C.) Credit

Q8. Thank you so much for your time today/tonight. For our last question, what would be the most important thing that could be done that would help facilitate the development or more high quality housing, in good neighborhoods, with options affordable to individuals and families all along the income spectrum?

Q8. Follow up questions/prompts

Is there something the County could do that would specifically help you have an easier time building housing here in the county?

Interviews of persons with disabilities

INTRODUCTION (facilitator): Thank you for taking the time to come and talk with us tonight/today about housing in Prince George's County. My name is [NAME] and this is [NAME] and we are from [ORGANIZATION]. We are working with Prince George's County to better understand the housing needs of County residents.

We know how important it is to have good-quality housing that meets your needs and that is affordable, and tonight/today we want to hear from you about your housing situations and your experiences with finding housing in the county.

We're having lots of conversations with other people around the County, and what we hear from you and from others will help us make recommendations to the County for changes that can be made to County housing programs, or for new housing policies and programs that could create more housing options.

So thank you again for your time today/tonight. We have gift cards from [WHERE] to thank you for your time. Before we get started with our questions, do you have any questions for me/us?

[POTENTIAL QUESTIONS from participants]

Will you report what I say to the County? We're only interested in telling the County how they can make housing better for people. We are talking with lots of people and while we are taking notes on what is said here, we won't be reporting to the County who said exactly what. If there is something in you want us to report to the County about your housing specifically, please let us know and we will make sure we get that information to the right person.

Can my friend/neighbor/family member be part of one of these interviews? At the end, if you can give us their name and contact information, we can reach out to them for a potential future focus group, or to talk one-on-one.

Who is paying for this study? The County has hired a consultant team to prepare this study, and we're working to provide an independent assessment of the County's housing needs and to make recommendations based on that independent assessment, our review of the County's current programs, and our analysis of best practices from around the country.

Is this study about public housing/affordable housing? For this study, we are looking at the full spectrum of housing, including public housing and other subsidized housing, as well as housing with modest rents and prices all the way up to higher-cost, luxury housing. We are looking at both rental housing and ownership housing for this project.

QUESTIONS (facilitator):

Q1. To get started, tell me/us a little bit about where you live and how long you've lived in your current place and in Prince George's County generally?

Q1 Follow up questions/prompts:

When did you move into Prince George's County?

Do you rent or own your home?

Do you live alone? With family? With roommates?

Do you have a caregiver that helps out?

Where did you move from?

Do you receive in-home services? Is this provided by the building/management itself, or by another organization?

Q2. We'd really like to hear more about what you like about where you live, what you wish you could change about where you live?

Q2 Follow up questions.

Are there things about your home/apartment building or your neighborhood that could be improved? Tell us what needs to be better.

Q3. How did you find your place? When you were looking for a place, did you feel like there were a lot of options for the type of housing you needed?

Q3. Follow up questions/prompts

Were you able to find a place that you liked and could afford, in a neighborhood that you liked?

What were some of the main things you were looking for in an apartment/home?

Q4. Did you receive any assistance through the County, or do you know someone who does? For example, help finding the place you live, or assistance with home modifications, or in accessing any other services?

Q4. Follow up questions/prompts

How did you find out about the County program? What was the process like to get assistance through the program?

Would you recommend that other people use this program if they were looking for housing in Prince George's County?

Did you receive assistance from any other organizations, such as non-profits, churches, etc.?

Q5. Do you think your rent/mortgage is affordable?

Q5 Follow up questions/prompts

If you're comfortable telling me/us, would you tell us what you pay for rent/mortgage?

Q6. Does your home allow you to live independently? (ask if not answered in Q2/Q3)

Does the infrastructure in your neighborhood (sidewalks, crosswalks, signage, etc.) make daily living in and around your home easy for you to participate in normal community activities such as meetings, celebrations, etc.

Q6. Follow up questions/prompts:

What would you change about your home (or neighborhood) to make it easier for you?

Have you made modifications to your home to make it more accessible? [If yes], What was the process like to get those modifications done? Were they expensive? Did you have trouble finding someone to do the work? Did you know that the County gives a tax credit for modifications that make your home accessible?

Q7. In general, do you think the County has a responsibility to help people find accessible and affordable housing? Or do you think the County does enough and it is not their responsibility?

Q7. Follow up/prompts

[If the County doesn't do enough], what do you think the County should do?

[If the County does do enough], who do you think is primarily responsible for making sure housing is affordable?

Q8. I'm going to talk about a few housing and other programs that County has. Tell us if you've heard of these programs, whether you've taken advantage of them—or know anyone who has—and if you have an opinion about how well they work to help people with disabilities to live independently in the county?

- Housing Rehabilitation Assistance Program (HRAP)
- Pathway to Purchase

Q9. We really appreciate your time today/tonight and your honest thoughts about housing in the county, both about your own housing, as well as housing generally for people with disabilities in the county.

For our last question, what would be the most important thing the County could do that would make it easier to find accessible, affordable housing in the county?

Q9. Follow up questions/prompts

Is there something the County could do that would specifically help you [and your family] either stay in your home, or find another place that is a better fit, more affordable, more accessible, better quality, or in a better neighborhood?

Focus group of foreign-born individuals from the Hispanic community

WELCOME AND INTRODUCTION (facilitator): Thank you for taking the time to come and talk with us tonight/today about housing in Prince George's County. My name is [NAME] and this is [NAME] and we are from [ORGANIZATION]. We are working with Prince George's County to better understand the housing needs of County residents. This is [NAME] who will be helping us with translation tonight/today.

We know how important it is to have good-quality housing that families can afford, and tonight/today we want to hear from you about your housing situations and your experiences with finding housing in the county.

We're having lots of conversations with other people around the County, and what we hear from you and from others will help us make recommendations to the County for ways to create more housing options for families.

So thank you again for joining us. We have gift cards from [WHERE] that we will hand out at the end to thank you for your time. We'll start just by going around the room and saying your name—first names are OK—and telling us just a little bit about where you live and how long you've lived there. Before we go around and do introductions, does anyone have any questions for us?

> [POTENTIAL QUESTIONS from participants]
>
> *Will you report what I say to the County?* We're only interested in telling the County how they can make housing better for people. While we are taking notes on what is said here, we won't be reporting to the County who said exactly what. If there is something in you want us to report to the County about your housing specifically, please let us know and we will make sure we get that information to the right person.
>
> *Can my friend/neighbor/family member be part of one of these focus groups?* At the end, if you can give us their name and contact information, we can reach out to them for a potential future focus group, or to talk one-on-one.
>
> *Who is paying for this study?* The County has hired a consultant team to prepare this study, and we're working to provide an independent assessment of the County's housing needs and to make recommendations based on that independent assessment, our review of the County's current programs, and our analysis of best practices from around the country.

QUESTIONS (facilitator):

Q1. To get started, let's just go around the room and tell us your name, where you live and how long you've lived in your current place and in Prince George's County generally, and who lives in the home with you?

> [Prompt:] If participants begin to go into more detail on their housing situations, allow them to continue but remind everyone that we will have a chance to talk more about issues/problems with housing by saying for example, *That is exactly the kind of information we are hoping to talk*

about today/tonight. Can you tell us more about that after we've had a chance to go around the room and have others introduce themselves?

Q1 Follow up questions/prompts:

When did you move into Prince George's County?

Do you rent or own your home?

Do you live alone? With family? With roommates?

Where did you move from?

Q2. We'd really like to hear more about what you like about where you live, what you wish you could change about where you live?

[Prompt:] Keep an eye out for someone who looks eager to talk. Invite them by name to speak if no one else speaks up.

Q2 Follow up questions.

Are there things about your home/apartment building or your neighborhood that could be improved? Tell us what needs to be better.

[For renters] How would you describe the quality of your home/apartment? Is it in good shape or do you think it needs improvements?

Q3. How did you find your place? When you were looking for a place, did you feel like there were a lot of options with rents/prices you were looking to pay?

Do you feel like the neighborhood you live in is diverse? And how does that influence your decision when looking for a neighborhood to reside in?

Q3. Follow up questions/prompts

Were you able to find a place that you liked, in a neighborhood that you liked?

What were some of the main things you were looking for in an apartment/home? For example, being close to work, close to friends/family, yard or room for kids, etc.

Do you live in a unit that meets the County's building code regulations?

Did you have to make compromises in the type of apartment/building/home in order to find something you could afford?

[For non-English speakers], Was language a barrier to finding a place to live?

Q4. Did you receive any assistance through the County? For example, help locating a rental unit, any down payment assistance?

Q4. Follow up questions/prompts

How did you find out about the County program? What was the process like to get assistance through the program? Were translators available to assist you?

Would you recommend that other people use this program if they were looking for housing in Prince George's County?

[For non-English speakers], Did you find people in the county who spoke Spanish?

Q5. People move in and out of this region a lot. Do you think you'll move out of your current home soon?

Q5. Follow up questions/prompts:

When are you thinking you would move? Within the next year? 3 years? 5 years?

What is the main reason you think you'll move? [If "to buy a home" or "get a bigger home", Do you think you would buy a home in Prince George's County? Why/why not?]

Where would you move to? [If not Prince George's County, What is the main reason you would move out of the County?]

Q6. Do you think your rent/mortgage is affordable?

Q6 Follow up questions/prompts

If you're comfortable, would you tell us what you pay for rent/mortgage?

Q7. Aside from the rent/mortgage itself, what are some of the other expenses you have to handle when it comes to your housing?

Q7. Follow up/prompts:

For example, thinking about costs for utilities, gas/electric, water/sewer, as well as transportation, Metro…

[If housing and other expenses are unaffordable], What sorts of things do you and your family do to make it so you can afford your housing? For example, do you have boarders/roommates, live with extended family, etc.?

Q8. In general, do you think the County has a responsibility to help families find high-quality housing they can afford? Or do you think it's up to the individual person or family?

Q8. Follow up/prompts

[If the County does have responsibility], What do you think the County should do?

[If it is individual responsibility], Thinking about your own situation, or other families you know, what do you think are some of the challenges in finding housing that is good quality, affordable and potentially close to work and school?

Q9. I'm going to talk about a few housing programs that County has. Tell us if you've heard of these programs, whether you've taken advantage of them—or know anyone who has—and if you have an opinion about how well they work to help people find or afford housing?

- Housing Rehabilitation Assistance Program (HRAP)
- Pathway to Purchase

Q10. We really appreciate your time today/tonight and your honest thoughts about housing in the county, both about your own housing, as well as housing for everyone in the county.

For our last question, what would be the most important thing that could be done that would create more high quality, affordable housing in good neighborhoods in the county?

Q10. Follow up questions/prompts

Is there something the County could do that would specifically help you and your family either stay in your home, or find another place that is a better fit, more affordable, better quality, or in a better neighborhood?

Focus group of seniors

WELCOME AND INTRODUCTION (facilitator): Thank you for taking the time to come and talk with us tonight/today about housing in Prince George's County. My name is [NAME] and this is [NAME] and we are from [ORGANIZATION]. We are working with Prince George's County to better understand the housing needs of County residents.

We know how important it is to have good-quality housing that meets your needs and that is affordable, and tonight/today we want to hear from you about your housing situations and your experiences with finding housing in the county.

We're having lots of conversations with other people around the County, and what we hear from you and from others will help us make recommendations to the County for ways to create more housing options for current residents, to help older adults age in place or in the community.

So thank you again for your time today/tonight. We have gift cards from [WHERE] to thank you for your time. Before we get started with our questions, do you have any questions for me/us?

[POTENTIAL QUESTIONS from participants]

Will you report what I say to the County? We're only interested in telling the County how they can make housing better for people. We are talking with lots of people and while we are taking notes on what is said here, we won't be reporting to the County who said exactly what. If there is something in you want us to report to the County about your housing specifically, please let us know and we will make sure we get that information to the right person.

Can my friend/neighbor/family member be part of one of these interviews? At the end, if you can give us their name and contact information, we can reach out to them for a potential future focus group, or to talk one-on-one.

Who is paying for this study? The County has hired a consultant team to prepare this study, and we're working to provide an independent assessment of the County's housing needs and to make recommendations based on that independent assessment, our review of the County's current programs, and our analysis of best practices from around the country.

Is this study about public housing/affordable housing? For this study, we are looking at the full spectrum of housing, including public housing and other subsidized housing, as well as housing with modest rents and prices all the way up to higher-cost, luxury housing. We are looking at both rental housing and ownership housing for this project.

QUESTIONS (facilitator):

Q1. To get started, tell me/us a little bit about where you live and how long you've lived in your current place and in Prince George's County generally, and who lives in with you in your home?

Q1 Follow up questions/prompts:

When did you move into Prince George's County?

Do you rent or own your home?

Do you live alone? With family? With roommates?

Do you have family in the area?

Where did you move from?

Q2. We'd really like to hear more about what you like about your home and where you live, what you wish you could change about where you live?

Q2 Follow up questions/prompts:

Are there things about your home/apartment building or your neighborhood that could be improved? Tell us what needs to be better.

Have you made modifications to your home to make it more accessible? [If yes], What was the process like to get those modifications done? Were they expensive? Did you have trouble finding someone to do the work? Did you know the County gives a tax credit for improvements to make your home accessible?

Q3. Do you see yourself staying in your current home for a long time? Why or why not?

Q3. Follow up questions/prompts:

What would make you leave your current home?

Where do you think you would move to?

Would you prefer to remain in your home as you get older?

Where do you see yourself living in 5 (10, 15) years?

Q. Do you have the resources to maintain and/or make modifications to your home?

Is your home safe?

Q4. Do you think your rent/mortgage is affordable?

Q4 Follow up questions/prompts

If you're comfortable telling us, would you tell us what you pay for rent/mortgage?

Q5. Aside from the rent/mortgage itself, what are some of the other expenses you have to handle when it comes to your housing?

Q5. Follow up/prompts:

For example, thinking about property taxes, costs for utilities, gas/electric, water/sewer, as well as home maintenance, transportation…

[For people who say housing costs are unaffordable], Have you had to make any adjustments in order to pay your housing expenses? For example, cutting back spending on other things?

Q6. Did you receive any assistance through the County, or do you know anyone who does? For example, help with housing costs or property taxes, or help with making home repairs?

Q6. Follow up questions/prompts

[If yes], How did you find out about the County program? What was the process like to get assistance through the program?

Would you recommend that other people use this program if they were looking for housing in Prince George's County?

Q7. In general, do you think the County has a responsibility to help people find accessible and affordable housing, or to help people stay in their homes as they age? Or do you think the County does enough and it is not their responsibility?

Q7. Follow up/prompts

[If the County doesn't do enough], what do you think the County should do?

[If the County does do enough], who do you think is primarily responsible for making sure housing is affordable? Thinking about your own situation, and about people you know, what might some of the challenges be to finding appropriate and affordable housing here in the county?

Q8. In general, do you think the County has the kind of housing it needs to attract new residents while also to meet the needs of residents?

Q8. Follow up/prompts:

Is there a type of housing that you think there should be more of in the county? For example, active adult (55+) communities, more one-level homes, more apartments near metro, more small homes, etc.?

Q9. I'm going to talk about a few housing programs that County has. Tell us if you've heard of these programs, whether you've taken advantage of them—or know anyone who has—and if you have an opinion about how well they work to help people find or afford housing?

- Housing Rehabilitation Assistance Program (HRAP)
- Pathway to Purchase

Q10. We really appreciate your time today/tonight and your honest thoughts about housing in the county, both about your own housing, as well as housing generally for in the community.

For our last question, what would be the most important thing the County could do that would make it easier for people to remain in the county as they age?

Q9. Follow up questions/prompts

Is there something the County could do that would specifically help you [and your family] either stay in your home, or find another place that is a better fit, more affordable, more accessible, better quality, or in a better neighborhood?

Interviews with individuals experiencing homelessness

INTRODUCTION (facilitator): Thank you for taking the time to come and talk with us tonight/today about housing in Prince George's County. My name is [NAME] and this is [NAME] and we are from [ORGANIZATION]. We are working with Prince George's County to better understand the housing needs of County residents.

We know how important housing is and how many people/families have a hard time finding housing they can afford. Tonight/today we want to hear from you about your housing situation and your experiences with looking for housing in the county, and in accessing services through the County.

We're having lots of conversations with other people around the County, and what we hear from you and from others will help us make recommendations to the County for changes that can be made to County housing programs, or for new housing policies and programs that could create more housing options.

So thank you again for your time today/tonight. We have gift cards from [WHERE] to thank you for your time. Before we get started with our questions, do you have any questions for me/us?

[POTENTIAL QUESTIONS from participants]

Will you report what I say to the County? We're only interested in telling the County how they can make housing better for people. We are talking with lots of people and while we are taking notes on what is said here, we won't be reporting to the County who said exactly what. If there is something in you want us to report to the County about your housing specifically, please let us know and we will make sure we get that information to the right person.

Can my friend/neighbor/family member be part of one of these interviews? At the end, if you can give us their name and contact information, we can reach out to them for a potential future focus group, or to talk one-on-one.

QUESTIONS (facilitator):

Q1. To get started, tell me/us a little bit about how long you've been in Prince George's County?

Q1 Follow up questions/prompts:

[As appropriate], How long have you lived here in [SHELTER]?

Where did you move from?

Are you currently employed?

Q2. How long have you been without your own place to live?

Q2 Follow up questions.

It must be so hard not having your own place. Could you tell me/us a little bit about how you came to live here in [SHELTER]/be without a place to live?

Were you ever in foster care?

Do you feel safe at the shelter you live in?

Is it sanitary?

Q3. How did you find [SHELTER]? For those who do not live in [a SHELTER], where do you sleep most often? Prompts – hotel, car, friend/relative's home, street?

Q3. Follow up questions/prompts

Did you know someone here?

Did you learn about this place from friends/family/church?

Q4. Have you ever tried to seek assistance through the County? Did you receive any assistance through the County? For example, to find temporary housing or other help with housing?

Q4. Follow up questions/prompts

Did you ever need help with an eviction?

[If yes], How did you find out about the County program? What was the process like to get help through the program?

Did you receive assistance from any other organizations, such as non-profits, churches, etc.?

Q5. In general, do you think the County has a responsibility to help people find housing they can afford? Or do you think the County does enough and it is not their responsibility?

Q5. Follow up/prompts

[If the County doesn't do enough], What do you think the County should do?

[If the County does do enough], Who do you think is primarily responsible for making sure housing is affordable? If there are challenges to finding housing, what would make that easier?

Q6. I'm going to talk about a few housing and other programs that County has. Tell us if you've heard of these programs, whether you've taken advantage of them—or know anyone who has—and if you have an opinion about how well they work to help people in the county?

- Homelessness Prevention Program

Q7. We really appreciate your time today/tonight and your honest thoughts about housing in the county.

For our last question, what would be the most important thing the County could do that would help people experiencing homelessness in the county?

Q7. Follow up questions/prompts

Is there something the County could do that would specifically help you [and your family] find a home you can afford?

Survey of Non-Resident In-Commuters

Prince George's County is working with Enterprise Community Partners and other consultants to better understand the housing needs of County residents and workers. This study will help Prince George's County develop a comprehensive strategy to meet the full range of housing needs in the county.

As part of this study, we are interested in gathering information from people who work in Prince George's County but live elsewhere about their housing preferences and choices and their opinions about living in Prince George's County.

Your participation in this survey is completely voluntary and all of your responses are anonymous. None of the responses will be connected to identifying information.

If you would like to learn more about the Prince George's County Comprehensive Housing Strategy, please visit [insert website here].

1. Do you work in Prince George's County?

    Yes

    No, I work elsewhere

    No, I don't work (e.g., student, tourist, stay-at-home parent)

2. How long have you been at your current job?

    Less than 1 year

    1 to 3 years

    3 to 5 years

    More than 5 years

3. Which of the following best describes the industry you work in?

    Construction

    Retail

    Transportation

    Real Estate, Finance & Insurance

    Technology Services

    Administrative Services

    Other Professional Services

    Building Services

    Education

    Health care & Social services

    Restaurant, Hotel, Leisure & Hospitality

    State & local government

Federal (civilian) government

Military

Other – please specify:

4. Where do you live?

Prince George's County

Montgomery County

Anne Arundel County*

District of Columbia

Howard County*

Charles County*

Baltimore City/Baltimore County

Northern Virginia

Somewhere else – please specify:

*Note: These are the most common places of residents for Prince Georges County workers, according to the Census Bureau.

5. Do you rent or own your home?

Rent

Own

Live with friends/family and don't pay rent

6. What type of housing do you live in?

A single-family detached home

A townhome or duplex

A unit in a multifamily apartment or condominium building

7. How many bedrooms are there in the home you live in?

0 (studio apartment)

1

2

3

4 or more

8. [For respondents who do not live in Prince George's County] What is the main reason you do not live in Prince George's County? (check all that apply)

I live closer to where my spouse/partner works

I lived in my current home before I took my current job

I like the neighborhood I currently live in

I don't think Prince George's County has the kind of housing I want to live in

I think housing in Prince George's County is too expensive

I think safety is a concern in Prince George's County

I think school quality in Prince George's County is a concern

Other – please specify:

10. [For respondents who do not live in Prince George's County] What would make you move to Prince George's County? (check all that apply)

Finding a home similar to the one I live in at equal or lower cost

An opportunity to buy a home in Prince George's County

An opportunity to rent a new apartment in Prince George's County

A good housing option close to Metro

Housing assistance—either to rent or to buy a home—in Prince George's County

Improved school quality in Prince George's County

More amenities such as restaurants and retail options

More walkable neighborhoods

Other – please specify:

11. If you were to move to Prince George's County, what neighborhood/city do you think you would move to:

_____

Not sure

I wouldn't move into Prince George's County

12a. Do you think that Prince George's County provides enough housing options that are **affordable** to people who work in the county? Yes, No, Not Sure

12b. Do you think that Prince George's County provides enough **high-quality, high-amenity** housing options? Yes, No, Not Sure

12c. Do you think that Prince George's County provides enough housing in **safe neighborhoods?** Yes, No, Not Sure

13. How many people live in your home (including yourself)? _____

14. What is your annual household income (including you, as well as your spouse/partner and other family members, if applicable)?

Less than $25,000

$25,000 – 49,999

$50,000 – 74,999

$75,000 – 99,999

$100,000 – 149,999

$150,000 or more

15. Approximately how much do you pay in rent or mortgage each month for the home you live in?

Less than $1,000

$1,000 – 1,499

$1,500 – 1,999

$2,000 – 2,499

$2,500 – 2,999

$3,000 or more

Thank you!

Tabulations of In-Commuter Survey Data

1. Do you work in Prince George's County?

	Freq.	Percent	Cum.
No, I don't work (e.g., student,tourist	3	1.09	1.09
No, I work elsewhere	9	3.28	4.38
Yes	262	95.62	100.00
Total	274	100.00	

2. How long have you been at your current job?	Freq.	Percent	Cum.
	4	1.46	1.46
1 to 3 years	41	14.96	16.42
3 to 5 years	35	12.77	29.20
Less than 1 year	41	14.96	44.16
More than 5 years	153	55.84	100.00
Total	274	100.00	

3. Which of the following best describes the industry you work in?	Freq.	Percent	Cum.
No Answer	2	0.73	0.73
Administrative Services	26	9.49	10.22
Building Services	4	1.46	11.68
Construction	2	0.73	12.41
Education	3	1.09	13.50
Federal (Civilian) Government	12	4.38	17.88
Health Care & Social Services	22	8.03	25.91
Military	1	0.36	26.28
Other	29	10.58	36.86
Real Estate, Finance & Insurance	4	1.46	38.32
Retail	1	0.36	38.69
State & Local Government	154	56.20	94.89
Technology Services	6	2.19	97.08
Transportation	8	2.92	100.00
Total	274	100.00	

4. Where do you live?	Freq.	Percent	Cum.
No Answer	42	15.33	15.33
Anne Arundel County	33	12.04	27.37
Baltimore City/Baltimore County	7	2.55	29.93
Charles County	22	8.03	37.96
District of Columbia	10	3.65	41.61
Howard County	12	4.38	45.99
Montgomery County	10	3.65	49.64
Northern Virginia	5	1.82	51.46
Prince George's County	96	35.04	86.50
Somewhere else	37	13.50	100.00
Total	274	100.00	

5. Do you rent or own your home?	Freq.	Percent	Cum.
No Answer	3	1.09	1.09
Live with friends/family, don't pay rent	17	6.20	7.30
Own	188	68.61	75.91
Rent	66	24.09	100.00
Total	274	100.00	

6. What type of housing do you live in?	Freq.	Percent	Cum.
No Answer	4	1.46	1.46
A single-family detached home	162	59.12	60.58
A townhome or duplex	69	25.18	85.77
A unit in a multifamily apartment or co	39	14.23	100.00
Total	274	100.00	

7. How many people live in your home (including yourself)?	Freq.	Percent	Cum.
0	1	0.36	0.36
1	40	14.60	14.96
2	86	31.39	46.35
3	53	19.34	65.69
4	47	17.15	82.85
5	27	9.85	92.70
6	16	5.84	98.54
7	2	0.73	99.27
8	2	0.73	100.00
Total	274	100.00	

8. What is the MAIN reason you do not live in Prince George's County?	Freq.	Percent
I don't think Prince George's County has the kind of housing I want to live in	5	3.68
I like the neighborhood I currently live in	28	20.61
I live closer to where my spouse/partner works	20	14.73
I lived in my current home before I took my current job	34	25.05
I think housing in Prince George's County is too expensive	21	15.44
I think safety is a concern in Prince George's County	10	7.36
I think school quality in Prince George's County is a concern	5	3.68
Other	9	6.62
Total	136	100.0

9. What would make you move to Prince George's County? (Respondents could provide more than one answer.)

	Freq.	Percent
Improved school quality in Prince George's County	69	55.20
Finding a home similar to the one I live in at equal or lower cost	52	41.60
More walkable neighborhoods	47	37.60
An opportunity to buy a home in Prince George's County	31	24.80
More amenities such as restaurants and retail options	24	19.20
Housing assistance- either to rent or to buy a home - in Prince George's County	20	16.00
A good housing option close to Metro	17	13.60
Other	29	23.20
Total	125	100.00

10. If you were to move to Prince George's County, do you know what Neighborhood you would move to?

	Freq.	Percent	Cum.
I wouldn't move into Prince George's Co	35	28.23	28.23
Not Sure	49	39.52	67.74
Yes	40	32.26	100.00
Upper Marlboro	4		
Hyattsville	4		
College Park	4		
Bowie	13		
Brandywine	2		
Other	13		
Total	124	100.00	

11. Do you think that Prince George's County provides enough housing options that are affordable to people who work in the county?

	Freq.	Percent	Cum.
No Answer	2	0.73	0.73
No	152	55.47	56.20
Not Sure	66	24.09	80.29
Yes	54	19.71	100.00
Total	274	100.00	

12. Do you think that Prince George's County provides enough high-quality, high-amenity housing options?

	Freq.	Percent	Cum.
No Answer	1	0.36	0.36
No	130	47.45	47.81
Not Sure	59	21.53	69.34
Yes	84	30.66	100.00
Total	274	100.00	

13. Do you think that Prince George's County provides enough housing in safe neighborhoods?

	Freq.	Percent	Cum.
No Answer	1	0.36	0.36
No	160	58.39	58.76
Not Sure	70	25.55	84.31
Yes	43	15.69	100.00
Total	274	100.00	

14. What is your annual household income (including you, as well as your spouse/partner and other family members, if applicable)?

	Freq.	Percent	Cum.
No Answer	4	1.46	1.46
Less than $25,000	5	1.82	100.00
$25,000 - 49,999	30	10.95	62.77
$50,000 - 74,999	50	18.25	81.02
$75,000 - 99,999	47	17.15	98.18
$100,000 - 149,999	66	24.09	25.55
$150,000 or more	72	26.28	51.82
Total	274	100.00	

15. Approximately how much do you pay in rent or mortgage each month for the home you live in?

	Freq.	Percent	Cum.
No Answer	5	1.82	1.82
Less than $1,000	56	20.44	100.00
$1,000 - 1,499	75	27.37	29.20
$1,500 - 1,999	65	23.72	52.92
$2,000 - $2,499	40	14.60	67.52
$2,500 - 2,999	18	6.57	74.09
$3,000 or more	15	5.47	79.56
Total	274	100.00	

Contents

I. Introduction 2
II. Summary of Key Findings from Review of Programs 3
III. Summary of Key Findings from Review of Policy Tools 5
IV. Summary of Key Findings from Review of Financing Tools 6
V. Tool-by-tool assessment 8
a. Programs 8
b. Policy tools 18
c. Financing tools 23
VI. Case studies on new or expanded tools that could support the existing toolbox 31
Tools to help diversify housing options 31
Tools to support affordable housing production 32
Tools to support housing preservation 35
Tools to support neighborhood revitalization 37
Tools to support vulnerable residents 38

I. Introduction

Prince George's County has many housing programs, related policy tools and financing mechanisms to support housing development and facilitate preservation efforts throughout the county. Many of these programs are supported by federal, state and local resources. The Programs and Tools Assessment included a review of the following programs, policies and financing tools currently used by the County to address housing related conditions and challenges:

Housing Programs	Policies	Financing
•Housing Production Program •Acqusition and Rehabilitation •Pathway to Purchase •Housing Rehabilitation Assistance Program (HRAP) •Housing Choice Voucher Program •Moderate Rehabilitation Program •Veterans Affairs Supportive Housing •Homeless Rental Assistance •Rental Allowance Program •Clean Energy Programs	•Density Bonus •Right of First Refusal •Parking Waivers •Deferred Land Sales •Public Land Disposition •Public Safety and School Charge Exemption •Revitalization Tax Credit	•Housing Investment Trust Fund •Payment In Lieu of Taxes (PILOT) •Tax Increment Financing (TIF) •EB-5 (Immigrant Investor) Program •Economic Development Investment (EDI) Fund • Parking Revenue •Property Assessed Clean Energy (PACE) •New Market Tax-Credits (NMTC) •Federal Housing Resources (HOME, CDBG, LIHTC)

The assessment sought to answer two questions, including:

1. How do these housing programs, related policies and financing tools address the County's housing conditions?
    - Limited housing options
    - Shortage of affordable rental units
    - Aging and poor-quality housing stock
    - Neighborhood revitalization
    - Residents vulnerable to displacement

2. How do these housing programs, related policies and financing tools advance the County's key goals?
    - Attracting new residents (this includes implications for millennials, employers, developers)
    - Supporting existing residents (this includes implications for long-time residents, seniors, and other residents at-risk of displacement)
    - Building on strategic investments (e.g. TOD areas, including Purple Line, high-value parcels, and TNI areas)

II. Summary of Key Findings from Review of Programs

The following summarizes key findings from the review of the County's housing programs and how they **currently** address the conditions and goals above.

Programs	Market conditions					Strategic goals		
	Limited housing options	Shortage of affordable rental units	Housing quality concerns	Neighbor-hood revitalization	Displace-ment concerns	Attracting new residents	Supporting existing residents	Building on strategic invest-ments
Housing Production Program	X	X				X	X	X
Acquisition and Rehabilitation			X	X			X	
Pathways to Purchase Program	X					X	X	
Housing Rehabilitation Assistance Program (HRAP)			X	X			X	
Housing Choice Voucher Program		X					X	
Housing Choice Voucher Home-ownership Program	X						X	
Moderate Rehabilitation Program		X	X				X	
VASH Vouchers		X					X	
HOPWA		X					X	
Rental Allowance Program		X			X		X	
Clean Energy Programs	*	*	*	*	*	X	X	

*Subject to finalized program details (still under development)

- The County's current programs do not prioritize of existing affordability. The HRAP program is focused on preservation of owner-occupied housing, and the HITF includes preservation as an eligible use however additional or updated programmatic, policy and financing tools may be needed to ensure the County maintains this asset moving forward.

- Existing programs do not specify or prioritize more diverse housing products, contributing to the limited housing options available in the County. Aligning priorities with desired projects and established geographic targets can help address this.

- There are a several current County programs that offer direct financial assistance to residents to help with housing costs (Pathway to Purchase, Housing Choice Vouchers, Rental Allowance Program), but they have not been able to keep up with residents' needs. More specific targeting of programs and other policy changes (e.g. requiring the acceptance of vouchers when investing resources in a project) may help magnify the impact of these programs. There is also clear interest in additional support for homeownership among residents. Bolstering homeownership counseling,

particularly for eligible voucher recipients, may help build new pathways from existing rental programs into homeownership and create a steady pipeline for the Pathway to Purchase loan program. The County may wish to leverage this program through a Community Land Trust or otherwise apply re-sale restrictions to homeownership projects it invests in, to preserve longer-term affordability.

- Currently, the County's programs emphasize new construction over preservation, which limits the County's ability to address its aging housing stock and preserve quality and affordability of existing rental housing. It may be more timely and cost-efficient for the County to preserve these properties now, rather than waiting to build new affordable units, especially as various markets throughout the county continue to heat up (e.g. areas around the Purple Line). New tools like PACE and Section 108 could capitalize initial efforts to improve quality and affordability of existing stock.

- Many of the County's housing programs are offered countywide. While this creates flexibility, it limits the impact the County's investment can have on existing housing conditions, particularly given the significant variation observed across the County's various submarkets. In addition to considering additional targeting and scaling of existing programs, the County should leverage opportunities to create new programs that address specific market conditions. For example, the County's Clean Energy Programs offer an opportunity to leverage new programs and resources to support strategic investments, and programs targeting innovative and lower cost housing design could support both market rate and affordable housing.

III. Summary of Key Findings from Review of Policy Tools

The following summarizes key findings from the review of the County's housing policies and how they **currently** address the conditions and goals above.

Policy tools	Market conditions					Strategic goals		
	Limited housing options	Shortage of affordable rental units	Housing quality concerns	Neighbor-hood revitalization	Displace-ment concerns	Attracting new residents	Supporting existing residents	Building on strategic invest-ments
Density Bonus	X	X				X	X	X
Right-of-First Refusal		X	X				X	
Deferred Land Sale Price	X	X	X			X	X	X
Public Land Disposition	X	X	X			X	X	X
School Surcharge Exemptions	X	X				X		X
Revitalization Tax Credit				X			X	X

- There are few current policies to support residents vulnerable to displacement. There are a variety of ways the County can better support existing residents vulnerable to growing market pressures, e.g. exploring additional protections for renters or offering tax relief to long-time homeowners. Additionally, developing a relocation/displacement policy when redeveloping multifamily properties would support vulnerable residents.

- The County can create stronger connections between existing housing programs, particularly those that target TOD areas, and other available tools to capitalize on existing market trends. For instance, if the County relaxes Adequate Public Facilities Ordinance requirements within Regional Transit Districts and provides upfront infrastructure investments so critical to priming the pump for TODs, these combined actions may support higher density development around transit.

IV. Summary of Key Findings from Review of Financing Tools

The following summarizes key findings from the review of the County's financing tools and how they **currently** address the conditions and goals above.

Financing tools	Market conditions					Strategic goals		
	Limited housing options	Shortage of affordable rental units	Housing quality concerns	Neighbor-hood revitalization	Displace-ment concerns	Attracting new residents	Supporting existing residents	Building on strategic invest-ments
Housing Investment Trust Fund	X	X						
Payment In Lieu of Taxes (PILOT)	X	X						X
Tax Increment Financing (TIF)		X		X				X
EB-5 (Immigrant Investor) Program		X						X
Economic Development Investment (EDI) Fund								X
Parking Revenue	X	X				X		X
Property Assessed Clean Energy (PACE)			X	X	X		X	
New Market Tax-Credits (NMTC)		X						X
Federal Housing Resources (HOME, CDBG, LIHTC)	X	X	X	X		X	X	
Housing Investment Trust Fund	X	X						

- Broadly, there are limited resources and few tailored financing products to support housing development. Developing financing term sheets across County departments engaged in development activities would provide more transparency on priorities, subsidies or incentives available, and accessible evaluation criteria for existing financing mechanisms could create a more appealing environment for development in the county. Accounting for these market-based perspectives in updating existing policies, programs, and financing will support a more robust environment for development.

- Additional resources can be cultivated to support more preservation, mixed-income, and mixed-use development (e.g. parking revenue, Section 108, PACE, etc.). The Revenue Authority currently had a $33.6 million net position in 2017. Revenue generated from parking could provide a substantial resource to support housing development in the County, if the funds could be reserved for housing development on an annual basis. While parking revenue is currently dedicated for other uses in the coming years, these funds could be used as a dedicated source to support housing development in the future. This funding source could be designed as an equity, preservation or acquisition tool to support development. The County has $20.6 million in Section 108 borrowing capacity which could be leveraged to support more mixed-income and mixed-use development projects.

- The County can expand on existing efforts to target policy tools to TOD areas (e.g. Housing Production Program, Density Bonus, Public Safety and School Charge Exemptions) by establishing

priorities for access to transit and other pathways to opportunity to guide financing decisions. As noted above, the County could strengthen its existing Housing Production Program by creating consistent funding term sheets and an outline of the review process to increase transparency. The County has aligned local application timelines with applications for other financing/incentives (across the local, state, and federal levels). This additional transparency and financing availability will provide additional leverage opportunities, allowing developers to provide more units affordable to different income levels in these priority areas.

V. Tool-by-tool assessment

a. Programs

Housing Production Program	
DHCD seeks to target development by providing funding to support housing development in the transit oriented development (TOD) areas. Additionally, in support of the County Executive's vision, DHCD has identified the Transforming Neighborhoods Initiatives (TNI) target areas as a priority. In all cases, DHCD seeks new construction or rehabilitation projects that support mixed-income, mixed-use, mixed-tenure and mixed-financed rental and/or homeownership housing opportunities which are critical to sustainability and viability. Projects receiving HOME funds are subject to 15- to 20-year affordability restrictions and projects receiving Housing Investment Trust Fund (HITF) dollars are subject to 30- to 40-year affordability restrictions.	
Category	Production and preservation
Activity type	Development loan or incentive
Geographic target	TOD and TNI areas
Population target	Up to 120% AMI; HOME funds targeting <60% AMI
Housing types	Rental and homeownership; multifamily and single-family
Affordability restrictions	15-20 years (HOME funds); 30-40 years (HITF funds)
Lead administrator	DHCD (Community Planning Division, Housing Development)
Partners	Developers, CHDOs, State CDA
Annual funding	$2.6M in HITF; $750k in HOME; ~$1-3M in LIHTC (1-2 projects)
Number of units or households assisted annually	Target: 10 new; 261 rehab 2017 actual: 35 new; 234 rehab
Existing supportive tools	HITF, PILOT, HOME, CDBG, CDA tax exempt bond financing, LIHTC
Challenges	• Limited transparency in the application process • HITF is available to fund units up to 120% AMI, but rents in this range are already being offered in the market without subsidy/incentive
Assessment summary	Align priorities with desired projects and establish geographic targets to promote access to opportunity; continue to align application timeline with applications for other financing and incentives (local, state, and federal); prioritize projects that serve current gaps in the market

Pathway to Purchase (previously: My HOME II)	
The Pathway to Purchase program is funded by the HOME program and the Housing Trust Fund. This program provides home purchase assistance to eligible first-time homebuyers to purchase owner occupied or vacant residential properties anywhere in Prince George's County. Home purchase assistance includes down payment and/or mortgage principal reduction costs and/or closing costs.	
Category	Homeownership
Activity type	Direct financial assistance (loan)
Geographic target	Countywide
Population target	51-80% AMI, first-time homebuyers
Housing types	Single-family
Affordability restrictions	10 years
Lead administrator	HIP
Partners	DHCD, RDA
Annual funding	$750,000 in HOME; $2.5M in HITF
Funding terms	0% deferred interest, forgiven after 10 years HITF: up to $15,000 HOME: up to $10,000
Number of units or households assisted annually	2017: 14 2016: 41
Existing supportive tools	HOME
Challenges	• Program does not prioritize key geographic targets (limiting impact on broader strategic goals like neighborhood stabilization) • 35% front-end debt-to-income and 47% back-end • $10,000 limit restricts buyers to certain housing stock (often lower quality housing) & certain areas of the county • Cost-benefit of recapture vs. resale
Assessment summary	Scale down payment assistance loan terms relative to geographic target areas and missing middle housing products; apply re-sale restrictions to preserve longer-term affordability; combine with CLT investments

Housing Rehabilitation Assistance Program (HRAP)	
CDBG Single Family Homeowner Occupied Housing Rehabilitation Assistance Program provides funding to support rehabilitation loans to homeowners for repairs, including roof replacement, electrical and plumbing work, etc. Loans are available up to $60,000.	
Category	Homeownership
Activity type	Preservation
Geographic target	Countywide
Population target	<80% AMI
Housing types	Single family, occupied
Affordability restrictions	5-10 years
Lead administrator	RDA
Partners	DHCD, HIP, Capital One, State programs
Annual funding	N/A
Funding terms	0% interest Deferred payment Paid in full when home is sold, transferred or ceases to be the primary residence of buyer
Number of units or households assisted annually	2017: 83 2016: 186
Existing supportive tools	HOME and CDBG
Challenges	N/A
Assessment summary	Program could leverage funding from Clean Energy and Green Leasing Program funds; program could be targeted to achieve broader neighborhood revitalization goals

Housing Choice Voucher Program (HCVP)	
The Housing Choice Voucher Program (HCVP), also referred to as "Section 8", is a "tenant-based" voucher program that provides tenants the opportunity to live where they choose. The Rental Assistance Division (RAD) pays the owner the difference between 30% of adjusted family income and a PHA-determined payment standard or the gross rent for the unit, whichever is lower. The family may choose a unit with a higher rent than the payment standard and pay the owner the difference not to exceed 40% of adjusted family income. All rents are subject to a comparability study of similar unassisted properties in the immediate area.	
Category	Rental
Activity type	Direct financial assistance
Geographic target	Countywide
Population target	<50% AMI
Housing types	All
Affordability restrictions	Initial leases must be signed for at least one year, after which the landlord may initiate a new lease or allow the family to remain in the unit on a month-to-month lease
Lead administrator	HAPGC (Rental Assistance Division)
Partners	Private landlords
Annual funding	$70,789,491 (FY2017) for all Housing Choice Voucher Tenant-Based Assistance
Funding terms	HCV payments standards are set at 110% of FMR, with a minimum rent requirement of $50
Number of units or households assisted	5,827 households assisted across HAPGC's tenant assistance programs: HCV (4,830), VASH & VET (170), VAWA (49), Section 811 (49), Homeownership (68), Family Unification Program (459), & Central Gardens (98) -- 98% utilization rate; 102 families exercised portability.
Existing supportive tools	VASH, VAWA, Family Unification Program (FUP), Section 811, HCVP Homeownership Program
Challenges	• Program capacity—the last time the waitlist was opened (2015), there were 40,000 applicants and they could only take 5,000 • Finding landlords to accept vouchers • Property conditions (many properties fail inspections) • Overall perception and communication issues • Special population needs (e.g. need for accessible units that aren't currently available/are hard to find) • Limited cross-agency coordination
Assessment summary	Require acceptance of vouchers when disposing of property for affordable housing, HITF or other supported developments; explore landlord outreach program; increase use of project-based vouchers in and around TOD sites or areas with stronger pathways to opportunity; consider pursuing RAD; establish standards for marketing units as "accessible" and maintain inventory of accessible units; increase transparency of communications and staff training, particularly on key issues like waitlist processes and property maintenance

Housing Choice Voucher Homeownership Program (HCVHP)	
The Housing Choice Voucher Homeownership Program (HCVHP) uses a voucher subsidy that once helped families pay rent to a landlord to be used to now help first-time homeowners to purchase their own home. The program is only eligible for current housing choice voucher recipients in good standing, first-time homeowners i.e., a family not having owned a home during the past 3 years, and families with a minimum of $30,000 of earned income. All families on this program must attend homeownership classes.	
Category	Homeownership
Activity type	Direct financial assistance
Geographic target	Countywide
Population target	<50% AMI first-time homebuyers (minimum gross earned income for eligibility is $30,000, plus minimum credit score of 620)
Housing types	All
Affordability restrictions	Homeownership assistance is available for a maximum 15-year term for mortgages with a 20-year or longer term and a maximum 10-year term in all other cases.
Lead administrator	HAPGC (Rental Assistance Division)
Partners	Private landlords
Annual funding	$70,789,491 (FY2017) for all Housing Choice Voucher Tenant-Based Assistance, including the Homeownership Program (general HCV makes up most of this funding, based of share of vouchers dedicated to HCV relative to the total share of vouchers dedicated to the homeownership program)
Funding terms	Applicants must demonstrate a minimum down payment of at least 3% or more and 1% of the purchase price of the property must come from the family's personal resources.
Number of units or households assisted annually	68 program participants in FY2016 (7 successfully matriculated to homeownership in FY2016, goal of 10 more families matriculating in FY2017)
Existing supportive tools	HomeChoice counseling program, Family Self Sufficiency (FSS) program
Challenges	Participants in HCV program are scared to make the leap to homeownership, even with the assistance of the FSS program up to that point
Assessment summary	Require acceptance of vouchers when disposing of property for affordable housing, HITF or other supported developments; bolster homeownership counseling/supports for HCV participants eligible for homeownership

Moderate Rehabilitation Program	
The Moderate Rehabilitation Program (Mod Rehab) provides project-based rental assistance for low-income families. Project-based assistance is a component of the Housing Agency's (HA) Housing Choice Voucher Program. The HA can attach up to 20% of its voucher assistance to specific housing units if the owner of multifamily housing agrees to either rehabilitate or construct the units, or the owner agrees to set aside a portion of the units in an existing development in exchange for low interest loans; the subsidy stays with the property and will not transfer with the family should they decide to move to other housing. All participants must meet the income criteria set by the Housing Choice Voucher Rental Assistance Program.	
Category	Rental
Activity type	Preservation
Geographic target	Countywide
Population target	<80% AMI
Housing types	Multifamily
Affordability restrictions	Project-based vouchers
Lead administrator	HAPGC
Partners	Private landlords
Annual funding	Approximately $1.5M based on past years' funding for similar number of units
Funding terms	HAPGC can attach up to 20% of its voucher assistance to specific housing units (based off 110% FMR payment standard) or the owner can agree to set aside a portion of the units in an existing development in exchange for low-interest loans
Number of units or households assisted annually	Approximately 174 PBV certificates are administered under the Moderate Rehab program
Existing supportive tools	Housing Choice Voucher program
Challenges	• Lack of coordination with other programs and development incentives/financing
Assessment summary	HAPGC could increase use of PBVs to support mixed-income communities in TOD areas or other areas with strong pathways to opportunity, particularly if this resource is aligned with other incentives and financing (e.g. HITF or PILOT)

Veterans Affairs Supportive Housing (VASH)	
The HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). The VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics. The VA screens and makes referrals to the Housing Authority.	
Category	Rental
Activity type	Supportive housing
Geographic target	Countywide
Population target	Veterans earning <50% AMI
Housing types	All
Affordability restrictions	Initial leases must be signed for at least one year, after which the landlord may initiate a new lease or allow the family to remain in the unit on a month-to-month lease
Lead administrator	HAPGC
Partners	Private landlords, VA & other service providers
Annual funding	$70,789,491 (FY2017) for all Housing Choice Voucher Tenant-Based Assistance, including the Homeownership Program (general HCV makes up the clear majority of this funding, based of share of vouchers dedicated to HCV relative to the total share of vouchers dedicated to the VASH program)
Funding terms	150 VASH vouchers have been allocated to HAPGC
Number of units or households assisted annually	133 VASH vouchers available, plus 37 Veterans Assistance (VET) Program vouchers
Existing supportive tools	VET, Homeownership Program, VA clinical services
Challenges	• Lower utilization rate than overall HCV (89% utilization of VASH vouchers vs. 98% utilization of all HCV tenant-based assistance)
Assessment summary	Continue coordination with VA and other agencies, like DSS, to identify eligible applicants; provide clear briefing materials on availability of assistance and process to obtain vouchers; support recipients in identifying units with appropriate accessibility features by inventorying "accessible" units throughout the County, including details on specific features and proximity to services

HOPWA or Homeless Rental Assistance	
The Prince George's County Department of Social Services provides programs that help families who have had an unforeseen emergency and support families to become more stable and self-sufficient. The Department oversees several programs including the Continuum of Care program, Housing and Homeless Services, Temporary Housing, Permanent Supportive Housing, and Emergency Shelters. HAHSTA is currently serving as the administrative agent for Suburban Maryland.	
Category	Rental
Activity type	Supportive housing, tenant-based rental assistance, rapid re-housing
Geographic target	Countywide
Population target	Persons at-risk of homelessness or persons with HIV/AIDS
Housing types	All
Affordability restrictions	Various
Lead administrator	DSS, GWUL and CAC
Partners	DHCD
Annual funding	HOPWA: $2.1M ESG: $387k General fund: $1.4M (Shelters and Operations)
Funding terms	
Number of units or households assisted annually	RRH: 110 TBRA: 103 STRMU: 37 Homelessness Prevention: 81 Shelters: 100-unit women and children; 24-unit men; 13 apartments for families; 50 bed hypothermia shelter
Existing supportive tools	Marriage license tax Coordinated entry
Challenges	• 212 HOPWA clients on the waiting list for housing. Housing gaps are emergency housing, transitional housing, long-term housing facilities, and supportive services • Eviction rates are highest in the region • Fixed-income seniors at-risk increased by 12 percent • Mismatch between geographic coverage of services and availability housing • Encampments of homeless populations in certain areas of the county • High system utilizers cost the County millions annually • Landlords not accepting vouchers
Assessment summary	Develop a systems solution to mitigate evictions or displacement through enhanced diversion programs. Explore micro-unit, tiny homes or similar housing options for homeless encampments. Explore diversion programs to address high system utilizers and leverage savings to fund diversion efforts. Explore use of CBAs to support homeless programs and services. Leverage publicly owned land to support housing and services for homeless populations, prioritizing available land in areas with larger homeless populations.

Rental Allowance Program (RAP)	
A state-funded housing program that provides fixed monthly rental assistance payments to eligible lower- income homeless persons and to households with critical emergency housing needs. The Rental Allowance Program (RAP) provides fixed monthly rental assistance payments to eligible lower-income homeless persons and households with critical and emergency housing needs. The assistance is on a short-term basis. The goal of the RAP is to demonstrate that these families with critical housing needs can return to long-term housing self-sufficiency following a short-term period of RAP subsidy payments.	
Category	Rental, Homelessness - prevention
Activity type	Direct financial assistance
Geographic target	Countywide
Population target	<30% AMI
Housing types	All
Affordability restrictions	12-24 months
Lead administrator	HAPGC (Rental Assistance Division)
Partners	State of Maryland (funder), private landlords, DSS, LARS, UCAP
Annual funding	$199,800 in FY2017
Funding terms	Based on family size: 1-2 persons: $460/mo 3-4 persons: $490/mo 5-6 persons: $730/mo
Number of units or households assisted annually	51
Existing supportive tools	Support services
Challenges	• Duration of assistance is limited to 12 months; local programs offer support for up to 24 months
Assessment summary	Explore opportunities to partner with the Faith-based community to develop additional transitional housing.

Clean Energy Programs	
The Office of Central Services, Sustainable Energy Program was created in March of 2013. The program leads the County's efforts to reduce energy consumption, costs, and carbon emissions. OCS offers several clean energy programs, including: TNI Clean Energy Program; Energy star and Green Leasing Program; and Green Energy Sustainability Fund. The TNI Clean Energy Fund is targeted toward residential customers.	
Category	Homeownership
Activity type	Grants, loans
Geographic target	TNI communities
Population target	Existing homeowners
Housing types	Single-family
Affordability restrictions	none
Lead administrator	Office of Central Services
Partners	FSC First
Annual funding	$11m in grants to residential customers
Funding terms	grant
Number of units or households assisted annually	TBD
Existing supportive tools	Could be combined with HRAP or Pathways to Purchase programs
Challenges	• No known challenges as this is a new program
Assessment summary	The $11m TNI clean energy program provides a great resource and could be leveraged in conjunction with other County programs targeting the TNI communities. The County should target low-income homeowners for assistance, and neighborhoods in need of revitalization and residents vulnerable to displacement.

b. Policy tools

Density Bonus (B2013-57)	
In exchange for the increased density, ten percent of units must be affordable to the workforce for a 30-year period or ten percent of commercial units must be sold to local businesses at half the market-rate price per square foot for a 10-year period.	
Category	Rental and homeownership
Geographic target	M-X-T zones; within half-mile of metro or quarter-mile of MARC/light rail
Population target	Workforce (moderate-income households) & businesses
Production vs. preservation	Production
Housing types	Multifamily or single-family
Lead administrator	MNCPPC
Challenges	• Limited geographic applicability • Not leveraged by other programs or tools
Assessment summary	Expand applicability of policy in urban and suburban growth areas to capture more areas experiencing increased development and housing demand; include this policy as part of a more comprehensive incentive and financing package for new developments (e.g. in conjunction with HITF dollars).

Right of First Refusal (Sec. 13-1119)	
The Prince George's County Department of Housing and Community Development has authority pursuant to Sec. 13-1119 of the Prince George's County Code to promulgate and amend, as deemed necessary, regulations to govern the right of first refusal ("ROFR") for Prince George's County, Maryland ("County") to buy multifamily rental facilities as a means of revitalization and to preserve housing opportunities for low- to moderate income households and in the County. This policy applies to the conversion of rental facilities with 20 or more units. Ninety days' notice is required when greater than one-third of occupied units on a property will be demolished or one-third of tenants will be displaced.	
Category	Rental
Geographic target	Countywide
Population target	Low- to moderate-income households
Production vs. preservation	Preservation
Housing types	Multifamily
Lead administrator	Various
Challenges	• No funding source to support acquisition of properties (or other intervention) when notice is provided
Assessment summary	Provide funding through an acquisition fund (and/or other supports like designating partner nonprofits who can acquire properties); Revenue Authority parking revenue may be a potential source for this type of fund

Parking waivers	
There are several instances in which developers may receive waivers to some or all of the zone's parking requirements: • *In conjunction with approval of a Specific Design Plan, the Prince George's County Planning Board may reduce requirements for off-street parking serving a particular lot, to the extent that the applicant can demonstrate that adequate parking is provided on-street or within a maximum distance of five hundred (500) feet from the lot, or that uses which do not generate the need for parking at the same time may share a parking lot.* • *If the development is in proximity to transit (both rail transit and bus or trolley transit) – exact reduction varies based on type of building (single-family or multifamily) and how close to transit the project is located*	
Category	Rental & homeownership
Geographic target	Near transit
Population target	None
Production vs. preservation	Preservation
Housing types	Single-family and multifamily (also applies to some civic and commercial buildings)
Lead administrator	MNCPPC
Challenges	• Recently updated as part of the Zoning Rewrite (may take developers some time to adjust to fully utilize this tool) • No population targeting (e.g. seniors or low-income households)
Assessment summary	Leverage as part of comprehensive incentive package across agencies (MNCPPC, DHCD, EDC) to support mixed-use development near transit & actively market that incentive package to developers, particularly those offering affordability or accessibility; additional reductions could support affordability, particularly in areas around transit that are targeted for preservation efforts (e.g. through a preservation overlay zone)

Deferred land sale price	
The Redevelopment Authority (RDA) can acquire underperforming real estate and return properties to productive use. In some cases, the RDA can defer the land sales price to support infill development. The use of deferred land sales price is negotiated on a case-by-case basis.	
Category	Rental and homeownership
Geographic target	Infill areas
Population target	Low- to moderate- income households
Production vs. preservation	Preservation
Housing types	All
Lead administrator	RDA
Challenges	• This practice is not tied to a general land disposition policy • Offered only on a case-by-case basis to promote infill development
Assessment summary	Incorporate this incentive as part of a broader land disposition policy that supports more diverse housing types; identify clear and consistent priorities around housing for developers to meet to purchase land at a deferred price

Public Land Disposition (Section 2-111.01)	
The County Executive is authorized to sell, lease or otherwise dispose of any County-owned real property, when such property is no longer needed for County use or when the proposed disposition is in furtherance of a public purpose. The County Executive inventories all real property owned by the County for review by County Council each May. Property to be sold is first offered to the municipality in which the property lies, MNCPPC, Washington Suburban Sanitary Commission, and to the State. The County Executive may also convey the title to another governmental agency for less than the acquisition cost when it is in the public interest. The County Executive may also propose conveying the land to any public or private parties to promote a specific purpose, limited to elderly housing, affordable family housing, transportation, not-for-profit sport and recreational uses, and day care centers for children or adults. In such instances, contracts are negotiated on a case-by-case basis and are subject to approval by resolution of the County Council.	
Category	Rental and homeownership
Geographic target	Countywide
Population target	Low- to moderate-income households, elderly, persons with disabilities
Production vs. preservation	Production
Housing types	All
Lead administrator	Office of Central Services
Challenges	• Inventory is only reviewed once annually, not aligned with timelines on applications for other housing incentives or financing • Case-by-case process for disposition without defined standards for approval
Assessment summary	Establish consistent process for disposition of land that defines clear standards for receipt of land based on various policy priorities; review other application timelines that may impact utilization of public land for these priority uses and align disposition process accordingly to allow recipients to leverage land with other resources (e.g. HITF, LIHTC, CIP); identify geographic targets where specific public uses for land can be prioritized (e.g. prioritizing disposition of land for elderly housing or affordable family housing in areas targeted for preservation); this policy could also support the creation of a Community Land Trust

School Facilities and Public Safety Surcharge Exemptions	
The County collects a school facilities surcharge of $15,972 per unit for residential development in the suburban and rural tiers and $9,317 for residential development in the urban tier. This surcharge covers anticipated increases in public educational services required to accommodate the new residents that development brings. A 50% reduction is available for multifamily properties within one-quarter mile of Metro stations, within the Bowie MARC Station Community Center Designation Area, and within an approved Transit District Overlay Zones (TDOZ). A public safety surcharge of $2,515 for permits issued in the developed tier, $7,541 for other areas. Exemptions are also available for studio or efficiency apartments within one-quarter mile of Metro stations, within a TDOZ, and in other limited circumstances. A Work Group, convened by the State, is evaluating potential revisions to existing exemptions to support transit-oriented development in Prince George's County, particularly near the Purple Line Corridor.	
Category	Rental and homeownership
Geographic target	TOD areas, College Park, Developed Tier
Population target	None
Production vs. preservation	Production
Housing types	Multifamily
Lead administrator	EDC
Challenges	• Not aligned as a full package with other EDC and DHCD incentives, which could support more diverse and mixed-use housing types • Lack of clarity around some of the conditions in which exemptions apply (e.g. "in other limited circumstances")
Assessment summary	Leverage this incentive with other available tools to promote more diverse housing options, particularly in areas with strong pathways to opportunity; provide clear criteria for all circumstances in which these reductions/exemptions are available

Revitalization Tax Credit

Revitalization/Redevelopment tax credits encourage redevelopment and investment in inner-beltway communities of Prince George's County. Eligible improvements to real property located within these districts shall be allowed a tax credit on County real property taxes. Eligible improvements include:

- *construction, reconstruction, or extension of non-residential structures;*
- *reconstruction or extension of existing residential structures;*
- *construction or reconstruction of new single-family residential structures that are built on lots on which a residential structure has been razed or demolished within the prior five years, or on vacant lots between adjacent lots with single-family residential structures;*
- *new construction in developments of less than ten one-family dwellings**

For the first tax year following the year in which the improvements are completed and assessed, residential & non-residential improvements receive a tax credit for 100% of the amount of the County property tax imposed on the increased assessment. The tax credit is reduced in the following tax years (non-residential: 80% in year 2, 60% in year 3, 40% in year 4, and 20% in year 5; residential: 66% in year 2, 33% in year 3). The maximum amount of eligible residential improvements is $200,000 per dwelling unit.

**new construction in developments of ten or more one-family dwellings, or new multi-family units, may be eligible for the tax credit upon resolution of the County Council.*

Category	Rental and homeownership
Geographic target	Urban tier (census tracts inside the Beltway where the median household income does not exceed the County's median)
Population target	Low- to moderate-income households
Production vs. preservation	Production
Housing types	All
Lead administrator	EDC
Challenges	• Not widely used or publicized
Assessment summary	Increase awareness of the program and how it can support CHS goals; target the program to areas with weaker pathways to opportunity

c. Financing Tools

Housing Investment Trust Fund (HITF)	
The fund will support two new programs – the Workforce Housing Gap Financing Program and the Pathway to Purchase Program. The budget allocates $2.6 million for the Workforce Housing Gap Financing Program and will enable the County to support the development of viable, mixed income communities by providing gap financing for the development of decent and quality workforce housing. The Pathway to Purchase program provides assistance to eligible approximately 150 first time homebuyers to purchase owner occupied or vacant residential properties in the County. The budget includes $2.5 million for the program.	
Category	Rental & Homeownership
Type of financing	Gap financing & low-interest, forgivable loans
Geographic target	Countywide
Population target	Workforce (exact income range is not specified) and first-time homebuyers
Production vs. preservation	Production & preservation
Housing types	All
Lead administrator	DHCD
Partners	RDA (Pathways to Purchase administrator)
Number of units or projects supported annually	No unit targets identified
Funding available	$5.1M total; $2.6M for Workforce Housing Gap Financing; $2.5M for Pathways to Purchase Program
Challenges	• Sequencing with other application cycles • No dedicated source of funding identified • Limited transparency on funding terms • Priorities are too general
Assessment summary	Create funding term sheets to provide transparency; expand priorities to include access to opportunity; identify a dedicated source that will allow the fund to grow over time and provide consistency for developers

Payment in Lieu of Taxes (PILOT)	
Payment in Lieu of Taxes (PILOT) is an agreement from the county to abate property taxes and instead charge an amount equal to a negotiated PILOT. The payment can range from zero up to the full amount of taxes due or more. In some cases, taxes are deferred rather than abated. A properly structured PILOT can also be used as a better alternative to a tax increment financing. • *The PILOT agreement could be negotiated so that the payment is equal to the greater of (1) the debt service on the bonds or (2) the tax payment that would otherwise have been due.* • *A PILOT is a payment in lieu of taxes (also sometimes abbreviated "PILOT"), made to compensate a local government for some or all the tax revenue that it loses because of the nature of the ownership or use of a piece of real property. Usually it relates to the foregone property tax revenue.* • *Recommendations are made by a county agency along with a private developer to the County Council after County Executive review.* • *Payments in lieu of taxes are authorized under several sections of the law, wherein local governments are permitted to approve such payments. These agreements may affect state, county, and/or municipal taxes. When an agreement is made, the local assessment office must be notified.*	
Category	Rental
Type of financing	Property tax abatement
Geographic target	Countywide
Population target	Low- to moderate-income households
Production vs. preservation	Production & preservation
Housing types	Multifamily
Lead administrator	DHCD
Partners	RDA, private developers
Number of units or projects supported annually	Supported ~2,900 units from 2010-2017 (~2,800 of those units were affordable to low-income households)
Funding available	Negotiated on a case-by-case basis 40-year affordability period required
Challenges	• No consistent terms for evaluation, other than financial feasibility
Assessment summary	Establish & communicate consistent terms for developers; expand tax relief to incentivize more affordable and mixed-income development in targeted areas (to build or expand access to opportunity, to capitalize on strategic investments, etc.); Market PILOT to for-profit developers for including affordable units in market-rate projects

Tax Increment Financing	
The uses of TIF financing by Maryland's local governments is usually restricted by state law. However, a recent change in state legislation broadened the permitted uses of TIFs, so that the County was able to pre-designate certain areas as pre-qualified and eligible for the use of TIFs for development projects. These areas are the "TIF Districts," and projects within them have increased certainty that they will be approved for a TIF bond, though they will still need to negotiate exact terms with the county. • *According to Maryland law, when a development or redevelopment project is going to create additional tax revenues for a jurisdiction, that jurisdiction can in certain cases issue bonds to pay for public improvements for related infrastructure-such as roads, parking, and stormwater management and can finance those bonds through the incremental increase in revenue that the project will generate.*	
Category	Rental & homeownership
Type of financing	Special Obligation Bond
Geographic target	5 TOD locations/TIF districts
Population target	All
Production vs. preservation	Production & preservation
Housing types	Multifamily
Lead administrator	EDC
Partners	Revenue Authority (RA), RDA
Number of units or projects supported annually	8 projects supported to date
Funding available	RA has issued a $28M special revenue bond to support EDC and RDA led projects
Challenges	• No formal partnerships or criteria established to prioritize use of TIF financing for affordable housing
Assessment summary	TIF financing could be leveraged in key development nodes prioritized by the County, including Opportunity Zones designated by the State. County should expand use of TIF financing mechanisms for affordable housing.

EB5 Financing	
The EB-5 Immigrant Investor Program offers U.S. Green Cards to eligible immigrants in exchange for a minimum $500,000 investment in a commercial enterprise, including development projects, promoting economic growth in key regional centers around the country. Prince George's County has used EB-5 financing to support construction of mixed-use developments, like the Metropolitan at College Park, which includes 238 residential units and 4,500 square feet of retail.	
Category	Rental
Type of financing	Investor financing
Geographic target	Regional centers
Population target	Market rate housing
Production vs. preservation	Production & preservation
Housing types	Multifamily
Lead administrator	RDA
Partners	EDC, Maryland Centre for Foreign Investment (MCFI)
Number of units or projects supported annually	Westphalia Town Center; Metropolitan at College Park
Funding available	Varies by project ($16.5 million of the Metropolitan's $64 million budget came from EB-5; MCFI set goal of raising $58 million for Westphalia)
Challenges	• Lengthy process to raise investment • Not typically a financer of affordable housing • Job creation requirements are prohibitive to broader interest
Assessment summary	Could be explored for more varied projects or prioritized for certain geographic areas within the county (e.g. urban tier)

Economic Development Initiative (EDI) Fund	
Economic Development Incentive Fund (EDI Fund) is a $50 million County program to expand the commercial tax base, increase job retention and attraction, facilitate development and redevelopment opportunities, and promote transit-oriented development and growth of key industry sectors. Qualified applicants can use funding for land and building acquisition, building infrastructure and empowerment, and equipment acquisition and working capital. Criteria for receipt of EDI funding include economic impact, alignment with County development goals and priorities (revitalization, in or adjacent to the developed tier, strategic investment areas), "but for" test (demonstration that the project would not move forward without County incentives), and ability to leverage other resources.	
Category	Rental
Type of financing	Gap, flexible financing
Geographic target	In or adjacent to the developed tier, plus other strategic investment areas
Population target	Market-rate development & businesses (mixed-use and other economic development projects)
Production vs. preservation	Production
Housing types	Mixed-use and mixed-income multifamily
Lead administrator	EDC
Partners	UMD, Bowie University, Andrews Business Alliance
Number of units or projects supported	40-50 projects
Funding available	$50M appropriation ($32M funding dedicated to 41 projects)
Challenges	• Both informal and formal marketing and solicitation • Ability of fund to attract private development community to develop in the County
Assessment summary	Pursue more consistency in marketing and solicitation; identify opportunities to leverage this funding with DHCD incentives to achieve CHS goals; establish criteria that prioritize inclusion of affordable housing, senior housing or other more diverse housing types in mixed-use developments.

Parking Revenue	
The Revenue Authority (RA) is a quasi-governmental entity that serves as a real estate development and development finance agency, an operator of programs and facilities, and a manager of programs and facilities, including several parking structures throughout the county. RA can support real estate development through revenue earned by those parking structures.	
Category	Rental & homeownership
Type of financing	Loans, bonds
Geographic target	Varies (determined collaboratively with RDA and County Executive)
Population target	None (both market rate and affordable housing development)
Production vs. preservation	Production & preservation
Housing types	Multifamily
Lead administrator	Revenue Authority
Partners	RDA
Number of units or projects supported annually	2-3 projects financed by RA under development
Funding available	RA had a $33.6M net position in 2017; generated $14M in parking revenue in 2017
Challenges	• New to development financing and could use helping to develop an investment strategy • Lack of equity investment tool in the County • Struggle to attract regional developers
Assessment summary	As a willing investment partner, RA could be engaged more strategically to use parking revenue as equity or soft debt products to attract developers to the County. DHCD, RDA and RA should formalize how to leverage parking and other revenue generated by RA to support the HITF or other affordable housing efforts in the County. For example, the RA revenue could be used to capitalize a dedicated equity, acquisition or preservation fund to support housing investments in areas around Purple Line or other transit areas.

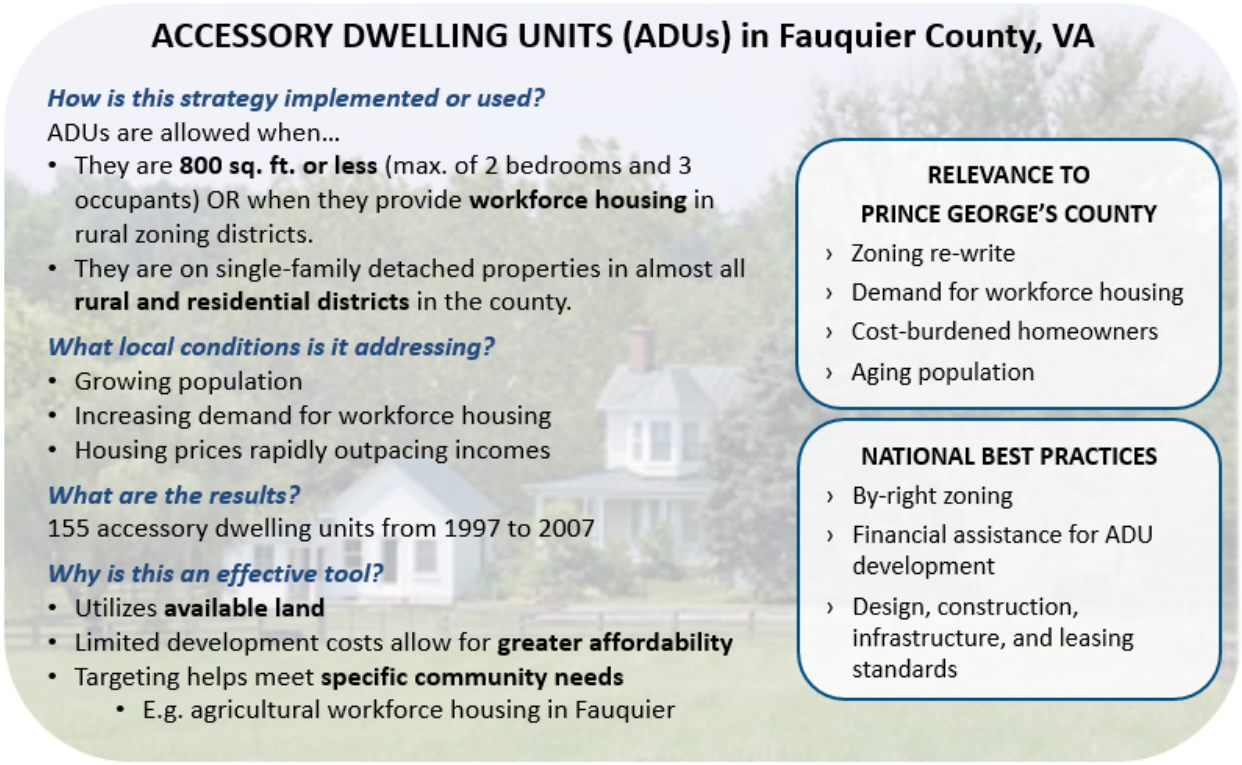
Property Assessed Clean Energy (C-PACE)	
PACE offers low-cost long-term flexible financing to commercial property owners to support energy and water efficiency upgrades. PACE has already been enabled by the state, offering 0% down and long payback periods. This resource increases net operating income, increases value of the underlying asset, and lowers energy bills. The County's PACE program was established by FSC First and supported by Office of Central Services.	
Category	Rental & homeownership
Type of financing	Upfront, repaid via tax assessment
Geographic target	Countywide
Population target	
Production vs. preservation	Production & preservation
Housing types	Multifamily
Lead administrator	FSC First (CDFI)
Partners	Office of Central Services (Sustainable Energy Program)
Number of units or projects supported annually	New program
Funding available	Private financing to be determined
Challenges	• Recently enacted legislation (program still in development)
Assessment summary	Since the legislation was recently enacted, there is an opportunity to inform financing parameters and terms; County can leverage this financing tool to support larger scale preservation efforts to provide an additional financing tool for developers toward lowering operational costs, and ultimately lower utility cost for residents

Federal resources (HOME, CDBG, LIHTC)	
As an Entitlement grantee, the County receives federal funding from the Department of Housing and Urban Development. The County uses HOME and CDBG funding to support housing production and preservation activities, totaling approximately $5 million in annual funding. The County uses these resources and other leveraged funding to fund a variety of housing programs, including down payment assistance, rental assistance, rental housing preservation and production, and homeowner rehabilitation. The County also supports 1-2 9% LIHTC-funded projects annually.	
Category	Rental & homeownership
Type of financing	Loans, equity, grants
Geographic target	Various
Population target	Low- to moderate-income households
Production vs. preservation	Production & preservation
Housing types	All
Lead administrator	DHCD
Partners	State CDA, RDA
Number of units or projects supported annually	Approximately 300 units across all programs
Funding available	HOME, CDBG, LIHTC
Challenges	• Declining and limited federal resources • Federal funding requirements • Competitive 9% LIHTC • Lack of financing mechanisms to support 4% transactions
Assessment summary	Additional resources can be cultivated to support more preservation, mixed-income, and mixed-use development. Leverage Section 108, PACE financing and NRSA designations to maximize the impact of federal funding and create more mixed-income developments. Create a financing mechanism to support 4% LIHTCs deals, potentially using parking revenue from RA to capitalize an equity fund or to offer credit enhancement financing to support additional private investment for these transactions.

VI. Case studies on new or expanded tools that could support the existing toolbox

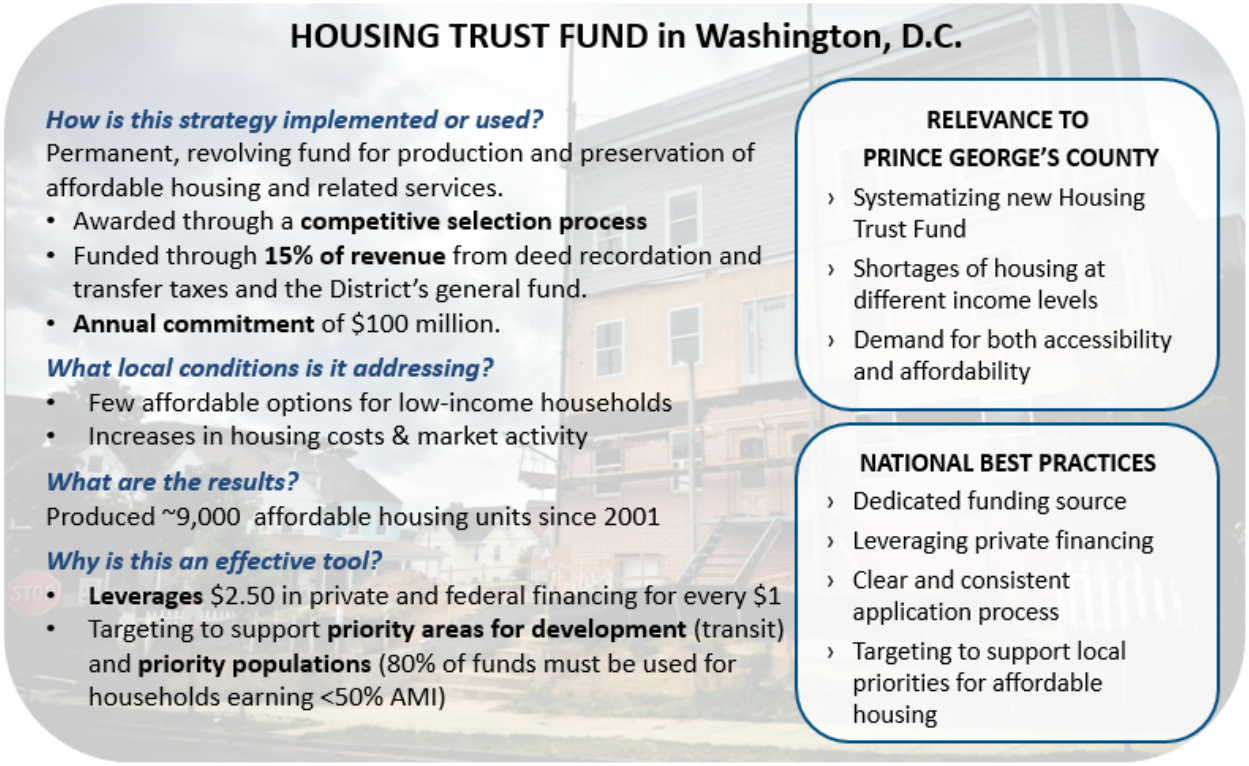
Tools to help diversify housing options

Accessory Dwelling Units (ADUs) ADUs are additional living quarters on single-family lots that are independent of the primary dwelling unit (either detached or attached) and provide basic requirements for sleeping, cooking and sanitation. Given their smaller size and lower development costs, ADUs are often naturally affordable for low-income households. ADUs are an opportunity to increase the supply of affordable rental housing without undertaking multifamily development or providing deep subsidies. ADUs can also provide income to owners of single-family homes or can house caregivers, which can enable homeowners to remain in their homes as they age and/or as their income is diminished.

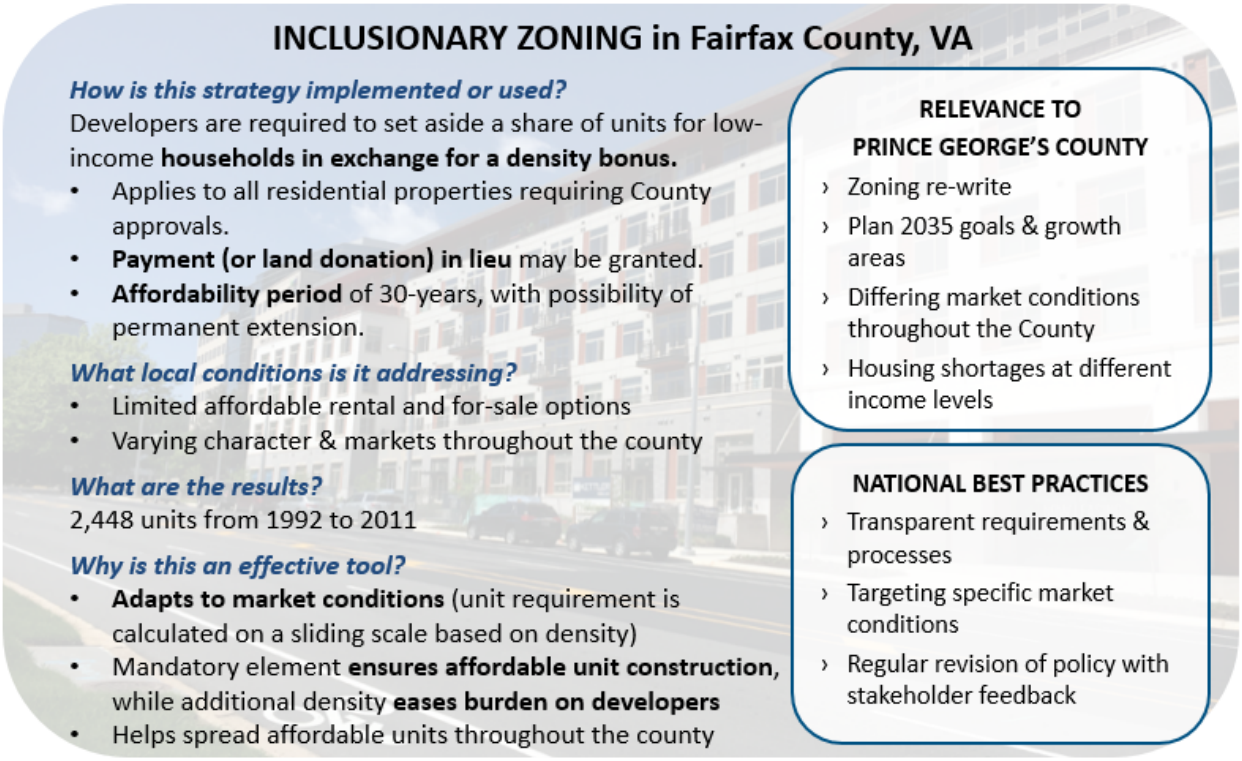


Tools to support affordable housing production

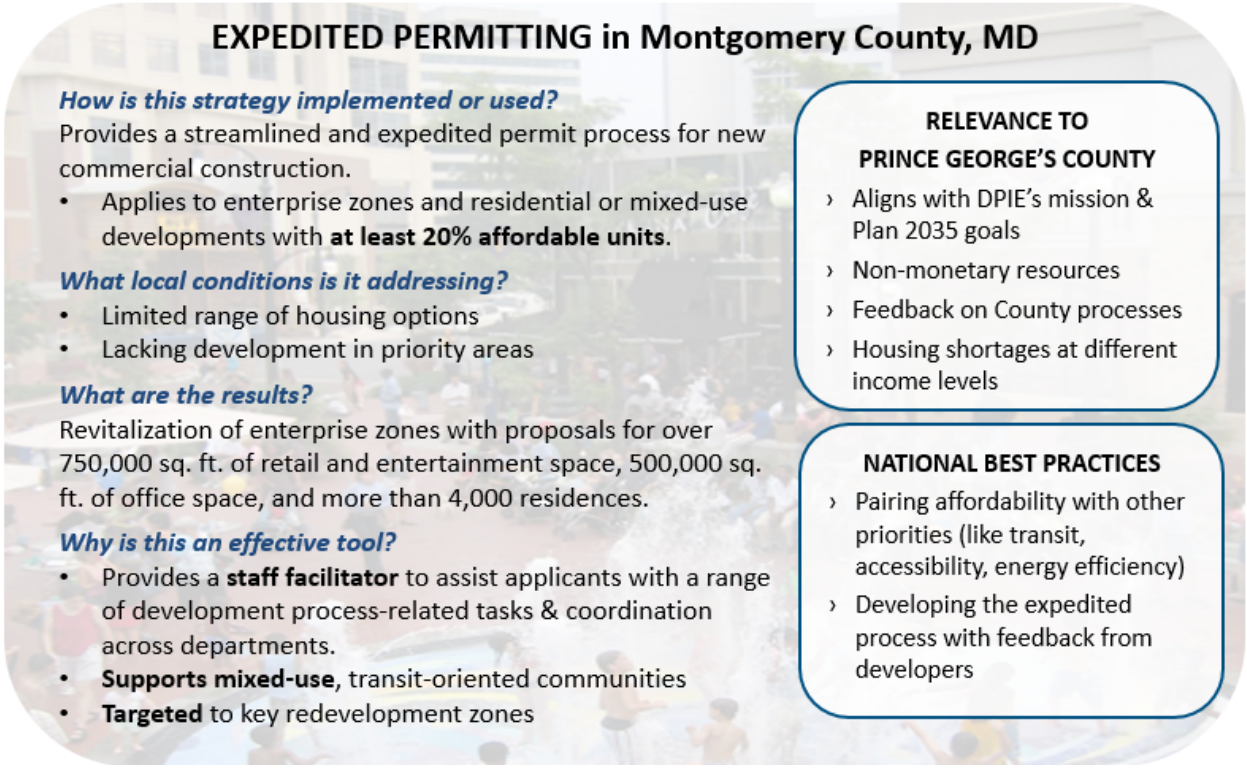
Dedicated Housing Trust Funds are distinct funds established by local jurisdictions to support the preservation and/or production of housing affordable to lower-income households or other special populations. Funds can be allocated in a variety of ways, depending on the needs of the community (e.g. grants or loans for predevelopment activities, construction, rehabilitation, residents services) and loan repayments generally account for a share of the trust fund's revenue. Local jurisdictions generally support the fund through an ongoing dedicated source.



Inclusionary Zoning is a tool used by jurisdictions to address critical housing needs by either requiring or encouraging residential developers to reserve a portion of their housing stock for low- and moderate-income residents. In addition to expanding housing affordability, inclusionary zoning programs seek to promote economic vitality of neighborhoods, create racial and economic diversity, increase access to opportunity, and contribute to the overall quality of life for the entire community. Montgomery County implemented the first-ever inclusionary zoning program (MPDU program) in 1972 and since then, more than 400 cities, towns, and counties have implemented their own inclusionary zoning programs.

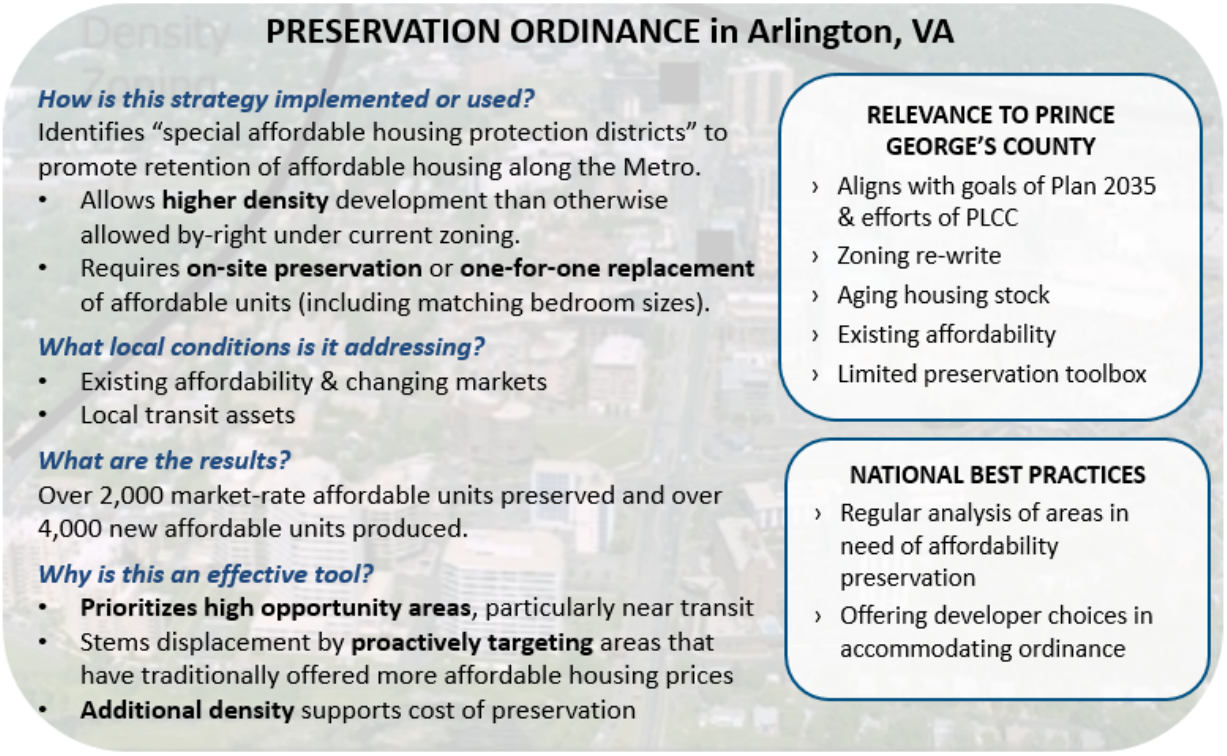


Expedited development review & permitting can help support diverse types of development by limiting the uncertainty associated with project review, zoning, permitting, entitlement, and other approval processes. This saves the developer costs by limiting the amount of time spent waiting for approvals from different agencies and/or re-doing project plans or conducting additional studies to gain local support. This can also save developer costs by limiting the amount of review and application fees they must pay. Since these costs are typically passed onto the occupant of the new building, reducing them can ultimately support more affordable housing prices, in addition to incentivizing developers.



Tools to support housing preservation

Preservation ordinances support the preservation of existing affordable housing by designating areas where additional requirements are placed or incentives are available for the preservation of affordable units. Requirements may range from notifying the local government at a certain time period before the expiration/refinancing/opt-out of existing affordability requirements to providing the same number of affordable units for any redevelopment. These programs help ensure affordable housing is not removed permanently from the housing stock and prevent the displacement of very low-, low-, and moderate-income households by preserving and promoting a diverse affordable housing supply.



Preservation funds offer different types of financial products, depending on local/regional market needs and priorities, to acquire or rehabilitate subsidized and unsubsidized properties. Developers using these funds preserve a share of the units as affordable to specific income levels or extend the existing affordability provisions at properties receiving a local, state, or federal subsidy. These funds are financed through a range of sources, such as public, philanthropic, and private capital.

THE PRESERVATION COMPACT in Cook County, IL

How is this strategy implemented or used?

Ongoing public, private, and nonprofit partnership to preserve the affordable rental housing stock.

- Focuses on both **naturally occurring and government-assisted** affordable housing supply.
- Provides **financing resources** like access to a $26 million loan program and credit.

What local conditions is it addressing?

- Existing affordability & changing markets

What are the results?

Turned 2,000 units of previously vacant properties into occupied housing, redeveloped ~900 1-4 unit rentals, & supported energy retrofits of ~30,000 units

Why is this an effective tool?

- Tracks properties through an **affordable housing inventory**.
- **Lowers development costs** through deferred taxes and energy retrofits.
- Encourages rehabilitation of **targeted property types** (1-4 unit rentals) in **target neighborhoods**.

RELEVANCE TO PRINCE GEORGE'S COUNTY

- Expands upon preservation efforts of PLCC
- Aging housing stock
- Existing affordability
- Limited preservation toolbox

NATIONAL BEST PRACTICES

- Cross-sector involvement in preservation efforts
- Proactive tracking of properties at-risk of conversion
- Supported by financing & technical assistance

NOAH PRESERVATION FUND in Minneapolis region, MN

How is this strategy implemented or used?

$25 million regional fund to help developers acquire unsubsidized, older rental apartments.

- In exchange, developers agree to **offer affordable rents for 15 years**.

What local conditions is it addressing?

- Existing affordable housing stock in varying stages of quality
- Increasing housing prices

What are the results?

Incentivizes purchase of 10-20 percent of the for-sale buildings in the Twin Cities region annually.

Why is this an effective tool?

- **Targeting** opportunity areas, particularly those aligned with CRAs to attract bank involvement
- Fund supports **lower interest loans** than are otherwise available

RELEVANCE TO PRINCE GEORGE'S COUNTY

- Expands upon preservation work of PLCC
- Aging housing stock
- Cost-burden among renters
- Changing neighborhoods
- Limited preservation toolbox

NATIONAL BEST PRACTICES

- Leveraging various types of capital in the fund
- Offering a variety of financial products
- Pairing financial assistance with capacity building

Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

Tools to support neighborhood revitalization

Employer-assisted housing programs are designed to meet the unique housing needs of the workforce by reducing cost of living near job centers, which has been proven to improve employee retention and strengthen long-term neighborhood investment. Such programs may be offered exclusively by the employer, but are often offered in partnership between the local government and the employer.

EMPLOYER-ASSISTED HOUSING in Baltimore, MD

How is this strategy implemented or used?

A **public-private partnership** between participating employers and the City of Baltimore designed to encourage homeownership near places of employment.

- **Down-payment and closing cost assistance**
- **Employer matches** city's contribution (up to $5,000)
- Employees can keep full amount **if they stay for five years**

What local conditions is it addressing?

- Barriers to entry in the homeownership market
- Limited affordability near jobs

What are the results?

Over 100 employers have signed on to participate

Why is this an effective tool?

- **Reduces cost of living** near job centers, which supports mixed-use communities & improves employee retention
- **Employers have flexibility** to define their participation or create additional program requirements or target areas
- Supports long-term **neighborhood investment**

RELEVANCE TO PRINCE GEORGE'S COUNTY

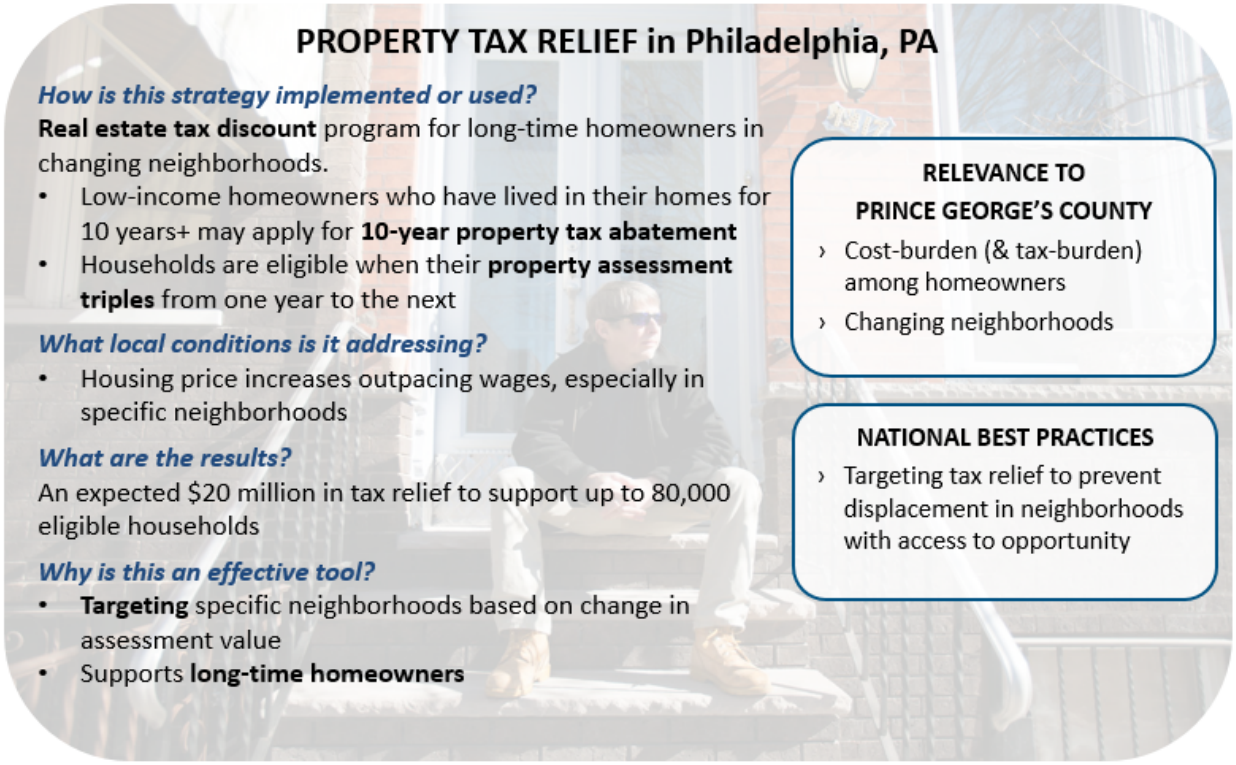
› Leverages economic development in the County
› Expands on existing targeted neighborhood investments
› Cost-burden among homeowners

NATIONAL BEST PRACTICES

› Pairing financial assistance with homeownership counseling
› Multiple financing sources
› Flexible standards to accommodate different types of employers

Tools to support vulnerable residents

Property tax relief programs provide real-estate tax discounts to eligible homeowners to help prevent housing displacement. These programs are often targeted to special populations like low-income households & seniors.



Contents

Contents 1
Executive Summary 2
I. Introduction 4
II. Methods 5
III. Key findings 8
A. Respondent Demographic Profile 8
B. Current Housing Arrangements 9
C. Homeownership Status 10
D. Housing Affordability & Perceptions of Public Housing 11
E. Housing Convenience & Proximity to Resources and Amenities 12
IV. Supporting tables, figures, and maps 13
Survey Instrument 21

Executive Summary

The Housing Needs Survey was conducted via random cellular and land line telephone calls to obtain a representative sample of Prince George's County residents. One thousand and three interviews were completed through this survey, between November and December 2018.

Respondent demographics

- **Length of residence in the county:** Respondents had lived in the county anywhere from 81 years to less than one year, with an average of 26 years reported living in the county.
- **Household size and composition:** The average household size reported was 2.8. More than half of survey respondents said they did not have children under 18 in their home.
- **Race/ethnicity:** Sixty-three percent of respondents identified as Black or African American, 19 percent identified as White, and eight percent identified as mixed race or other. Five percent of respondents reported that they were of Hispanic origin.
- **Gender**: More women (54%) than men (46%) responded to the survey.
- **Age**: Respondents ranged from 18 to 95 years of age, with 16 percent of respondents aged 18-34, 12 percent aged 35-44, 19 percent aged 45-54, 20 percent aged 55-64, and 26 percent aged 65 and older.
- **Income**: Respondents reported household incomes ranging from less than $25,000 up to more than $200,000. Five percent of respondents reported a household income of less than $25,000, 12 percent $25,000 to $50,000, 15 percent $50,000 to $75,000, 16 percent $75,000 to $100,000, 12 percent $100,000 to $125,000, eight percent $125,000 to $150,000, seven percent $150,000 to $175,000, four percent $175,000 to $200,000, and eight percent $200,000 or more.

Current housing arrangements. Seventy-three percent of respondents reported that they live in a single family/stand-alone home, 16 percent report they live in a condominium or townhome, one percent reside in a duplex, and 10 percent in a multi-family or apartment building.

Homeownership. Almost three-quarters of respondents reported to own their current house. Among those respondents that did not own, the number one reason they did not own a home was that it was too expensive (39%). There was significant interest in attending homeownership counseling among non-homeowners (51%). In general, the primary reasons respondents did not own a home related to personal circumstances, rather than perceptions of the County.

Housing costs. Nearly all respondents (90%) viewed it as unreasonable to spend more than 50 percent of their monthly income on housing, with the most common response falling at less than 30 percent of their income or less. Eight percent of respondents reported that they had more than one family residing in their household and the most common driver of this was not being able to find affordable housing in the county (48 percent of these respondents).

Satisfaction with current housing. The majority of survey respondents (91 percent) indicated they were at least "somewhat satisfied," with their current housing. Among those that were not satisfied a few key reasons emerged:

- *Aging housing.* Many residents live in older housing (44 percent of residents reported living in housing built before 1980) and aging housing was a key reason associated with dissatisfaction in respondents' current housing situations.
- *Size of housing.* Twenty six percent of respondents reported that their current housing is either too small or too large (15 percent and 11 percent, respectively).
- *Price.* Fewer than half of respondents (47%) agreed that there is enough affordable housing available in the county and price was one of the most common themes among open-ended explanations for dissatisfaction with current housing.

Perceptions of affordable and public housing. More than half of respondents (67%) responded that they are familiar with the distinction between public housing and affordable housing and almost half of county residents reported that they would be comfortable with having public housing in their neighborhood.

Future housing preferences. Almost half of respondents said they would purchase housing in the county in the future. The top reasons respondents would purchase housing in the county were: affordability, proximity to Washington, D.C., and the overall community and diversity. The majority of respondents to this question (69%) responded that they would purchase a single-family or stand-alone home, 17 percent would purchase a condo or townhome, one percent would purchase a duplex, three percent would purchase in a multi-family or apartment building, and five percent reported they would purchase some other type of housing. The most common type of "other" housing specified in open-ended responses was senior housing. Among those that said they would not purchase housing in the county in the future, respondents cited crime, lack of resources/amenities like shopping, school quality, and costs or taxes being too high.

Neighborhood amenities and resources. Eighty-five percent of respondents said they live in convenient proximity to quality resources, but almost half of county residents (46%) reported commute times of more than 30 minutes from their housing to their work. The majority of respondents (81%) reported that they use a personal vehicle to travel to work and the second most common mode was public transportation (10%). Setting cost aside, the top priority for choosing an area to live was proximity to amenities such as shopping, grocery stores, parks, etc., followed by school quality. Proximity to job opportunities, health care services, and transit access also received over ten percent of responses.

I. Introduction

RTI International was contracted to conduct a Housing Needs Survey of Prince George's County residents, as part of the Prince George's County Comprehensive Housing Strategy led by Enterprise Community Partners, Inc. The goals of this data collection effort were to:

- Better understand the current living arrangements and housing statuses of residents of Prince George's County;
- Determine levels of satisfaction among county residents regarding their current housing related to several aspects of their current housing;
- Gather information about homeownership and plans for housing purchases among county residents;
- Identify the types of housing residents currently occupy and/or might purchase in the future and plans among residents for residing in the county in the future;
- Determine the length of residence of respondents in the county as well as other key demographic characteristics for all survey respondents along with information on the characteristics of other members of respondent households;
- Gather information on the share of monthly household income residents find reasonable to spend on housing, county resident opinions on the affordability of housing available in the county, and practices such as sharing a home with other families in order to save on housing costs;
- Better understand perceptions of the convenience and proximity of respondent housing in the county to quality resources such as healthcare, childcare, education, employment, and other resources;
- Identify the top priorities among county residents in choosing an area of the county to live;
- Learn more about perceptions of the public housing/affordable housing distinction among residents of the county and their level of comfort with having public housing in their neighborhoods;
- Determine the likelihood among county residents of attending a free seminar dealing with homeownership issues; and
- Identify commuting patterns among county residents, including the minutes it takes to drive from housing to work on a typical day and typical forms of transportation to and from work.

The remainder of this document provides a methodological overview of the study, highlights from the survey data collected, and documentation of the survey instrument and full survey results for all survey items.

II. Methods

RTI's state-of-the-art Research Operations Center (ROC) provided Computer-Assisted Telephone Interviewing (CATI) data collection for the study. The ROC, located in a 50,000-sqare feet facility in Raleigh, NC, maintains 274 networked CATI stations and, depending on workload, approximately 600 data collection interviewers. We also maintain a nationally distributed home-based interviewer work force. All calls for the Prince George's County Housing Survey were conducted in the Raleigh, NC Research Operations Center.

RTI survey projects currently employ approximately 1,800 trained survey interviewers and supervisors distributed in all time zones across the United States. The center manages more than 50 survey projects and 400,000 interview hours each year. The ROC management team includes more than 60 managers, supervisors, and quality monitors performing quality-enhancing activities including interviewer training, mentoring, and survey performance monitoring for all RTI survey projects.

RTI obtained telephone numbers for the Prince George's County Housing Survey from Survey Sampling International (SSI). RTI obtained 22,000 cellular telephone numbers and 10,000 land line telephone numbers for the study in order to optimize the efficiency of completing the 1,000 interviews with Prince George's County residents as specified by Enterprise in a brief fielding period. In order to effectively reach a diverse and representative group of survey respondents in the county, SSI utilized Smart Cell and Listed telephone number protocols before randomly selecting the telephone numbers for the study. According to SSI, their Smart Cell product allows geographic areas to be targeted more precisely by supplementing cell records with address level geography information from databases such as the Core Based Statistical Area (CBSA), Nielsen Designated Market Area (DMA), Congressional District, FIPS State and County Codes, zip, census tract, block group and other options based on billing information. Likewise, the use of SSI-database-supplemented listed sample for the land line telephone records selected for the study optimized the selection of Prince George's County residents with more precision than would have otherwise been possible without SSI's listed database.

RTI utilized the Voxco Command Center, an integrated interviewing and case management system that provides state-of-the-art tools for conducting telephone survey research for implementing the Prince George's County Housing Survey. Telephone interviewers, call center supervisors, and project staff use this system to utilize and manage sample record-level information. RTI's Voxco CATI system is tailored to conduct high-quality survey research projects by automating sample management tasks, survey calling protocols, and case routing rules. The CATI system records all contact attempts and provides summary and case-specific tracking reports for survey managers. The CATI system also serves as the user interface for interviewers who are assigned cases utilizing CATI-specified calling rules based on priority algorithms that are programmed to distribute call records based on criteria such as previous call disposition. The software automatically controlled skip pattern logic, while the program directed the survey flow and prevented interviewers from entering data outside the predetermined range or type of response for all close-ended survey items.

Before full data collection for the study began, RTI conducted interviewer training sessions to include best practices in interviewing, review of RTI policies, and potential "frequently asked questions" from respondents for the Prince George's County Housing Survey.

RTI also conducted a pilot of the survey in order to ensure that all items were viable and clear to respondents and to confirm that the survey would be feasible for administration with regard to length and respondent burden. The pilot survey was successful and only minor modifications to the survey program were made (none affecting final survey variables on the dataset). Included in the final dataset for the survey project are 16 cases that were completed during the pilot phase of the study.

Only adult residents of Prince George's County at the time of data collection for the survey were eligible to participate in the survey. When full data collection began for the study, in an effort to reach the most diverse group of respondents possible among Prince George's County residents, calls were made primarily during evening and weekend hours (ending prior to 9:00 p.m. and starting no earlier than 9:00 a.m.). However, calls were also made for the study during the day on weekdays with fewer interviewers in order to reach any sample members who were unavailable during the evening and weekends.

The data collection period for the study was between November 2nd and December 10th, 2018. The mean length in minutes for the fully completed interviews was 11.9 minutes, the mode was 10.1 minutes, and the median was 11 minutes. Calls that were not answered were allowed to ring five times. The maximum attempt number for a non-respondent record remaining at the end of the study was 12.

At the beginning of each call, potential respondents were asked if they were reached at a residential household, such as an apartment, a house, or a mobile home in order to confirm the status of each telephone number as residential rather than commercial. Likewise, all potential respondents were asked to confirm if they were reached on a landline or a cell phone. In addition to the sample record information available for each telephone number prior to the call, these questions allowed interviewers to confirm the telephone number type for each sample member. Potential respondents who were reached on cell phones were asked if they were driving or doing anything that requires their full attention at the time of the call. If sample members answered yes, calls were terminated and scheduled for another time in order to ensure the safety of potential respondents.

The CATI system allowed two types of callbacks, depending on whether the respondent could offer a specific time and date to be contacted again. A system-scheduled callback was assigned to a record that could not be given a specific date and time, and a scheduled callback was for respondents who provided a definite appointment for re-contact.

Callbacks to specific respondents were entered into the computer by interviewers and handled automatically by the CATI program. RTI's system at the ROC accommodated both general and specific callbacks. For a specific appointment, the record was not released until the designated time to be released. General callbacks, where respondents requested that RTI try to reach them at a generally specified time of day, were sorted and allotted automatically by the system. They were held out of the sample until the appointed hour, when they were sent to a calling station with availability for that call. They had a higher system priority than returning no answer and busy records, but lower priority than specific callbacks.

RTI's system also accommodated the restarting of interrupted interviews using a definite callback strategy. If a cooperative respondent had to terminate an interview, but wanted to finish at a later time, it was possible to set a definite callback for that exact time and restart the interview where it left off.

The Voxco system automatically handled callbacks for "no answer," "busy," and "answering machine" outcomes. Repeated no answers were retried at different times of day and days of the week. Calls resulting in a busy signal were automatically recycled within the same shift according to a preset schedule. As with no answers, if a shift closed before an automatically rescheduled busy was attempted the number was cycled to the next available calling time.

RTI interviewers utilized a protocol for households for which a sample member could not communicate in English to complete the survey that allowed for either getting another adult English speaker on the line or coding the record such that the sample member was removed from the eligible calling pool. If the sample member was to be removed from the eligible calling pool due to language, the interviewer coded the call as either "language barrier – other/unknown" or "language barrier – Spanish" as appropriate.

Interviewers attempted to perform refusal conversion with "soft refusal" cases in which sample members hung up by attempting calls to the numbers again. "Hard refusal" cases in which potential respondents were hostile to interviewers or asked to be removed from the study were eliminated from the eligible sample pool.

At the end of the study, 264 landline completions were achieved and 739 cell completions were achieved. The total of 1,003 completed interviews with residents of Prince George's County provided a low margin of error for the survey results. Specifically, based on a total of 1,003 completed interviews, the survey has a rough simple sampling error of +/-3 percent. Therefore, in 95 out of 100 surveys completed with this number of interviews using the same sampling methodology and parameters, the results obtained would fall approximately in a range of +/- 3 percent of the results that would be achieved if interviews were completed with every potential respondent (among adults with working telephones) residing in Prince George's County. Smaller sampling errors were present for items where there was a polarized response (e.g., 90 percent identical response on an item) because the simple sample error percentage above assumes a 50/50 response split on survey items. Larger sampling errors could be present for response tabulations for smaller subgroups within the overall population.

Table 1 provides the counts for all call dispositions for all land and cellular telephone numbers attempted for the study.

RTI performed data cleaning to correct typing errors in open-ended responses and recoded open-ended responses into pre-coded response selections that were not chosen by respondents but rather, mentioned as "other" categories. RTI also collapsed numeric data provided to some items into categories for the purposes of reporting. A full dataset and codebook for the survey was delivered along with this summary. In the tabulated response frequencies of close-ended items provided along with this summary, multiple response choice items are reported in tables tabulated with most prevalent responses selected first, most prevalent responses selected second, and for each individual response choice on the survey. All data from the survey will be retained by RTI for a period of at least three years.

III. Key findings

This section presents summary information on the key findings for each survey topic: demographics, current housing arrangements, homeownership status, housing affordability, housing convenience and proximity to resources and amenities.

A. Respondent Demographic Profile

An initial screening question was included in the survey which asked respondents to confirm that they currently live in Prince George's County. All 1,003 survey respondents did reside in the county at the time of the survey interview. Calls were terminated with individuals reporting that they did not live in Prince George's County (N=363) and these potential respondents were removed from the eligible calling pool. Figure 1 depicts the distribution for the number of years respondents reported living in the county at the time of the interview. The minimum number of years in the county reported by respondents was zero (less than one year). The maximum was 81 years. The mean number of years in the county reported by respondents was 26 years (standard deviation 15.6).

The majority of respondents (82%) reported that they plan on continuing to reside in Prince George's County over the next few years. The survey reveals some of the reasons why the remaining 18 percent of residents might not continue to reside in Prince George's County over the next few years. For example, a number of respondents indicated in open-ended responses that they plan to retire and move from the area and some respondents cited affordability and other factors as areas of concern.

Survey respondents were asked how many people currently resided in their household (at the time of the interview). The maximum household size reported was nine. The mean household number reported was 2.8 (standard deviation 1.5). More than half of survey respondents (64%) reported no children under the age of 18 in the home at the time of the interview. Among households reporting children in the home, the maximum number of children reported was six, with the mean number of children reported as 0.61 (standard deviation 1.0).

Respondents were asked if they were currently employed full-time, part-time, unemployed and not seeking employment, seeking employment, or retired at the time of the interview. More than half of respondents (54%) reported being employed full-time, seven percent were employed part-time, four percent were unemployed and not seeking employment, 33 percent were retired, and five percent were seeking employment at the time of the interview.

Figure 2 depicts the response frequency distribution for the self-reported race item included in the survey for all respondents to the item. The majority of respondents to the survey (63%) reported that they are Black or African American, with 19% reporting that they are White, eight percent reporting that they are mixed race or a race not included in the survey question. Five percent of respondents reported on the survey that they are of Hispanic origin. Cross tabulations of responses to all close-ended survey items by respondent race are provided to Enterprise by RTI along with this summary document.

More women (54%) than men (46%) responded to the survey. The age range of respondents to the survey was 18 to 95 years of age, with 16% of respondents aged 18-34, 12% aged 35-44, 19% aged 45-54, 20% aged 55-64, and 26% aged 65 and older. Cross tabulations of responses to all close-ended survey items by respondent gender and age are also provided to Enterprise by RTI along with this summary document. Figure 3 depicts the response frequency tabulations for survey respondent income.

A survey item requested that respondents indicate the amount read by the interviewer that best represented the household's total combined income in the past 12 months. The household income reported by respondents ranged from less than $25,000 to more than $200,000, with five percent of respondents reporting a household income of less than $25,000, 12% $25,000 to less than $50,000, 15% $50,000 to less than $75,000, 16% $75,000 to less than $100,000, 12% $100,000 to less than $125,000, eight percent $125,000 to less than $150,000, seven percent $150,000 to less than $175,000, four percent, $175,000 to less than $200,000, and eight percent $200,000 or more. Thirteen percent of respondents did not know or refused to report a household income. Tabulated response frequencies by respondent income are provided as an appendix along with this summary.

B. Current Housing Arrangements

The survey instrument includes a question about the current housing type in which respondents live. Almost three-quarters of respondents (73%) reported that they live in a single family/stand-alone home, 16% report they live in a condominium or townhome, one percent reside in a duplex, and 10% in a multi-family or apartment building. Figure 4 depicts the findings for the current housing type of survey respondents.

Respondents were asked if they currently owned, rented, or had some other living arrangement at the time of the survey. Seventy-three percent of respondents reported that they own, 17% reported that they rent, and eight percent have some other living arrangement. Respondents who reported that they had "some other living arrangement" were asked to specify their living arrangement. The majority of open-ended responses received for this survey item were related to respondents living with someone else and not being responsible for the housing arrangement (e.g., "living with mom and dad").

Respondents were asked the approximate year in which their home or housing was built. Responses to this item were varied. Collapsing the years reported by respondents, 10% of respondents reported residing in housing that was built in 1950 or before, 10% in housing that was built in between 1950 and 1960, 14% in housing that was built between 1960 and 1970, 10% in housing that was built between 1970 and 1980, 11% in housing that was built between 1980 and 1990, 13% in housing that was built between 1990 and 2000, and four percent in housing that was built between 2010 and 2017. Seventeen percent of respondents did not know when their housing was built.

The survey findings related to the age of current housing among county residents reveal that many residents of the county are currently in housing that is older which could potentially have an impact on other living costs such as home maintenance and utility bills. Some respondents indicated in the survey in open-ended responses that their level of satisfaction with their housing was negatively affected by the age of their home.

The majority of survey respondents (72%) reported that they think the size of their current housing is "adequate", with 15% saying the size of their current housing is "too small" and 11% indicating that their current housing is "too large".

While the majority of survey respondents seemed to have favorable views regarding the size of their current housing, some respondents did cite the size of their current housing as a reason for dissatisfaction with their housing overall.

Survey respondents were asked how satisfied they are with their current housing. The majority of survey respondents (91%) reported that they are satisfied with their current housing, with 58% reporting they are "very satisfied" and 33% reporting they are "somewhat satisfied". Respondents who reported being "somewhat dissatisfied" or "very dissatisfied" with their current housing were asked what they would change about their housing. The open-ended responses to this survey item included responses in broad areas such as the price of their housing, unwanted people in their neighborhood, the age of their housing (too old), and the size (too small). Figure 5 depicts the levels of satisfaction among respondents with their current housing.

C. Homeownership Status

While almost three quarters (73%) of respondents reported that they own a home, the survey included an item asking residents about the reasons they choose not to own a home in the county at the present time (time of the interview). The most common reason for not owning a home in the county reported among respondents who did not own a home was that it was "too expensive" (39%). The second most common reason reported for not owning a home in the county at the time of the interview was "other reasons". Respondents answering "other reasons" were asked to specify the reasons. The most common reasons included among the open-ended responses for this item were related to the personal circumstances of respondents such as retirement or currently being in school. The third most common reason for not owning a home in the county at the time of the interview reported by respondents was "no reason/currently living with someone who owns" (18%). Thus, the primary reasons respondents did not own a home in Prince George's County currently (at the time of the interview) were related to personal circumstances more than overall perceptions that the county is not a good place to own a home.

Respondents to the survey were asked if they were to purchase housing in the future, would it be in Prince George's County? Almost half (46%) of respondents said they would purchase housing in the county in the future, 32% would not purchase housing in the county in the future, six percent will stay in their current owned home for life and/or will never purchase, and 15% of respondents reported that they do not know if they will purchase in the county or refused to answer the question. Figure 6 depicts the findings for this survey item regarding future housing purchases in Prince George's County.

Respondents were not only asked if they were to purchase housing in the future if it would be in in Prince George's County, but they were also asked the primary reasons they would or would not purchase housing in Prince George's County in the future. The most prevalent reasons cited among respondents who would purchase housing in the county in the future are that they feel the County is affordable, that it is close to Washington, D.C., that it is convenient, that they have family in the county or have always lived in the area, that they like the area, and that they enjoy the community and diversity of the County.

Some of the most common reasons cited among respondents who would not purchase housing in the county in the future are that they are concerned about crime in the county, that they feel resources such as shopping are lacking, that the schools are not good, that they feel the costs and/or taxes are too high in the county, and personal reasons such as retiring and moving away from the area entirely or to a warmer climate.

The survey instrument includes an item regarding the type of housing the respondent would purchase if they were to purchase housing in the future. The majority of respondents to this question (69%) responded that they would purchase a single family or stand-alone home, 17% would purchase a condo or townhome, one percent would purchase a duplex, three percent would purchase in a multi-family or apartment building, and five percent reported they would purchase some other type of housing. The most common type of "other" housing specified in open-ended responses for this survey item was senior housing. Findings regarding the type of housing county residents would purchase in the future are parallel to the current housing status findings for county residents in that the majority of respondents reside in single family homes and would purchase single family homes. Figure 7 depicts the findings for this survey item regarding future housing purchase types.

Survey respondents were asked if a free seminar was offered in their community dealing with homeownership issues like obtaining a mortgage, budgeting and clearing their credit, or home maintenance, how likely they would be to attend. More than half (51%) of respondents indicated they would be 'very likely' or 'somewhat likely' to attend a seminar like this. Figure 8 depicts the findings for this survey item.

D. Housing Affordability & Perceptions of Public Housing

Fewer than half of respondents (47%) agreed that there is enough affordable housing available in the county. Figure 9 depicts the findings for the survey item which asked, "to what extent do you agree that there is enough affordable housing available in the county?".

Survey respondents were asked if more than one family was currently residing in their household at the time of the survey. While this was uncommon among respondents, eight percent of respondents did report that they had more than one family residing in their household. Respondents with more than one family residing in the home were asked if this was due to the families not being able to find affordable housing in the county to which 48% of these respondents said "yes," 43% responded "no," and nine percent did not know or refused to answer the question.

The survey instrument includes the question "how familiar are you with the distinction between public housing and affordable housing?". More than half of respondents (67%) responded that they are familiar with the distinction between public housing and affordable housing, with 26% of respondents saying they are "very familiar" with the distinction and 41% saying they are "somewhat familiar" with the distinction.

Survey respondents were also asked how comfortable they would be with having public housing in their neighborhood. Almost half of county residents reported that they would be comfortable with having public housing in their neighborhood. Fourteen percent reported they would be "very comfortable," and 34% would be "somewhat comfortable". However, 48% of residents would not be comfortable with having public housing in their neighborhood, with 24% saying they would be "somewhat uncomfortable" and 24% saying they would be "not at all comfortable" with having public housing in their neighborhood. The remainder (three percent) of respondents reported that they do not know how comfortable they would be with having public housing in their neighborhood or refused to answer the question. Figure 10 depicts the survey findings for the level of comfort among county residents with having public housing in their neighborhood.

Respondents were asked what share of their monthly household income they consider reasonable to spend on housing. Almost half of respondents (46%) indicated on the survey that they think less than 30% of their monthly income is reasonable to spend on housing. However, many respondents reported that they feel much higher percentages of their monthly household income is reasonable to spend on housing. For example, 44% reported 30-50% of their monthly income as reasonable, three percent reported 51-80% as reasonable, two percent responded that more than 80% of their monthly income would be reasonable to spend on housing, and five percent did not know or refused to answer the question. Figure 11 depicts the findings for this survey item regarding county residents' perceptions of reasonable percentages of income to spend on housing.

E. Housing Convenience & Proximity to Resources and Amenities

The survey includes an item asking respondents if they currently live in convenient proximity to quality resources such as healthcare, childcare, education, or employment. Eight-five percent of respondents responded 'yes' to this survey item. Figure 12 depicts the findings for this survey item. Many survey respondents who reported that they would purchase a home in the county in the future also indicated that the reason for purchasing a home in the county would be due to the convenient location of the county to Washington, D.C. and resources. However, lack of some resources such as shopping was cited by some respondents who would not purchase housing in the county in the future as a reason for not purchasing in the county. Respondents also mentioned school quality as a reason they would not purchase housing in the county in the future and respondents also cited school quality as one of the top priorities in choosing an area of the county to live in.

As mentioned above, respondents were also asked if cost were not a factor, which would be their top priority in choosing an area of the county in which to live. Figure 13 depicts the responses to this survey item. The top priority cited by county residents for choosing an area of the county in which to live was proximity to amenities such as shopping, grocery stores, parks, etc. (28%), followed by school quality (22%), a priority other than those mentioned in the survey (13%), proximity to job opportunities (12%), transit access (11%), and 10% selecting access to health care services as the top priority in choosing an area of the county in which to live.

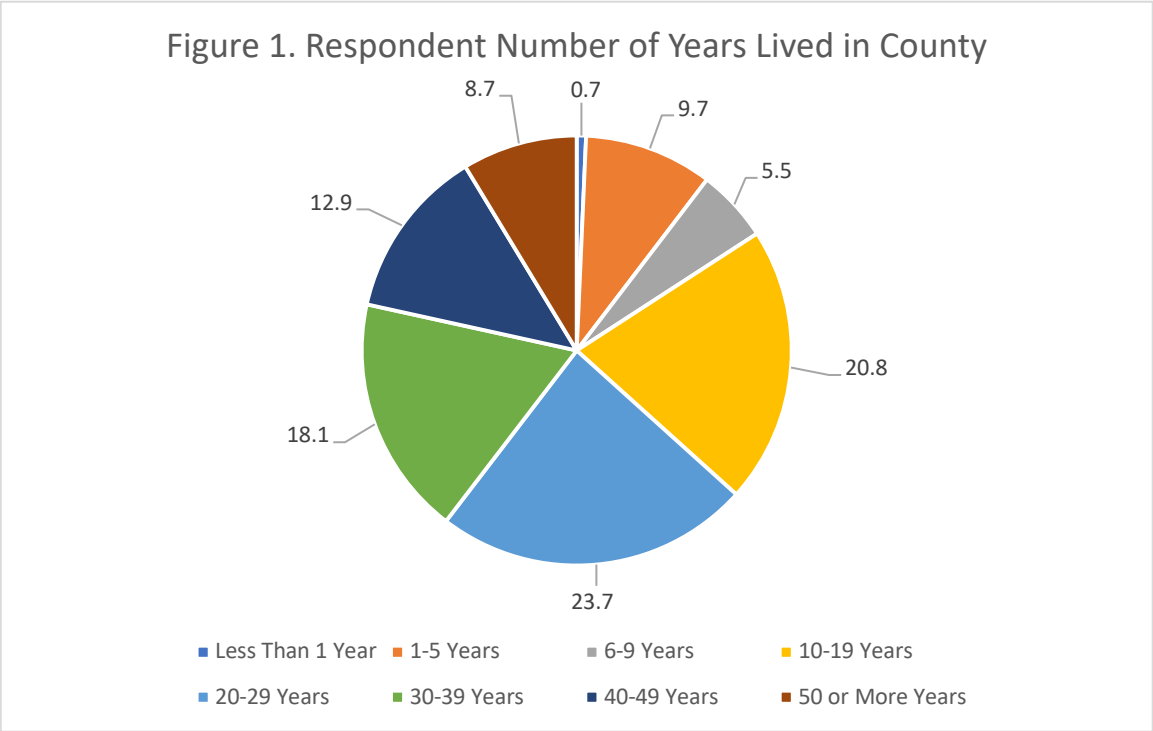
Respondents who reported being employed were asked about their typical form of transportation to and from work. The majority of respondents (81%) reported that they use a personal vehicle they own or that is owned by someone else, 10% take the bus or other public transportation, three percent walk, less than one percent bike, take a motorcycle, or take an Uber or taxi, and three percent report taking some other form of transportation.

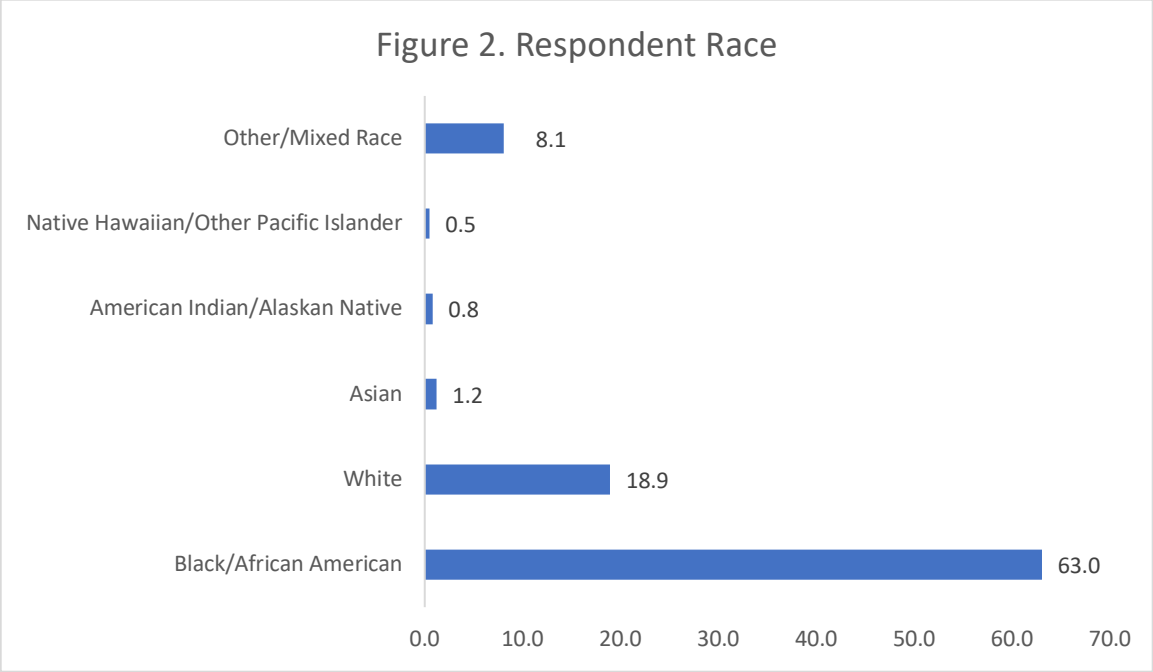
Respondents were also asked about their travel time to work. Almost half of county residents (46%) reported commute times of more than 30 minutes from their housing to work. Figure 14 depicts the commute times reported by respondents to the survey.

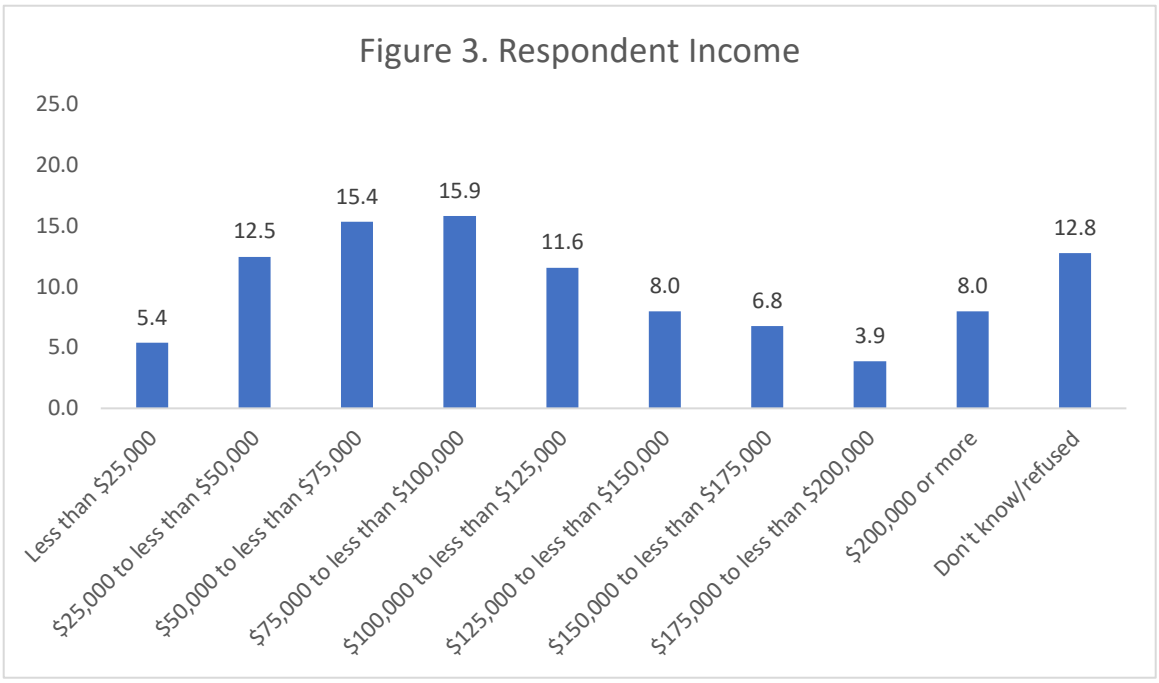
IV. Supporting tables, figures, and maps

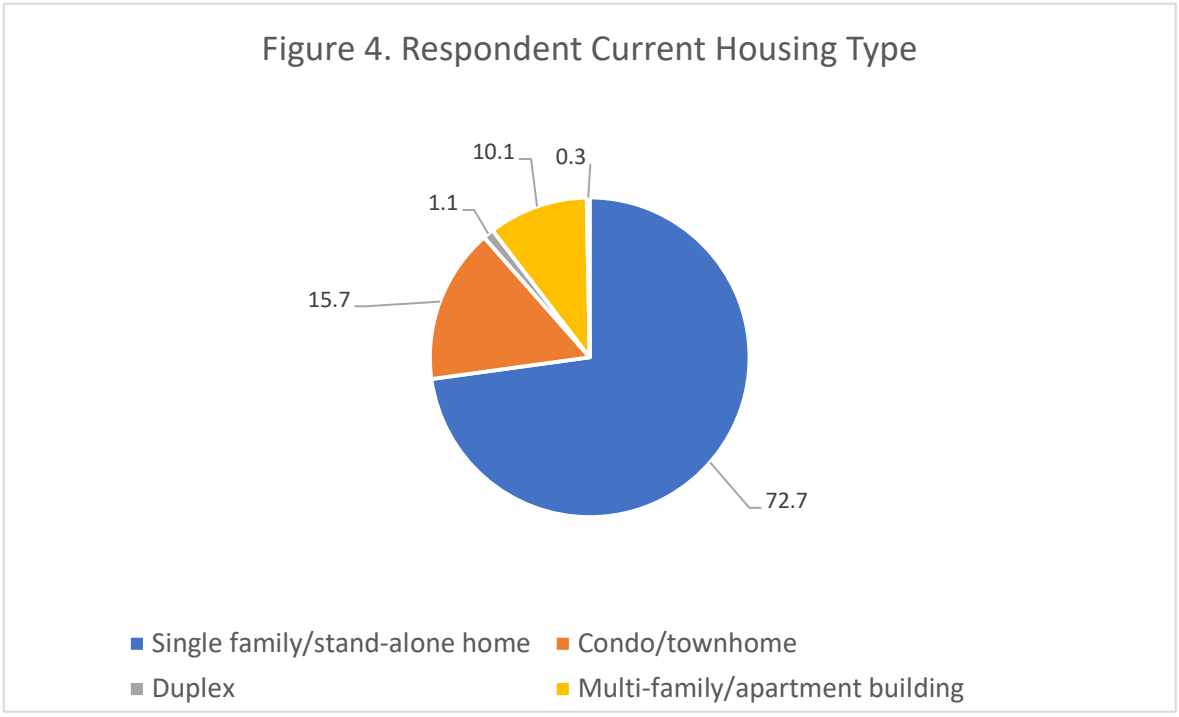
Table 1. Final Call Dispositions for All Telephone Records

Final Call Disposition	Land Line	Cell Line	Total
Completed Interviews			
Interview Complete	264	739	1,003
Eligible Sample			
Answering Machine	4,432	7,590	12,022
Definite Appointment Callback	85	627	712
Hard Refusal (Not Available for Re-attempt)	1	12	13
Hung Up	539	1,770	2,309
Indefinite Appointment Callback	97	417	514
Ring, No Answer	29	96	125
Soft Refusal (Available for one Re-attempt)	189	664	853
No Answer	2,492	5,972	8,464
Busy	18	524	542
Ineligible Sample			
Not in Prince George's County	16	347	363
Line Trouble	45	167	212
Privacy Manager	11	0	11
Language Barrier – Other/Unknown	7	14	21
Language Barrier – Spanish	14	70	84
All Residents Under 18	15	144	159
Business	30	69	99
Beeper/Pager	0	1	1
Modem/FAX	115	0	115
Group Quarters/Institution	2	1	3
Nonworking Number	1,126	2,164	3,290
Temporarily Disconnected (Multiple Attempts)	124	18	142
Total	9,651	21,406	31,057


Figure 1. Respondent Number of Years Lived in County
8.7
0.7
9.7
5.5
12.9
20.8
18.1
23.7
Less Than 1 Year
1-5 Years
6-9 Years
10-19 Years
20-29 Years
30-39 Years
40-49 Years
50 or More Years


Figure 2. Respondent Race
Other/Mixed Race
8.1
Native Hawaiian/Other Pacific Islander
0.5
American Indian/Alaskan Native
0.8
Asian
1.2
White
18.9
Black/African American
63.0
0.0
10.0
20.0
30.0
40.0
50.0
60.0
70.0





Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

Figure 5. Prince George's County Resident Housing Satisfaction

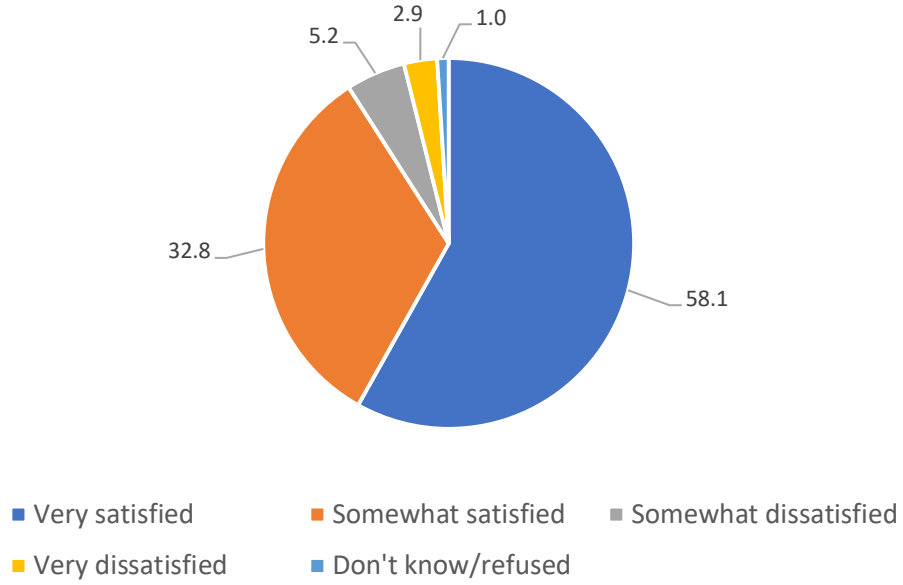
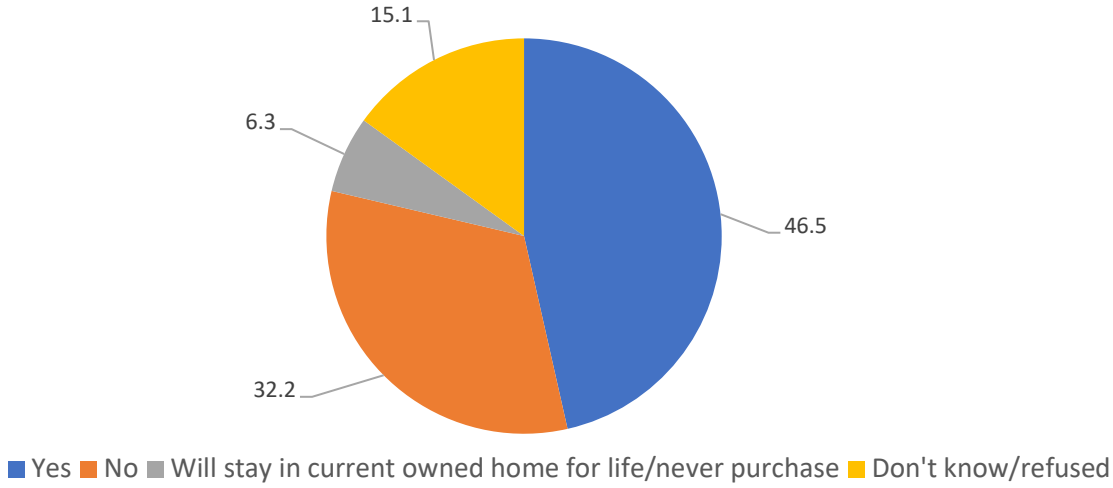
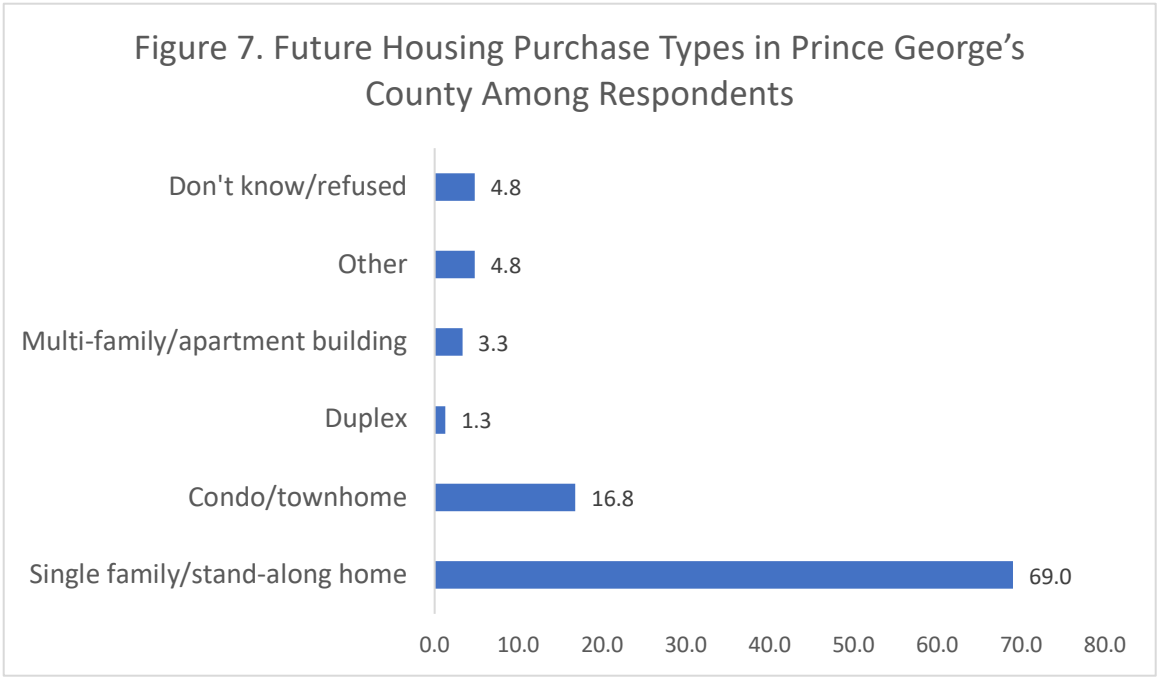
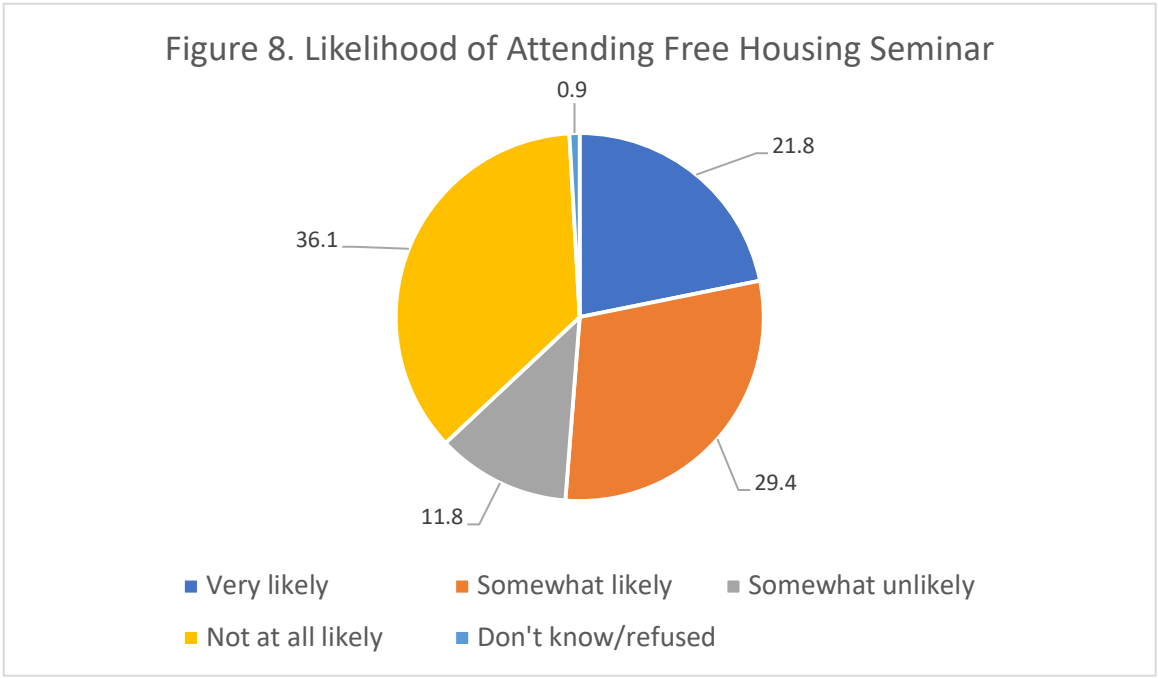
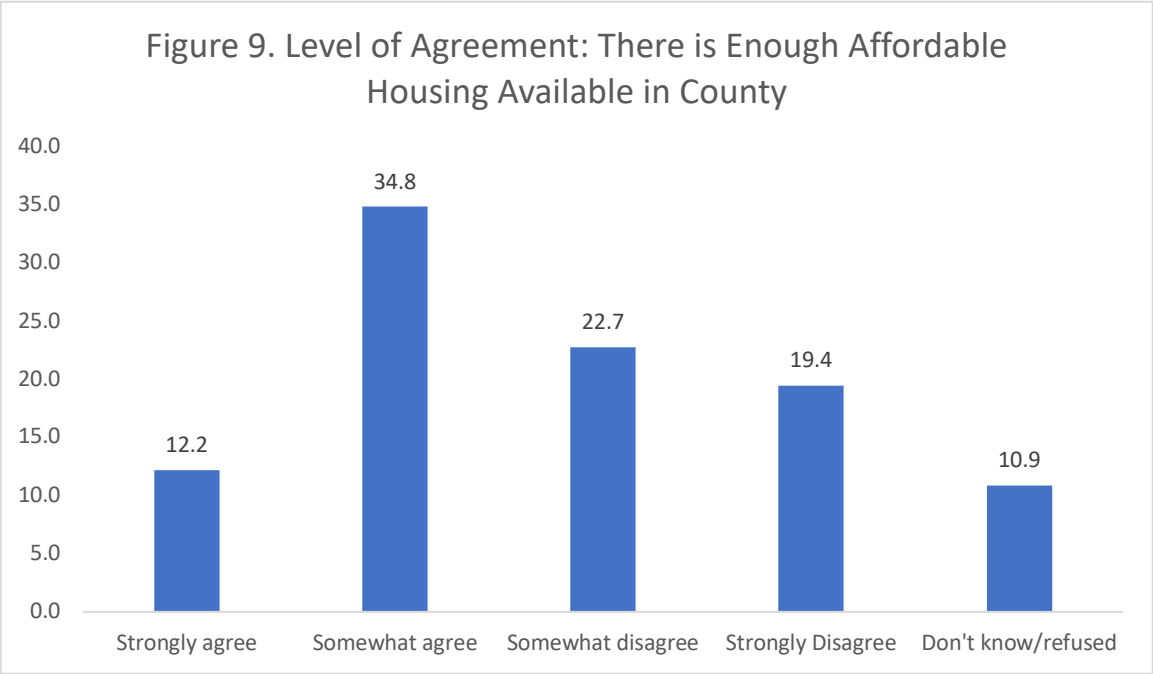


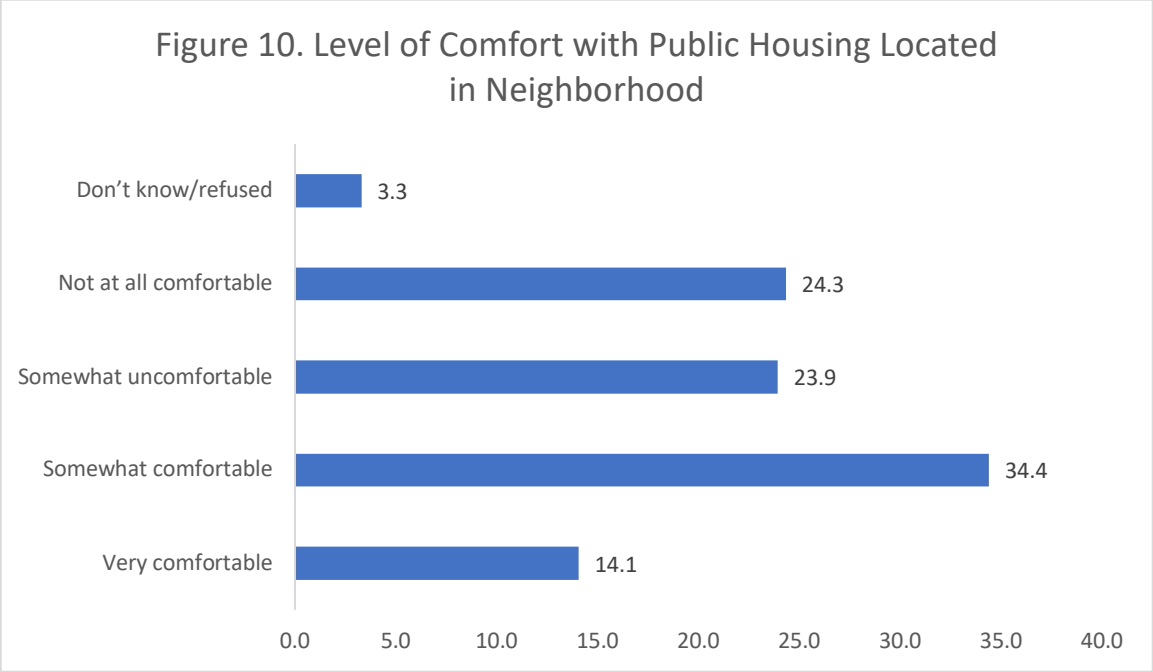
Figure 6. Plans to Purchase Housing in Prince George's County in Future




Figure 7. Future Housing Purchase Types in Prince George's County Among Respondents
Don't know/refused
4.8
Other
4.8
Multi-family/apartment building
3.3
Duplex
1.3
Condo/townhome
16.8
Single family/stand-along home
69.0
0.0
10.0
20.0
30.0
40.0
50.0
60.0
70.0
80.0


Figure 8. Likelihood of Attending Free Housing Seminar
0.9
21.8
36.1
29.4
11.8
Very likely
Somewhat likely
Somewhat unlikely
Not at all likely
Don't know/refused





Enterprise Community Partners, Inc.
Lisa Sturtevant & Associates | Green Door Advisors | McMillon Communications | University of Maryland | Virginia Tech

Figure 11. Share of Monthly Household Income Considered Reasonable to Spend on Housing

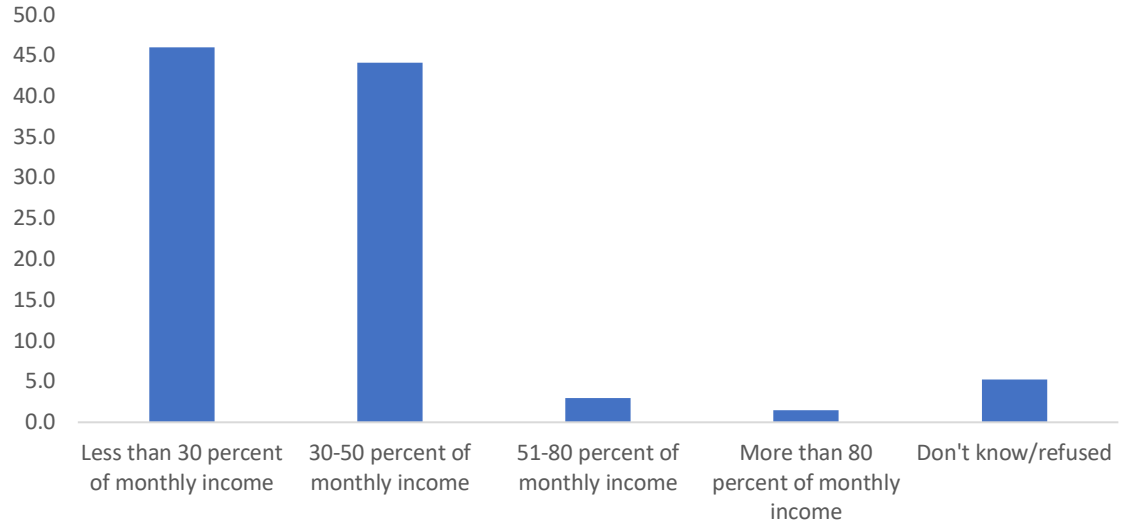
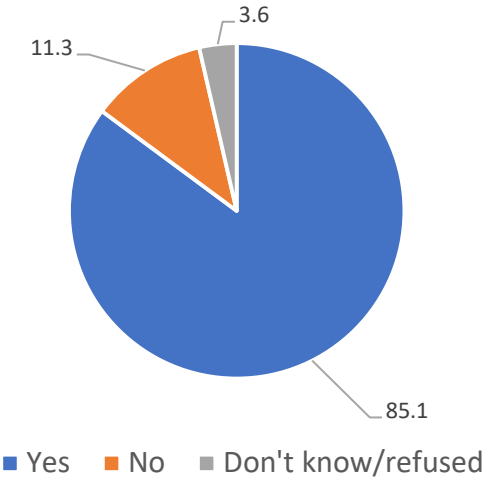
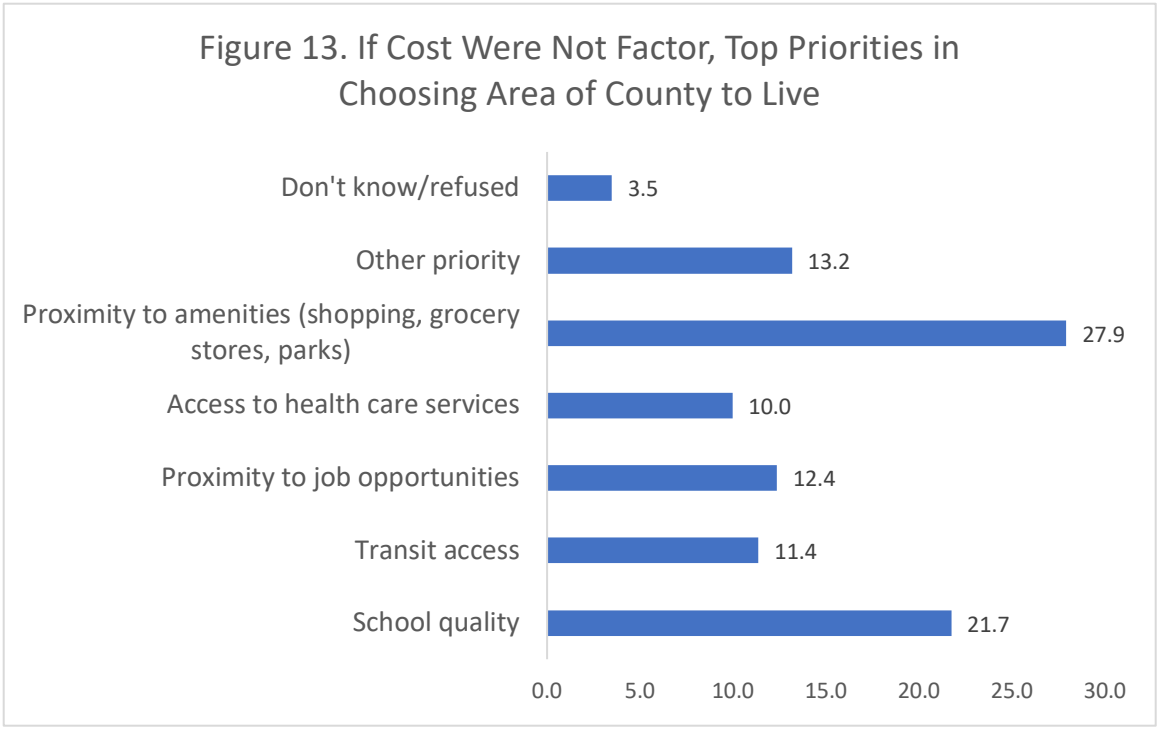
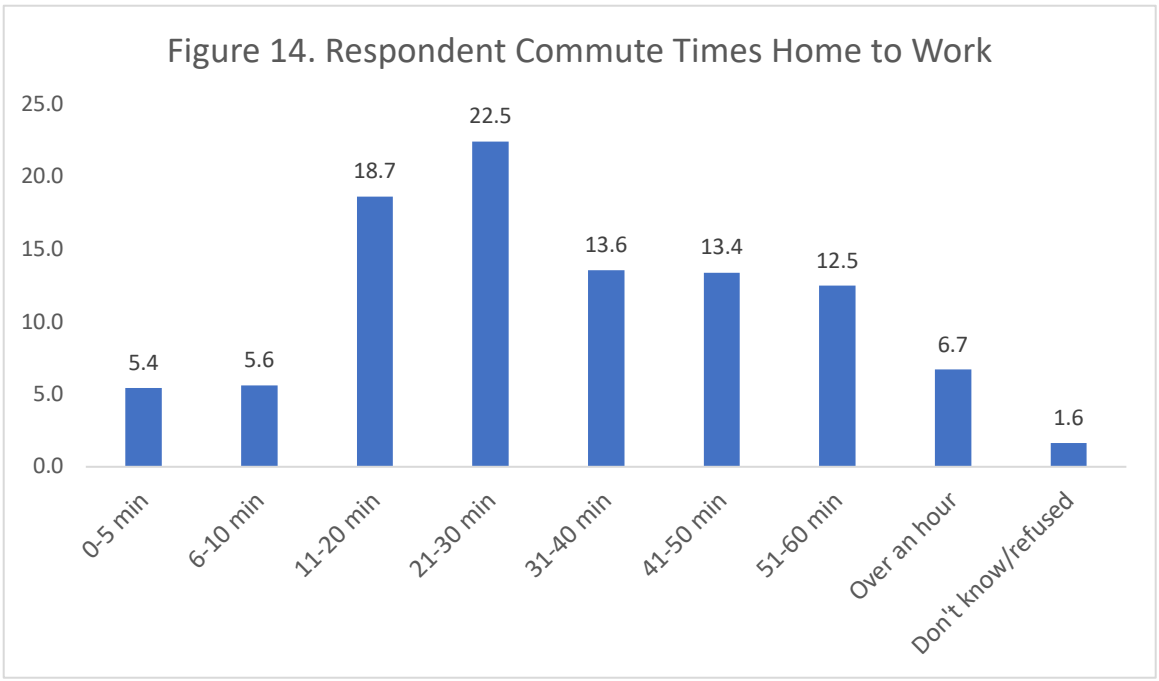


Figure 12. Currently Live in Convenient Proximity to Quality Resources Such as Healthcare, Childcare, Education, or Employment




Figure 13. If Cost Were Not Factor, Top Priorities in Choosing Area of County to Live
Don't know/refused
3.5
Other priority
13.2
Proximity to amenities (shopping, grocery stores, parks)
27.9
Access to health care services
10.0
Proximity to job opportunities
12.4
Transit access
11.4
School quality
21.7
0.0
5.0
10.0
15.0
20.0
25.0
30.0


Figure 14. Respondent Commute Times Home to Work
25.0
20.0
15.0
10.0
5.0
0.0
5.4
5.6
18.7
22.5
13.6
13.4
12.5
6.7
1.6
0-5 min
6-10 min
11-20 min
21-30 min
31-40 min
41-50 min
51-60 min
Over an hour
Don't know/refused

Survey Instrument

2017 Prince George's County Maryland Housing Survey

CALL RECORD	
CURRENT CALL INFORMATION (MESSAGES AND PHONE NUMBER) PREVIOUS CALL ATTEMPT INFORMATION	
PRIMARY CALL DISPOSITIONS	
Always Driving When Reached	Hard Refusal
Answering Machine (no messages left)	Hearing Barrier
Automated Refusal Service	Language Barrier
Busy Signal	No Adult at Number
Callback	No Answer
Complete	Non-residential Number
Computer/Fax Tone	Soft Refusal
Disconnected/Changed	Temporarily Disconnected
Not a County Resident	

A. Driving While on Cell Screener – Interviewer Reschedules Call

B. INTRODUCTION:

Hello, my name is _____ _____ and I'm calling on behalf of Prince George's County. We would like to ask your opinion about some issues related to housing in County. The results of this research will be used to help improve housing for residents of Prince George's County. I need to speak with an adult age 18 or over. Would that be you?

1. **First, do you currently live in Prince George's County?**

YES 1
NO 2
DK/RF 99

END1: "I'm sorry, our study requires that we speak only with people who currently live in Prince George's County. Thank you for your time."

2. **Do you currently own, rent, or have some other living arrangement?**

OWN 1
RENT 2
SOME OTHER LIVING ARRANGEMENT (Please specify the arrangement: _____) 3
DK/RF 99

3. **Do you currently live in a single family stand alone home, a condo or townhome, a duplex, a unit in multi-family housing such as an apartment building or some other type of housing?**

SINGLE FAMILY/STAND ALONE HOME 1
CONDO/TOWNHOME 2
DUPLEX 3
MULTI-FAMILY/APARTMENT BUILDING 4
OTHER (Please specify the type of housing: _____) 5
DK/RF 99

4. **How satisfied are you with your current housing? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?**

VERY SATISFIED 1
SOMEWHAT SATISFIED 2
SOMEWHAT DISSATISFIED (What would you change about your housing: _____) 3
VERY DISSATISFIED (What would you change about your housing: _____) 4
DK/RF 99

5. [IF Q2=1, GO TO Q6] Is there a reason you choose not to own a home in the County at the present time?

CHOOSE ALL THAT APPLY
TOO EXPENSIVE 1
CREDIT PROBLEMS/UNABLE TO OBTAIN MORTGAGE LOAN 2
JUST PREFER TO RENT 3
DON'T PLAN ON BEING IN COUNTY LONG-TERM 4
NO REASON TO/CURRENTLY LIVING WITH SOMEONE WHO OWNS 5
OTHER (Please specify reasons: _____) 6
DK/RF 99

6. If you were to purchase housing in the future, would it be in Prince George's County?

YES (What are the primary reasons you would purchase in the County? _____) 1
NO (What are the primary reasons you would not purchase in the County? _____) 2
WILL STAY IN CURRENT OWNED HOME FOR LIFE/NEVER PURCHASE 3
DK/RF 4

7. [IF Q6=3, GO TO Q8] If you were to purchase housing in the future, would you be looking for a single family standalone home, a condo or townhome, a duplex, a unit in multi-family housing such as an apartment building or some other type of housing?

SINGLE FAMILY/STAND ALONE HOME 1
CONDO/TOWNHOME 2
DUPLEX 3
MULTI-FAMILY/APARTMENT BUILDING 4
OTHER (Please specify the type of housing: _____) 5
DK/RF 99

8. How long have you lived in the County?

IF LESS THAN 1 YEAR, ASK AND RECORD NUMBER OF MONTHS, OTHERWISE ROUND TO HIGHEST YEAR.

____MONTHS DK/RF 99 1
____YEARS DK/RF 99 2

9. Do you plan on continuing to reside in Prince George's County over the next few years?

YES 1
NO (Why not? _____) 2
DK/RF 99

10. Approximately what year was your home or housing built?

DK/RF 9999

11. What share of your monthly household income do you consider reasonable to spend on housing? Would you say less than 30 percent of your monthly income, 30 to 50 percent of your monthly income, 51 to 80 percent of your monthly income, or more than 80 percent of your monthly income?

LESS THAN 30 PERCENT OF YOUR MONTHLY INCOME 1
30-50 PERCENT OF YOUR MONTHLY INCOME 2
51-80 PERCENT OF YOUR MONTHLY INCOME 3
MORE THAN 80 PERCENT OF YOUR MONTHLY INCOME 4
DK/RF 99

12. To what extent do you agree that there is enough affordable housing available in the County? Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?

STRONGLY AGREE 1
SOMEWHAT AGREE 2
SOMEWHAT DISAGREE 3
STRONGLY DISAGREE 4
DK/RF 99

13. Is the size of your current housing, too small, adequate or too large for your needs and those of other members of your household, if you live with others?

TOO SMALL 1
ADEQUATE 2
TOO LARGE 3
DK/RF 99

14. How many people currently reside in your household?

DK/RF 99

15. [IF Q14=1, GO TO Q18] How many of these people are children under the age of 18?

DK/RF 99

16. Is more than one family currently residing in your household?

YES 1
NO 2
DK/RF 99

17. [IF Q16>1, GO TO Q19] Is this due to one or more of the families not being able to find affordable housing in the County?

YES 1
NO 2
DK/RF 99

18. Would you say you currently live in convenient proximity to quality resources such as healthcare, childcare, education, or employment?

YES 1
NO 2
DK/RF 99

19. Are there important resources you need that are currently not conveniently located near your housing?

YES (What would you like to see more conveniently located? _____) 1
NO 2
DK/RF 99

20. If cost were not a factor, which would be your top priority in choosing an area of the County to live in? Would you say school quality, transit access, proximity to job opportunities, access to health care services, proximity to amenities such as shopping, grocery stores, and parks, or some other priority?

SCHOOL QUALITY 1
TRANSIT ACCESS 2
PROXIMITY TO JOB OPPORTUNITIES 3
ACCESS TO HEALTH CARE SERVICES 4
PROXIMITY TO AMENITIES SUCH AS SHOPPING, GROCERY STORES, PARKS, ETC. 5
OTHER PRIORITY (Please specify the other priority: _____) 6
DK/RF 99

21. How familiar are you with the distinction between Public Housing and affordable housing? Would you say you are very familiar, somewhat familiar, somewhat unfamiliar, or not at all familiar?

VERY FAMILIAR 1
SOMEWHAT FAMILIAR 2
SOMEWHAT UNFAMILIAR 3
NOT AT ALL FAMILIAR 4
DK/RF 99

22. Our study defines housing as affordable if the household is paying less than 30 percent of their income on housing costs, while public housing is specifically geared towards low-income households and is funded by the federal government and managed by local housing authorities. How comfortable would you be with having public housing in your neighborhood? Would you say very comfortable, somewhat comfortable, somewhat uncomfortable, or not at all comfortable?

VERY COMFORTABLE 1
SOMEWHAT COMFORTABLE 2
SOMEWHAT UNCOMFORTABLE (Why would you be uncomfortable? _____) 3
NOT AT ALL COMFORTABLE (Why would you be uncomfortable? _____) 4
DK/RF 99

23. If a free seminar was offered in your community dealing with home ownership issues like obtaining a mortgage, budgeting and clearing your credit, or home maintenance, how likely would you be to attend? Would you be very likely, somewhat likely, somewhat unlikely, or not at all likely to attend?

VERY LIKELY 1
SOMEWHAT LIKELY 2
SOMEWHAT UNLIKELY 3
NOT AT ALL LIKELY 4
DK/RF 99

24. Are you currently employed full-time, part-time, unemployed and not seeking employment, seeking employment, or retired?

CHOOSE ALL THAT APPLY
EMPLOYED FULL TIME 1
EMPLOYED PART TIME 2
UNEMPLOYED NOT SEEKING 3
RETIRED 4
UNEMPLOYED SEEKING 5
DK/RF 99

25. [IF Q24> 2, GO TO Q27] Approximately how many minutes would it take to drive from where you live to your work on a typical week day?

____
NA/WORKS FROM HOME 888
DK/RF 999

26. What is your typical form of transportation to and from work?

CHOOSE ALL THAT APPLY
WALK 1
PERSONAL VEHICLE OWNED BY RESPONDENT/SOMEONE ELSE 2
BUS (PUBLIC TRANSPORTATION) 3
BICYCLE 4
MOTORCYCLE 5
UBER/TAXI 6
SOME OTHER FORM (Please specify form of transportation: _____) 7
DK/RF 99

27. Now I have just a couple of final questions about you. Do you consider yourself to be Black or African American, White, Asian, American Indian or Alaskan Native, Native Hawaiian or other Pacific Islander, or a member of some other group?

BLACK/AFRICAN AMERICAN 1
WHITE 2
ASIAN 3
AMERICAN INDIAN/ALASKAN NATIVE 4
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER 5
OTHER/MIXED RACE (Please specify race: _____) 6
DK/RF 99

Q28. Do you consider yourself to be of Hispanic origin?

YES 1
NO 2
DK/RF 99

Q29. What is your current age?

DK/RF 999

Q30. Finally, please stop me when I get to the category that best represents your household's total combined income in the past 12 months? Would you say it was less than $25,000, $25,000 to less than $50,000, $50,000 to less than $75,000, $75,000 to less than $100,000, $100,000 to less than $125,000, $125,000 to less than $150,000, $150,000 to less than $175,000, $175,000 to less than $200,000 or $200,000 or more?

<$25,000 1
$25,000 TO LESS THAN $50,000 2
$50,000 TO LESS THAN $75,000 3
$75,000 TO LESS THAN $100,000 4
$100,000 TO LESS THAN $125,000 5
$125,000 TO LESS THAN $150,000 6
$150,000 TO LESS THAN $175,000 7
$175,000 TO LESS THAN $200,000 8
$200,000 OR MORE 9
DK/RF 99

Q31. INTERVIEWER IF GENDER UNKNOWN: "Our study requires that I ask if you are male or female."

FEMALE 1
MALE 2
DK/RF 99

END2: "Those are all of my questions. Thank you for your help with our study. INTERVIEWER IF ASKED FOR MORE INFORMATION: You may contact Le'Shann Murphy with Prince George's County at 301-883-5457 for more information."

Estimates of potential investment were derived for each action that would require a direct investment from Prince George's County. These estimates are intended to provide an illustration of how much each action could cost, depending on the approach. However, different approaches, based on policy decisions made during implementation, would result in different levels of investment, impact, or both.

Estimates were based on historic investment patterns, as well as cost information gathered from other jurisdictions that have implemented similar actions. Cost information from other jurisdictions was adjusted to local conditions wherever possible. More information about each action that requires a direct investment are explained in more detail below.

Cross-cutting Action 2.3. Create a centralized inventory of publicly owned land, subsidized housing, naturally occurring affordable housing, and underutilized properties.

Estimated Investment: $250,000 in start-up costs, plus $80,000 in annual maintenance. Estimated investment will vary based on IT infrastructure

This estimate is based on costs collected from two national examples operated at universities (Institute for Housing Studies Data Clearinghouse at DePaul University and Florida Data Clearinghouse at Florida State University). Costs include upfront start-up costs and ongoing annual maintenance (including staff time). Costs will vary based on existing technological infrastructure and access to real-estate datasets.

Cross-cutting Action 2.9. Build a fully culturally competent staff to serve the county's changing demographics.

Estimated Investment: $25,000 annual training cost

This estimate is based on national estimates for cultural competency training.

Cross-cutting Action 2.10. Increase capacity of external partners (i.e., non-profit developers).

Estimated Investment: Up to $245,000 annually; investing in start-up of a CLT may incur an additional $600,000 as a one-time cost

This estimate includes the initial start-up costs associated with a community land trust ($600,000) and annual support through the County's HOME set-aside for Community Housing Development Organizations. The initial start-up costs for the community land trust were based on a national example (Community Home Trust in Carrboro, NC). The costs associated with increased non-profit development capacity were calculated as 15 percent of Prince George's County's FY2018 HOME allocation ($1.6 million via HUD Exchange).

Cross-cutting Action 3.1. Increase the County's Housing Investment Trust Fund (HITF).

Estimated Investment: $2.2 million to $68.7 million in local subsidy annually to support new housing production, depending on availability of other development financing, and $13.4 million for annual preservation efforts to prevent the expiration of existing subsidized units over the next ten years

First, the county's current rental housing gaps were analyzed by comparing total households at various income levels to the prices of the existing rental supply, including both vacant and occupied units.

Current Housing Gaps

Household income level	**Rental supply gap**
Earning more than 80% AMI	-19,415 units
Earning more than 50%, up to 80% AMI	10,070 units
Earning more than 30%, up to 50% AMI	-7,975 units
Earning up to 30% AMI	-20,670 units

Source: Tabulations of 2010-2014 CHAS data conducted by the University of Maryland.
Note: Negative numbers suggest a supply gap; positive numbers suggest a surplus.

To derive how much direct investment from the HITF would be needed to meet current and future needs through production of new units, the following assumptions were used:

- Total investment is based on current gaps and future demand in the county's rental housing market, with a focus on those households earning 50 percent of AMI or below. This focus reflects where the County may need to provide public funding to support new development, whereas the private market or other actions in the CHS target higher income groups.
- The surplus of housing priced for households earning between 50 percent and 80 percent of AMI could be absorbed by households earning more than 80 percent of AMI through better matching, which would be achieved through other actions in the CHS.
- New units in market-rate development would partially meet demand at 80 percent of AMI and above without subsidy from the HITF.
- Per unit development costs would mirror those of past publicly supported developments with units priced for households earning less than 80 percent of AMI. After analyzing several pro formas for subsidized housing developments in the county, $244,883 was used as the estimate for total hard costs to produce one housing unit priced for households earning 60 percent to 80 percent of AMI.
- The total hard cost to produce a unit would increase by about $10,000 for each 10 percent of AMI lower that a unit serves—e.g., units priced for households earning 50 percent of AMI would cost an additional $10,000 from the base per unit estimate, units priced for households earning 40 percent of AMI would cost an additional $20,000 from the base per unit estimate, and so on.
- HITF investment would continue to cover a similar share of a project's total capital stack (6.5 percent), based on the past several pro formas for subsidized housing developments in the County.
- Current need within each income group is distributed evenly (e.g., the gap for households earning between 30 percent and 50 percent of AMI is evenly divided among households earning 30 to 40 percent of AMI and households earning 40 percent to 50 percent of AMI).
- Prince George's County is also projected to grow significantly over the next ten years, bringing additional demand for affordable and workforce housing—projections estimate there will be more than 16,000 new residents earning 80 percent of AMI and below living in the county by 2030.[1] This translates to 1,103 new low-income housing consumers annually. Assuming historic patterns of homeownership by income level, this could create annual demand for approximately

[1] Projections data by income range is from regional projections completed by George Mason University, available at: http://cra.gmu.edu/pdfs/studies_reports_presentations/The_Regions_Future_Housing_Needs_2015.pdf

164 new rental units priced for households earning between 51 percent and 80 percent of AMI, 388 new rental units priced for households earning between 31 percent and 50 percent of AMI, and 471 new rental units priced for households earning 30 percent of AMI and below.[2]

Using these assumptions, the total investment to create enough units for existing households earning 50 percent AMI or below would be nearly $518 million—or $51.8 million if divided evenly over the ten-year time horizon of the CHS. This estimate assumes all available non-local financing for housing production (e.g., HOME, Low-Income Housing Tax Credit) would be available at their current levels. This estimate does not constrain investment based on availability of non-local financing. If investment was constrained by availability of non-local financing, the HITF could support 150 units annually with an investment of $2.2 million.

The total investment to create enough units for new (or projected) households earning 50 percent AMI or below would be an additional $17 million annually. This estimate assumes all available non-local financing for housing production (e.g., HOME, Low-Income Housing Tax Credit) would be available at their current levels.

Based on current and future need, total annual investment could be as much as $68.7 million annually for new housing production.

Actions within the CHS would also aim to devote HITF investments to preservation of units in properties with federal housing subsidies. According to the National Housing Preservation Database, there is a total of about 4,800 subsidized rental units at-risk of losing their affordability requirements between 2018 and 2028 in the county.[3] The estimated investment to preserve these units assumes the following:

- The cost of preserving a unit represents stabilizing the rent at an affordable level only. It does not account for additional financing to rehabilitate or modernize the properties.
- All units in a federal subsidized property use Fair Market Rent standards to set rent levels.
- The rent per unit would need to be reduced by $2,376 annually to maintain them at FY17 Fair Market Rent. Rent per unit was calculated based on the net present value of annual mortgage payments equal to $2,376, based on a 30-year mortgage term at 7.5 percent interest rate. This initial investment is estimated to be $28,061 annually per unit.
- Owners of properties with expiring federal subsidies are willing to extend affordability provisions, or there are other owners who would be willing to step in and maintain the affordability, with additional financing.

The annual investment per unit ($28,061) was multiplied by the total number of units at risk of losing their affordability requirements over the next ten years. The product is the total investment to preserve every expiring unit through 2028: $134.4 million. However, these at-risk properties will not all exit their affordability contracts in 2018—the necessary investments in these properties will be staggered over the ten-year period, depending on the properties' initial operating dates. For illustration purposes, that

[2] According to the 2012-2016 American Community Survey, the average homeownership rate was 39.3%. While no data was available on the homeownership rate by income level, it was assumed that the homeownership rate was lower for households earning 51% to 80% of area median income. It was also assumed that households earning 50% of area median income and below were all renters.

[3] Units at risk of losing their affordability requirements were identified by the earliest year current tax credit properties located in the county could exit their affordability contract, as reported by the National Housing Preservation Database in August 2018. The database may be accessed at: https://preservationdatabase.org/

cost has been divided evenly over the ten-year period, yielding an annual estimated public investment of $13.4 million for preservation efforts.[4]

Targeted Action 1.1. Support proposed zoning changes that expand and encourage "missing middle" and other diverse housing types (e.g., duplexes, live/work units, one-level homes, etc.).

Estimated Investment: $280,000 to provide financing for 10 units in smaller scale housing products annually

This cost is based on a program that would provide subsidized homes in smaller scale buildings (5+ units), modeled after the State of Massachusetts' Community Scale Housing Initiative. The per unit subsidy was adjusted for Prince George's County by calculating the difference between the FY17 Fair Market Rent for a two-bedroom unit in Prince George's County and market-rate rent from Zillow (as of June 2018). Note that in FY18, the region started using small area rents by zip code; to get a representative understanding of the entire county, countywide rents from FY17 were used for this calculation.

Targeted Action 1.3. Build more mixed-use and mixed-income developments.

Estimated Investment: $20.6 million from Section 108 alone, HITF and other resources may also support this action

This estimate represents the total amount of funding available to the County through the Section 108 Loan Guarantee program.

Targeted Action 1.7. Implement a comprehensive approach to support elderly households aging in place.

Estimated Investment: $2 million to $4 million annually in rehab loans for aging-in-place modifications through the HRAP program (to serve approximately 70 to 135 households each year)

The high estimate is based on the average use of Prince George's County in 2016 and 2017 (135 households served annually on average) multiplied by the total maximum loan amount allowed through the County's HRAP program ($60,000). The low estimate is based on setting aside a portion of HRAP funding for more targeted implementation. It assumes that the County will provide 70 households of up to $60,000 each through this approach (and the remaining 65-70 households served through coordination with code enforcement activities under Targeted Action 2.5).

Targeted Action 1.8. Explore innovative, low-cost housing solutions to serve persons experiencing homelessness.

Estimated Investment: $300,000 to $1.6 million annually, based on building type and level of services provided, to serve approximately 10 households

The low estimate is based on national examples of tiny home village construction costs—approximately $30,000 per unit in total development costs (assuming some materials, labor, or land are donated). The total level of investment will vary depending on the number of households served by this housing

[4] This method to estimate the cost of preservation efforts was adapted from the City of South San Francisco's 2015 Housing Element, which is available at: http://www.ssf.net/home/showdocument?id=476.

product. The estimate cited assumes the County will serve 10 households annually, bringing total annual costs to $300,000 to create a tiny home village or other similarly low-cost product.

The high estimate is based on construction cost ($2,200) and annual city services and support services to site (from Othello Village in Seattle). This includes the annual cost to provide water and sanitation services to the site and on-site counseling to residents living there. These homes are considered short-term homes.[5]

Targeted Action 2.3. Stabilize residents through anti-displacement programs.

Estimated Investment: $1,000 tax grant for each eligible household, plus potential additional investment from HITF preservation set-aside (captured in cross-cutting action 3.1)

This estimate is based off the City of Philadelphia's long-time owner occupants program (LOOP), which provides tax abatements to low-income homeowners who have lived in their homes for ten years or more when their property assessment triples from one year to the next. This program serves approximately 18,000 homeowners who save an average of $1,000 annually.[6]

Targeted Action 2.4. Create a range of resources for households experiencing a housing crisis (e.g., unanticipated change in housing costs, eviction, etc.).

$200,000 to $2.3 million to serve 100 to 200 households annually through emergency and/or short-term rental assistance.

The low estimate is based off the District of Columbia's Emergency Rental Assistance Program, which provides one-time grants to households living below 125percent of the federal poverty level when immediate action is needed to prevent an eviction, to re-establish a home, or to avoid homelessness. The maximum grant amount is $4,250, unless applicants have a disability or more than six children (in which case the grant can be increased up to $6,000). The most recently reported programmatic data indicates households typically receive about $2,000 in assistance.[7] Thus, if the County were to serve 100 households annually through this kind of emergency assistance program, the level of investment would be approximately $200,000.

Since the action recommends a range of resources for households experiencing a housing crisis, the high estimate also accounts for other recommended resources that would require direct County investment—namely, a locally sourced voucher program targeting at-risk households. This estimate was based on the cost of developing a tenant-based rental assistance (TBRA) program with HOME funding. Annual cost per household was calculated using FY17 Fair Market Rent for a two-bedroom unit ($1,746) multiplied by 12 months of assistance. Note that in FY18, the region started using small area rents by zip

[5] See www.curbed.com/maps/tiny-houses-for-the-homeless-villages for sources for these estimates and more examples.

[6] More information on this program and its outcomes is available at: https://www.pewtrusts.org/~/media/assets/2015/09/philadelphia-avi-update-brief.pdf

[7] More program information is at: http://nlihc.org/rental-programs/catalog/emergency-rental-assistance-program-erap

code; to get a representative understanding of the entire county, countywide rents from FY17 were used for this calculation.

Targeted Action 2.5. Target resources, like code enforcement and funding for rehabilitation, to improve the livability of existing homes.

Estimated Investment: $2 million to $4 million in rehab loans for livability improvements through the HRAP program (to serve approximately 70 to 135 households annually)

The high estimate is based on the average use of Prince George's County in 2016 and 2017 (135 households served annually on average) multiplied by the total maximum loan amount allowed through the County's HRAP program ($30,000). The low estimate is based on setting aside a portion of HRAP funding for more targeted implementation of the County's HRAP program in coordination with code enforcement activities. It assumes that the County will provide 70 households of up to $30,000 each through this approach.

Targeted Action 2.7. Build capacity (through processes, programs and financing) to address condo vacancies.

Estimated Investment: $100,000 to cover start-up costs of the inventory (inventory maintenance costs already covered as part of cross-cutting action 2.3) and $420,000 to $560,000 annually for down payment assistance, providing $15,000 to $20,000 per household

Estimates for down payment assistance is based on the average use of Prince George's County's Pathways to Purchase Program in 2016 and 2017 (28 households served annually on average) multiplied by the maximum loan amount under existing program ($15,000 per household) and an increased loan amount ($20,000 per household).

Targeted Action 2.8. Expand existing programs and financing tools to increase access to homeownership.

Estimated Investment: $420,000 to $1.1 million annually for down-payment assistance, providing $15,000 to $40,000 per household and between $2,800 to $8,400 for homebuyer counseling for each household served

Estimates for down payment assistance are based on the average use of Prince George's County's Pathways to Purchase Program in 2016 and 2017 (28 households served annually on average) multiplied by the maximum loan amount under the existing program ($15,000 per household) and an increased loan amount ($40,000 per household). It also assumes every homebuyer using the Pathways to Purchase program will complete a homebuyer education course. The low estimate uses $100 per household and the high estimate uses $300 per household served to estimate an investment (based on national estimates for homebuyer education programs).

Targeted Action 3.1. Undertake or build on existing neighborhood planning efforts and other community-based processes to identify projects that directly address residents' interests.

Estimated Investment: Up to $12,500 in grants annually to support neighborhood efforts (to provide a $2,500 matching grant to 5 neighborhoods each year)

Estimate assumes $2,500 matching grants for five neighborhoods annually, modeled on the Indiana's

Housing and Community Development Authority program for Lighter Quicker Cheaper placemaking improvements.

Targeted Action 3.2. Create a land bank to support redevelopment of abandoned residential properties (or expand powers granted to RDA to provide same function).

Estimated Investment: $800,000 to $2 million to support start-up (including land acquisition & staffing)

Low and high estimates are from operating costs from land banks in St. Louis and Kansas City, MO, respectively.[8] Costs can vary based on volume and value of sales and size of land banks' inventory.

Targeted Action 3.7. Leverage project-based vouchers to promote mixed-income projects and allocate funding sources for a local rental assistance program.

$5.6 million to $8.1 million annually could provide 500 to 700 project-based vouchers on an ongoing basis and short-term rental assistance to 100 households each year

Low estimate assumes use of project-based Housing Choice Vouchers will increase from three percent to seven percent under the County's Moderate Rehabilitation Program. To derive an annual estimate, seven percent of the County's existing voucher allocation (5,800 vouchers) was multiplied by the total annual cost per household ($8,670, based on 2018 program costs). The high estimate assumes the use of project-based Housing Choice Vouchers will increase from three percent to 12 percent under the County's Moderate Rehabilitation Program. To derive an annual estimate, 12 percent of the County's existing voucher allocation (5,800 vouchers) was multiplied by the total annual cost per household ($8,670, based on 2018 program costs). Investment may vary if the County's total voucher supply changes, among other factors.

Both the low and high estimates assume development of HOME-funded tenant-based rental assistance program. The estimate assumes 100 households would receive rental assistance for 12 months. Rents are based on FY17 Fair Market Rent for a two-bedroom unit ($1,746). Note that in FY18, the region started using small area rents by zip code; to get a representative understanding of the entire county, countywide rents from FY17 were used for this calculation.

[8] For more information see www.epa.gov/sites/production/files/2017-04/documents/20170215_stllb_finalreport_web_sm.pdf

The CHS outlines a set of targeted actions or targeted interventions to address specific housing needs or market opportunities. Many of the actions connect housing investments to other conditions that are associated with broader access to opportunity, like strong access to jobs, goods, and services and community institutions (including schools).

The CHS makes this connection by identifying the relative strength of various neighborhood conditions at the Census Tract-level and then proposing actions that may be appropriate for that part of the county. Access to opportunity was measured using indicators from Enterprise Community Partners' Opportunity360 platform. Indexed scores were calculated for four different neighborhood-level conditions that shape access to opportunity over a person's lifetime: 1) social capital; 2) community institutions; 3) environmental quality; and 4) access to jobs, goods, and services.

The table below summarizes the indicators and their respective data sources.

The relative strength of these dimensions is reported as index scores. A score of 50 means the tract is in the 50th percentile—half of the tracts in the Washington, D.C. metropolitan region have higher scores and half have lower scores. For the purposes of aligning targeted actions with different areas of the county, a score of 50 was also used as a breakpoint to describe "stronger" or "weaker" areas of the county (along these four dimensions only). For instance, if a tract has a score of 60 for environmental quality, it suggests that this area is in the 60th percentile for environmental quality relative to the entire Washington, D.C. region. The relative importance of these dimensions and their scores vary based on local priorities, and tradeoffs as stronger conditions in one dimension may be offset by stronger conditions or other strategic considerations for another dimension.

Variable (by index)	Source
Social capital	
Median household income	2011–2015 American Community Survey 5-Year Estimates
HUD Labor Market Engagement Index Score	2016 HUD Affirmatively Furthering Fair Housing (AFFH)
Share of people 25 years or older with a high school diploma or higher	2011–2015 American Community Survey 5-Year Estimates
Share of people 25 years or older with a Bachelor's degree or higher	2011–2015 American Community Survey 5-Year Estimates
Unemployment rate	2011–2015 American Community Survey 5-Year Estimates
Percent of people in poverty	2011–2015 American Community Survey 5-Year Estimates
Environmental quality	
Diesel particulate matter level in air	2016 EPA EJSCREEN
Cancer risk from air toxics	2016 EPA EJSCREEN
Respiratory risk score	2016 EPA EJSCREEN
Traffic exposure score	2016 EPA EJSCREEN
Particulate matter concentration score	2016 EPA EJSCREEN
Access to jobs, goods, & services	
Walkscore	2016 Walkscore
TransitScore	2016 Walkscore
Jobs accessible via a 45-minute automobile commute	2014 EPA Smart Location Database
Jobs accessible via a 45-minute transit commute	2014 EPA Smart Location Database
Community institutions	
Standardized Test Score Rank (National Percentile)	2016 Location, Inc.
Percent of all students who are in poverty	2011–2015 American Community Survey 5-Year Estimates

Source: Enterprise Community Opportunity360 (www.enterprisecommunity.org/opportunity360).


Prince George's county MARYLAND
Experience Community.
Expand Opportunity.
Explore Choice.
Enterprise®