Housing Opportunity for All
Overview of the County’s Comprehensive Housing Strategy (CHS)

July 29, 2019
HOA Working Group
Prince George’s County, MD
Overview of the process

Local housing market and regional context

Roadmap overview

Priority actions for working group

Questions
We’re one of the only social enterprises in the U.S. with deep expertise in each of the three catalysts for systems change:

**Capital.**
Enterprise is a recognized leader in socially driven capital investment, having created nearly 585,000 homes and delivered more than $43 billion to communities across the U.S.

**Solutions.**
We work with local partners to test and scale new solutions to some of the most pressing housing and economic problems facing low-income communities.

**Policy.**
Enterprise is a crucial voice for America’s low-income communities with a strong presence in Washington, D.C., state capitals, and city halls across the country.
Project team
### Comprehensive Housing Strategy

**Phase 1**
*Existing & future conditions analysis*
June 2017 – March 2018

**Phase 2**
*Development of principles, goals, & targets*
March 2018 – May 2018

**Phase 3**
*Strategy development & delivery*
May 2018 – December 2018

**Ongoing public & stakeholder engagement**
Ongoing

- Housing needs survey
- Focus groups and interviews
- Programs and policies assessment
- Housing needs and market analysis
- Communications
Key stakeholder engagement activities included:

- 4 public meetings
- 8 focus groups
- 20+ County staff and stakeholder interviews
- Surveys
  - Online in-commuter survey
  - Telephone survey of current residents
- Bimonthly meetings with the Advisory Group
- Briefings with Ad Hoc Subcommittee
- CHS Communications Toolkit
<table>
<thead>
<tr>
<th>Comprehensive</th>
<th>Market-Informed</th>
<th>Inclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connected to Opportunity</td>
<td>Asset-Based</td>
<td>Coordinated and Transparent</td>
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**Housing Opportunity for All** builds on years of progress, including past and ongoing planning efforts and initiatives.

- **Plan 2035**
- **Zoning rewrite**
- **Affordable Housing Commission**
- **Purple Line Corridor Coalition**
- **Economic development initiatives**
- **Supporting seniors**
- **Regional housing production (MCOG)**
- **Collaboration with the State of Maryland (e.g., NCSED, AHC)**
- **Opportunity Zones**
Snapshot of the local housing market & regional context
Changing demographics, changing demand

What demographic changes are driving demand?

- More seniors
- Smaller and larger households
- Anticipated growth
- Demand for neighborhoods with amenities and resources

**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):**
+18%

**COUNTY’S TOTAL SENIOR POPULATION (2015):**
11%
### Current housing supply

**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.

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detached, single-family homes</td>
<td>51%</td>
</tr>
<tr>
<td>Attached, single-family homes</td>
<td>16%</td>
</tr>
<tr>
<td>Multifamily buildings with 2–9 units</td>
<td>9%</td>
</tr>
<tr>
<td>Multifamily buildings with 10–19 units</td>
<td>15%</td>
</tr>
<tr>
<td>Multifamily buildings with 20–49 units</td>
<td>2%</td>
</tr>
<tr>
<td>Multifamily buildings with 50+ units</td>
<td>7%</td>
</tr>
</tbody>
</table>

- **What types of housing are common within the County today?**
  - Single-family, detached homes
  - Multifamily apartment buildings (5+ units)
  - Larger apartments (4+ bedrooms)
How are market conditions changing within the county?

- Higher rents & home values, lagging income growth countywide
- Stronger market conditions in rural subarea
- Weaker market conditions in urban subarea
Demand for rental housing:

- For households earning more than 80% area median income, gap = **19,415 units**
- For households earning between 30% and 50% area median income, gap = **7,975 units**
- For households earning up to 30% area median income, gap = **20,670 units**
- **4,800** subsidized rental units are at-risk of losing their affordability requirements between 2018 and 2028
▪ A shortage of affordable ownership units exists for households with incomes higher than the median.
▪ 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.
A recent study by MGOG indicates that the region anticipates its current (2018) employment base of 3.28 million jobs would grow to 4.27 million by 2045—an increase of 990,000 jobs.

<table>
<thead>
<tr>
<th>Forecast Employment (9.1)</th>
<th>3,281</th>
<th>3,361</th>
<th>3,573</th>
<th>3,774</th>
<th>3,947</th>
<th>4,116</th>
<th>4,274</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households &quot;Needed&quot; for Jobs</td>
<td>2,130</td>
<td>2,182</td>
<td>2,320</td>
<td>2,451</td>
<td>2,563</td>
<td>2,673</td>
<td>2,775</td>
</tr>
<tr>
<td>Forecast Households (9.1)</td>
<td>2,085</td>
<td>2,133</td>
<td>2,255</td>
<td>2,375</td>
<td>2,477</td>
<td>2,565</td>
<td>2,660</td>
</tr>
<tr>
<td>Housing &quot;Shortfall&quot;</td>
<td><strong>45</strong></td>
<td><strong>49</strong></td>
<td><strong>65</strong></td>
<td><strong>76</strong></td>
<td><strong>86</strong></td>
<td><strong>108</strong></td>
<td><strong>115</strong></td>
</tr>
</tbody>
</table>

(1) Estimate  
(2) Shortfall calculated using "1.54 Jobs Per Household" ratio  
Source: MWCOG, Round 9.1 Cooperative Forecasts
During this same period, the total number of housing units would grow from the current (2018) base of approximately 2.08 million units to 2.66 million—an increase of 575,000 housing units.

The region should commit to increase the planned number of new housing units by about 65,000 by 2025 and over 100,000 by 2045.
As part of next steps, COG will determine the capacity for additional housing units in priority places across the region such as in [Activity Centers](#) and near existing high-capacity transit stations.
## Snapshot of regional housing resources

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

Notes: All amounts are for FY19. "Total operating budget" reflects total authorized expenditures. "Local housing trust fund" generally include a blend of local appropriations and/or dedicated revenue; developer contributions and repayments; and some level of federal funding, such as HOME. Local rent subsidy program does not include federally funded vouchers. Population estimates via 2011-2015 American Community Survey 5-Year Estimates.
The County needs to invest $82 million annually to meet current and future housing demand and ensure no existing subsidized units are lost through 2028.
Housing Opportunity For All
10-year Roadmap
Housing Opportunity for All will accomplish the following goals:

1. **Support existing residents**, including long-time residents, seniors, and residents at-risk of displacement

2. **Attract new residents**, including millennials, families, employers, and developers

3. **Build on strategic investments & submarket conditions**, including TOD areas like the Purple Line Corridor, areas around other strategic investments, TNI areas, and Opportunity Zones
Prince George’s County will implement two types of strategies over the next 10 years:

**Cross-cutting strategies to build the capacity needed to implement Housing Opportunity for All**

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

**Targeted strategies, which will address specific housing needs and market conditions throughout Prince George’s County**

- Encourage new, context-sensitive development that expands housing types.
- Improve the quality of the County’s existing housing supply.
- Build stronger economic opportunity and revitalize neighborhoods.
Many actions will be implemented countywide. Some actions are implemented in a more targeted way.
Key actions to create or expand programs or tools:

- Targeted inclusionary housing program
- Expanded and dedicated source for Housing Investment Trust Fund
- Stronger local tenant protections
- Zoning changes that support a range of housing types
- Allowing accessory dwelling units
- Leveraging untapped federal resources like Section 108 Loan Guarantee Funds (~$23.9m) to support more mixed-income, mixed-use developments
- Leveraging public and underused assets for new homes
- Reducing barriers for residents trying to find or stay in income-restricted housing
- Increase resources for households experiencing a housing crisis, like foreclosure or eviction
- Creation of a land bank to support redevelopment of abandoned residential properties
Priority actions for Working Group
Specific actions for Working Group

- **Cross-cutting action 1.1** - Modify public land disposition process to advance CHS goals
- **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
- **Cross-cutting action 2.3** - Create a centralized inventory of publicly-owned land, subsidized housing, naturally occurring affordable housing, and underutilized properties
- **Cross-cutting action 2.7** - Create more consistency within the County’s development process
- **Cross-cutting action 2.12** - Monitor, evaluate, and report progress on implementation of the CHS
Specific actions for Working Group, continued

- **Cross-cutting action 3.1** - Increase the County’s Housing Investment Trust Fund (HITF))
- **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)
- **Targeted action 3.2** - Create a land bank to support redevelopment of abandoned residential properties
- **Targeted action 1.4** - Identify opportunities for new housing development on publicly-owned land (including infill sites and brownfields)
Why: Land can make up 5 to 35 percent of total development costs within the region. Surplus property or land can help lower project costs or 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.

Implementation Steps

- Make the inventory of publicly-owned land accessible online
- Revise policy to include transitional housing, housing for persons experiencing homelessness, and shelters as a public purpose
- Establish and maintain a specific inventory of properties suitable for residential or mixed-use development and streamline disposition process
- Apply a “build first” concept when disposing publicly-owned land in neighborhoods where relocation is applicable

Role of Working Group

- Advise on policy language
- Help develop new or refine existing processes to support implementation (i.e., right-of-first refusal)
- Support development of the online inventory
- Identify roles for partners
- Support outreach and public education
Questions?

Housing Opportunity for All

Full strategy available here (click link).
Visit the project page for other materials (click link).