

**AFFORDABLE HOUSING IN
CHARLES COUNTY:
MAKING IT HAPPEN**



**Findings, Conclusions, and Recommendations
from the January 31, 2011,
Housing Summit hosted by the
Charles County Justice and Advocacy Council**

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From its beginning, the Charles County Justice and Advocacy Council (CCJAC) identified housing in Charles County as one of three priority issues (Housing, Health Care and Transportation) on which to focus. Specific statistical and anecdotal information clearly indicated that affordable housing (housing that costs no more than 30 percent of household income) was scarce in the county for households with income less than \$60,000 per year; for households with income less than \$30,000 per year, it was nearly nonexistent.

The CCJAC focused its efforts on staging a summit on affordable housing that would bring together the professional, social, and governmental elements necessary to (1) increase awareness of both the existing need for affordable housing and the obstacles to meeting that need and (2) develop a consensus for future actions that would advance the cause of increased affordable housing.

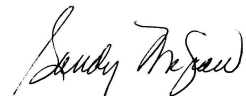
The summit's focus was on households with annual income of \$60,000 and under. Its methodology was to invite affordable housing stakeholders – developers, builders, financiers, realtors, local government boards and officials, and social service advocates and providers – to participate in two of four sessions that addressed specific aspects of affordable housing.

From these discussions, a list was formed of opportunities that supported the creation of affordable housing and obstacles that blocked development of affordable housing. Many of the opportunities and obstacles identified were raised in all of the discussions, regardless of the topic. Some of them appear to be based on culture and perception – the not-in-my-back-yard position, for example – rather than regulation or condition. Other factors surfaced as information to be identified or “things we need to know.”

Finally, the CCJAC offers four recommendations based on summit participants' discussions and evaluations. The recommendations appear in detail in section III of this document.

It is the belief of the council that all who participated in the summit appreciate the need for more affordable housing in Charles County. It is the hope of the council that the energies of government, business, and society can be harnessed to address that need and accomplish such an increase.

CHARLES COUNTY JUSTICE AND ADVOCACY COUNCIL



Sandy McGraw
Chairman

May 27, 2011

I. Findings: What we heard

The opportunities and obstacles to affordable housing were compiled based on the four topic questions. These opportunities and obstacles fell into three broad categories: Culture, Assets and Costs, and Government Regulation and Policy. Some discussion points were perceived as both opportunities and obstacles. A listing of specific opportunities and obstacles identified is included as an appendix to this report. The following is a general summary of opportunities and obstacles raised in discussions.

Opportunities

Culture: Cultural change was identified as paramount to creating support for affordable housing and essential to making it politically feasible. Communication, education, and advocacy were considered by summit participants to be essential to promoting an understanding of the benefits that affordable housing would extend to all Charles County citizens. Without a citizenry that understands the value of affordable housing to the entire community, political will has little chance to develop.

Debunking stereotypes surrounding affordable housing was also discussed as a key component to promoting cultural change. Recognizing and addressing concerns through early citizen involvement could build trust and validate the citizenry as a stakeholder with responsibility for ensuring that decent and safe housing is available in our county.

Assets and Cost: Points related to assets and cost called for identifying assets currently available in Charles County, both public and private, as well as utilizing programs such as the Land Trust Grant Fund and Maryland Affordable Housing Trust. Opportunities that could spark action and create coalitions to mutually benefit communities, the local economy, professionals in the housing industry, and the housing summit's target population were identified. These include

- providing incentives for developers;
- redefining what constitutes "housing" (motels);
- teaming with successful non-profit organizations (Jaycees, Victory Housing); and
- taking advantage of the current inventory of foreclosed properties.

Regulation and Policy: By far, the most vigorous discussion points as both opportunities and obstacles focused on government regulation and policy, including government involvement at all levels. They can be roughly classified by several subcategories:

- Zoning and regulation
- Policy related to existing property
- Partnership planning
- Infrastructure and services
- Government commitment

To varying degrees, points in each of these subcategories are based on easing current regulations, mandating new actions, and creating new programs to stimulate affordable housing. For instance, inclusionary zoning to mandate a fixed percentage of total units as affordable housing was considered a viable option. Easing of regulations related to shared wells and septic systems, revising county permit and fee schedules, and reducing square footage requirements were discussed. Offering tax credits and other incentives, even ones that would negatively impact the county treasury, were seen as worthy of consideration.

Again, as in Assets and Cost, many points were made relative to existing properties within the county. Can county government offer concessions on foreclosed homes in taxes and recording fees? Can existing assets be inventoried and can public-private partnerships be encouraged to preserve the assets while providing shelter? Can tax credits be used to ensure that affordable rentals are available and stable? Can planned rural neighborhood development with alternative types of housing be investigated to respect and accommodate lifestyles and ancestral ties?

Throughout the discussions, government commitment was questioned and discussed. A consensus was reached that, as stated in the discussion about the need for cultural change, government can only be as committed as its citizenry. That said, it was also agreed that leadership from our officials is critical. Leadership, most importantly but not exclusively, must come from the Board of Commissioners, with vigorous support from the Planning and Growth Management Department, Planning Division, and the Housing Authority Board. Participants felt that anything less than a unified commitment from these entities to meeting the county's need for affordable housing would only be maintaining the status quo in terms of inventory with little hope for improvement.

Participants also discussed the need for stated measurable goals, both short-term and long-term.

Obstacles

Similar to opportunities, obstacles to sustaining an acceptable inventory of affordable housing seemed to fall into three categories: culture, cost, and regulation and policies.

Culture: There was general agreement that pervasive stereotypes on the part of residents who were not in need of affordable housing and entrenched distrust of government on the part of residents in need of affordable housing were overriding cultural obstacles.

Stereotypical perceptions that affordable dwellings would lead to increased crime; that neighborhoods of affordable housing would have an increased number of unsupervised children; that the working poor of surrounding counties would migrate to Charles County were all identified as beliefs voiced in prior public hearings. Such beliefs form the bedrock of the “not-in-my-back-yard” (NIMBY) viewpoint. Another perception, declining value of property near affordable housing, also contributes to a negative response to such housing.

The other stereotype that challenges real progress on affordable and improved housing for the poor of Charles County is mistrust of government. Property owners are skeptical of government motivations concerning housing for lower income residents. Lower income residents that live in substandard housing are wary of government programs and hold onto mistrust from past experience. Anecdotal accounts were given of refusals to provide information, concerns over ancestral property rights, and refusals to consider relocation to areas where infrastructure and support services are more readily available.

Finally, the intractable nature of the affordable housing shortage seems to lead to resignation within government, county residents and the target population. This may inhibit objective consideration of innovative solutions.

Cost: The issue of costs related to affordable housing spanned three fronts: cost of land in Charles County; costs associated with building, infrastructure, and fees; and economic conditions that have made it more difficult to qualify for mortgages and budgetary constraints that have left housing programs with diminished funding.

Builders and developers at the summit described costs associated with development and construction that have taken affordable housing off the table for most developers and have virtually eliminated building of affordable rental units, especially for structures with more than four floors.

While foreclosures have increased the affordability of the county's housing stock, the significant financial constraints on lending make most foreclosures out of the reach of households earning \$60,000 or less annually.

Regulation and Policy: As described in Opportunities, regulation and policy requirements that add cost and time without readily apparent benefits, improvements, or protections were widely held as obstructive.

Zoning laws, density, setbacks; EPA regulations and other environmental issues; slow permit processes and government regulations that are obsolete; all of these were cited as contributing to a regulatory environment that inhibits development in a cost-effective, timely manner.

II. Conclusions: What we learned; What we need to know

Simply stated, we learned that perceptions, whether accurate or valid, play an important role in citizen buy-in. Stakeholders must be energized and political will must be demonstrated for conditions to improve. Government, academia, community groups, churches, and faith-based organizations at every level have a role to play in educating and sensitizing citizens to the importance of safe, secure housing across the economic spectrum.

Next, we learned that the marketplace cannot develop affordable housing alone. Government must play a leadership role in identifying and partnering in projects that deliver affordable housing, making it economically feasible for developers.

Finally, we learned that the revision of the Comprehensive Plan that is now underway must include a mandate for affordable housing – a mandate, not a goal – so that a framework for credible projects is in place.

In the course of the topic discussions, data was identified that we “need to know” for short term and long term actions to be developed. That information is listed in Appendix II to this document.

III. Recommendations: What we can do

Throughout summit discussions, the current fiscal and economic climate seemed to hamper creativity when it came to articulating short and long term actions. While cynicism maybe

understandable, inaction will not improve the county’s housing deficit for its poor citizens, address projected needs in the future, or even maintain the status quo. Therefore, the CCJAC recommends the following actions as groundwork for future plans and opportunities.

- Develop an inventory of county-owned and private properties that can be utilized for affordable housing. This action seems to be underway with the creation of a foreclosure taskforce, but regular and public progress reports are necessary to keep this action on track.
- Develop short-term projects and actions that can be immediately pursued, with designated “trail boss” and stakeholders. Utilize existing resources and a private-public partnership of planners and developers to create what could be short term and temporary answers to the most pressing affordable housing needs—households with less than \$30,000 annually and the homeless.
- Develop a consortium of leadership made up of clergy, faith-based organizations, fraternal and community organizations, social service organizations and academia to champion a cultural change in the way affordable housing is perceived.
- Ensure that the Comprehensive Plan contains a mandate for accommodating the county’s current and projected affordable housing needs.

IV. Appendices

Appendix I – Discussion Topics

Appendix II – Opportunities and Obstacles by Discussion Topic

Appendix III – Presentation: State of Affordable Housing in Charles County

Appendix IV – Evaluation Comments by Summit Participants

Appendix V – Participants and Invited Guests

Appendix VI – Charles County Justice and Advocacy Council

AFFORDABLE HOUSING IN CHARLES COUNTY: MAKING IT HAPPEN!

College of Southern Maryland, BI 113

January 31, 2011, 8:30 am – 12:15 pm

TOPIC 1

HOW CAN DIRECT GOVERNMENT INVOLVEMENT CREATE A LARGER SUPPLY OF AFFORDABLE HOUSING IN THE AREA OF GREATEST NEED?

The recent housing study by Charles County Government, the “Housing Supply, Demand and Zoning Options Analysis,” seems predisposed toward harnessing market forces (e.g., incentive-based approaches) as the solution of choice rather than direct county government involvement.

During this session two presenters will discuss the options and obstacles regarding government involvement for both builders and county government. Participants will discuss feasibility of options and share ideas for mitigating obstacles.

TOPIC 2

WHAT ACTIONS CAN WE TAKE NOW?

Conventional wisdom may be to use the information and options from the recent housing study, “Housing Supply, Demand and Zoning Options Analysis”, as part of the update of Charles County’s Comprehensive Plan. However, revision of the Comprehensive Plan is not scheduled to be completed until 2012. Under this approach, any options from the housing study included in the plan update would take 6 to 12 months of additional time to implement. What action can we take now to address this critical affordable housing need?

Hear from a developer and County Planning staff about options that could be put in place now and join in this discussion about options, current zoning and how to finance the options.

TOPIC 3

GROWING UP OR OUT: OPPORTUNITIES INSIDE AND OUTSIDE THE DEVELOPMENT DISTRICT

Within the urban area(s), infrastructure already exists to support addition units of affordable housing. However, land is much more expensive in the urban area than in other areas. For Rural Villages, the opposite is generally true. Looking at the subject from this perspective, the choices seem to be “Build Up” (multi-story, higher density) or “Build Out” (out meaning either outside the urban area or build smaller detached homes).

Two presenters will discuss the “Growing Up” and “Growing Out” options. Share your thoughts about where you believe we should build affordable housing and how to build citizen support for your choice.

TOPIC 4

WHAT ROLE DO RENTALS PLAY AND HOW DO WE INCREASE THE INVENTORY OF AFFORDABLE RENTALS?

Rentals are the primary vehicle for households with incomes below \$30,000. Most of Charles County’s expanding stock of rental apartments are beyond the means of those who need affordable housing. Learn about our rental needs, regulations and zoning. Discuss current rental programs and other affordable rental possibilities. Share your ideas about incentives that will stimulate the affordable rental market.

AFFORDABLE HOUSING IN CHARLES COUNTY: MAKING IT HAPPEN! Opportunities and Obstacles by Discussion Topic

Topic 1: How can direct government involvement create a larger supply of affordable housing in the area of greatest need?

- What do you consider the most important opportunities for direct government involvement and/or obstacles to more direct government support in creating a larger supply of affordable housing?

Opportunities:

- Government and Social organizations work together
- Build a development to pilot program to show NIMBYS how it works
- Developer, Government and Community work together
- Public meetings format
- Education (Academic/technical)
- Vacant homes/buildings
- Foreclosure homes #s (inspections)
- Short sales
- Co-ops

Obstacles:

- Buy-in from county government stakeholders
- Public Relations – Educate the community
- NIMBY
- Educate the public on what's available to assist them to purchase a home
- Type of materials used for water lines; removal of waivers (i.e. impact fee for \$80,000 and less)
- Credit/Income of potential buyers
- NIMBY – Educate the public
- Price of vacant homes
- People needing homes to come out to hearings for affordable housing - PR
- Give Housing Authority more approval & implementation of housing units

What we still need to know:

- Land use
- County-owned land locations
- Rural Villages?
- What is the status of Moderate Price Dwelling Units?
- Number of units vacant in the county that may be available to be used as affordable units
- Impact of past and current policies, multi-family dwellings

Topic 2: What actions can we take now?

- What opportunities are available in the short-term to increase our number of affordable housing units?
- What are the obstacles to acting on these opportunities?

Opportunities

- Create means/transportation for people living in low income housing
- Create sense of community]
- County-owned land and utility connections
- Planned neighborhoods – mix of housing
- Create educational program prior to engagement in existing communities
- Allow smaller homes – Zoning
- Change setback rules to achieve higher density
- Allow houses in 1000-1100 SF range (remove/change sf restriction)
- Multi-family renovations
- Townhouse – single family combo
- Planned rural neighborhood development
- Revised fees/ Revised zoning – setbacks, size
- Existing assets
- Townships and county working together
- Educate low-income and advocate the resources available to them
- Shared septic/shared wells
- Sewage package plans
- Take full advantage of Housing Authority Board
- Concession by county on foreclosed homes
- Commissioners' commitment: Generate grassroots community support for affordable housing/low income housing
- Condos or apartment options
- Transportation options to support dense housing
- Services for/by community/schools to mitigate stereotypes of low/affordable housing

Obstacles:

- Sewage
- Lot/Land costs
- Density/Transportation
- Other soft costs
- Zoning outside development district – size, setbacks (density)
 - Identify planned neighborhoods
- Community resistance - NIMBY
- Citizenry commitment/awareness: NIMBY – Those affected with low and affordable need
- Diversity of need throughout the county: How t define for the community and for the commissioners
- Zoning Density/setbacks and size
- Issues today same as 5 years ago; Where is accountability?
- Perceptions/Lower cost housing
 - Crime
 - Unsupervised children

- Political Wrangling
- Affordable rentals: Availability of Voucher rentals
- Cumbersome voucher process
 - Inspection process is slow
 - # of inspectors
 - community services
 - 60 day window for use
- Permit process is slow
- Not willing to attract low-income folks into the county
- economy

What we still need to know:

- Federally owned land
- Rental properties – affordability; part of a plan for low-income needs
- Goals: clearly defined with ownership
- Market survey and needs analysis

Topic 3: Growing Up or Out: Opportunities Inside and Outside the Development District

- What do you consider the most important opportunities and/or obstacles in building affordable housing inside or outside the development district?

Opportunities:

- Use of county land/surplus land
- Enhance political will
- Inventory of housing is increasing (economic times)
- Jaycees/non-profits, fundraising
- Advocacy and Educating the community
- Cultural Change
- Rural villages developed; what do they need?
- Partner w/already accepted neighbors in rural areas
- Build trust
- Call it a “Starter Home”
- Public and Private Partnerships
- Incentives
- County-owned lands
- Inclusionary Zoning, i.e. allow builder greater density
- Rental component – inside
- Tax Credits/incentive
- More Citizen Involvement
- CC educating citizens – A strategic plan

Obstacles:

- Comprehensive Plan
 - Lack of water/sewage considered
 - Lack of county follow-thru
- Community at odds with itself
 - Fearful of government

- Conflict within the government
 - Mistrust
- Environmental toughness
- Costs inside development district
 - land
 - regulations
 - cost of building beyond 4-5 floors
- Residents of rural areas refuse to move inside
- Trailers: county has never zoned for them
- Government regulations that are inactive
- No incentives
- High land prices inside
- No profit – only break even – on affordable housing
- Down payment
- Ancestral ties
- Rural – need sewage and water
- Distrust of Government
- EPA regulations
- Land that won't perc
- Environmentally sensitive/protection
- Social Stigma
- Cultural difference, then and now: want new homes
- County regulations and fees and impact on builders
- Lack of clear title because of ancestry ownership of land
- Cultural transition

- **What we still need to know:**
- Rural opportunity for development
- Where do people want to live?

Topic 4: What role do rentals play and how do we increase the inventory of affordable rentals?

- What do you believe might be the most important opportunities and/or obstacles for increasing the inventory of affordable rentals?

Opportunities:

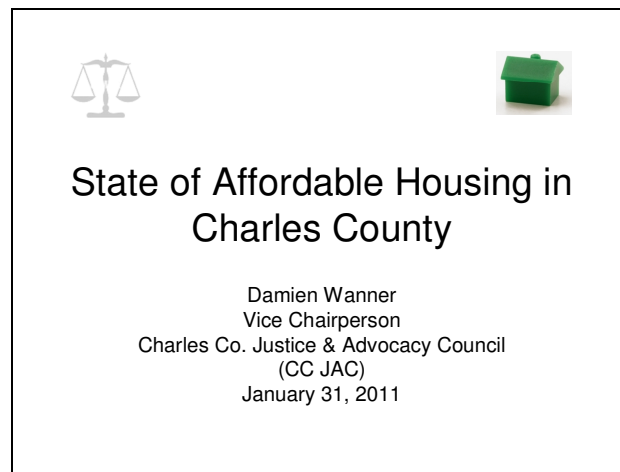
- Church properties/ military properties
- La Plata armory – availability – form partnership
- Different approaches to what housing can be: Motels/weekly, monthly
- Transition from rental to home ownership – Co-op
- Find existing land to be put into Maryland Trust Act – cost stays low
- Go to government ask for tax credit on rentals – keep or lower rent
- Set goals. Need is big – but reaching short term goals is important
- Public Partnerships to get over land use laws
- Not-for-profit provide affordable rentals (Jaycees)
- County mandate rentals in neighborhoods

Obstacles:

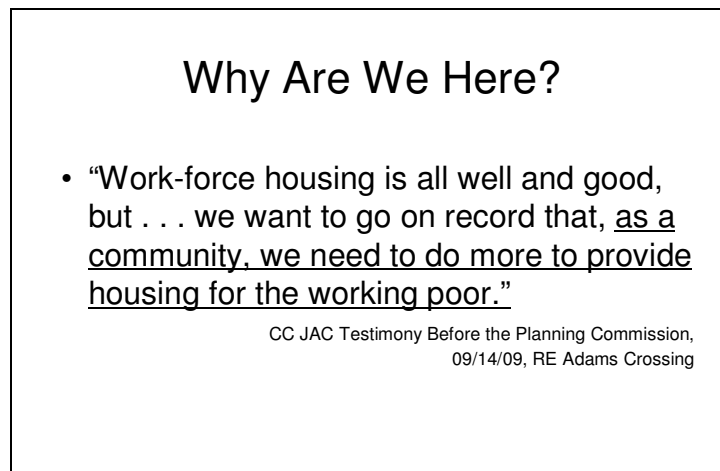
- Not In My Back Yard (NIMBY)
- Zoning Laws
- Lack of goals – incremental targets
- Setting local preferences: county residents only
- Zoning, Land use laws, Environmental issues, etc.
- Developers need some govt money: Market can't build public housing (vouchers)
- NIMBY
- Most jobs in county are low paying (restaurants, retail)

What we still need to know: No comments

Slide 1



Slide 2



The “State of Affordable Housing in Charles County can be viewed in a number of ways. Those of us on the Justice and Advocacy Council selected “Housing” as one of the main areas of our focus in the belief that we—as a community—can and should do more to provide for affordable housing for Charles County Residents. Before we move further, however, we need to ensure that in this Summit, we are all working with the same definition of “Affordable Housing.”

Slide 3

Affordable Housing Defined

- **Affordable Housing** Is Defined As Housing Located In Charles County That Can Be Rented Or Purchased By Households Earning Between 30 And 80 Percent Of The Charles County Median Family Income As Determined Annually By The United States Department Of Housing And Urban Development.
- At \$102,700, The Median Family Income For Charles County Is The Highest In MD (Along With Calvert, Montgomery, And Prince George's Counties).

http://www.huduser.org/portal/datasets/il/index_il2009_mfi.html

This definition of “Affordable Housing” is the one adopted by the Charles County Board of Commissioners in Resolution #2009-92 on December 3, 2009.

There is a similar definition for Work Force Housing that is between 60 and 120 percent of the Charles County Median Family Income. But our focus today is on Affordable Housing.

Now as to the second bullet, we in Charles County are blessed with the highest Median Family Incomes in Maryland. In round numbers then, Affordable Housing means housing for those with incomes between \$30,000 and \$80,000 a year.

The generally accepted norm for housing as a percentage of income is 30 percent. Although our incomes are relatively high, Charles County has the highest median housing cost in the State at \$1,860 per month. According to the Census Bureau's American Community Survey for 2005-2009, 54% of our renters and 38% of those with mortgages are paying more than 30% of their incomes for housing costs.

Slide 4

Extract, “Housing Supply, Demand and Zoning Options Analysis,” Oct. 2010

Table 1: Total Housing Supply & Demand – Summary¹

Household Income	Positive or Negative Supply to Meet Demand (# of Housing Units)
Low Income Range < \$30,000	-5,976
Affordable Income Range² (\$30,000 - \$60,000)	746
Middle “Overlap” Range (\$60,000 - \$80,000)	9,240
Workforce Housing Range (\$80,000 - \$120,000)	7,755

¹ Includes both for sale and rental housing available to meet demand.

² Data indicates that a shortage of supply exists in this range only for those whose income is less than \$40,000/year (See table 2 for details).

To provide a factual basis for looking at our housing situation, the Planning Division of the Department of Planning and Growth Management compiled a study of the supply and demand of affordable and work force housing, as well as some options for implementation of possible recommendations. This study was briefed to the previous Board of Commissioners on November 30. The study results were to have been briefed to the Housing Authority Board last Thursday but that meeting was postponed due to weather.

Thus, in our audience today we have a range in terms of our knowledge of the details of this study, from Steve Ball the primary author of the study to those of you who may have read only newspaper accounts.

This table from the study shows that the biggest deficit in terms of housing units is in the income range below affordable housing. But even the indicated slight surplus of 746 units in the income range between \$30 and 60,000 can be misleading. The deficit at the lower end of this income scale, that is those with incomes between \$30 and \$40,000 is actually 2,513 units. These equate to houses valued between \$100,000 and \$125,000 if the owners are to stay within 30 percent of their incomes for housing costs.

Government Involvement

- **Does More Units Affordable Housing = More Government Involvement?**
- **Considerations: Government Ordinances/ Regulations, Policies & Procedures, Staff Size**

Topic 1, How can direct Government involvement create a larger supply of affordable housing in the area of greatest need?

Presenters

Chuck Beall, Director, Planning & Growth Mgmt., Charles Co.

David Cooksey, Senior Vice President, Iederman Soltesz Associates

If we focus on affordable housing for those with incomes between \$30 and \$60,000 per year, we are talking about houses valued between \$100,000 and \$200,000.

If we accept the premise that we want to do more to provide affordable housing, what is the role of local Government?

Government involvement can range from an ordinance mandating a percentage of new developments be set aside for affordable housing—which by the way is one of the options mentioned in the Study—to fine-tuning zoning codes to allow greater densities and expecting the market system to build more affordable units.

Topic 1 is to provide discussion on Government involvement.

Slide 6

Timing

- **Implementation of “Housing Supply, Demand and Zoning Options Analysis” Study As Part of Comprehensive Plan Update?**
 - **Should We Be Waiting Until 2012 To Begin?**

Topic 2, What actions can we take now?

Presenters

Steve Ball, Director, Planning Division, Charles County

Jerry Lenhart, President, Lenhart Development Corporation

Recommendations as to options contained in the Study as well as the discussion during the Board of Commissioners November 30 meeting, imply that actions to increase the number of affordable housing units be examined as part of the update to the County’s Comprehensive Plan. Since this update is a lengthy process that will not be completed until the Spring of 2012 at the earliest, does this mean that actions by our community to increase the number of units of affordable housing will only begin more than a year from now?

Topic 2 is to provide discussion on what we might be able to do in the mean time.

Slide 7

Location of Affordable Housing

- **Understanding the Implications of This Portion of the “Housing Supply, Demand and Zoning Options Analysis” Study**

Topic 3, Growing Up or Out: Opportunities Inside and Outside the Development District

Presenters

Gary Hodge, President, Regional Policy Advisors

Bill Shreve, Director, Public Works Division, Charles County

The recently completed Waldorf Urban Design Study provides a vision of increased density for housing within the Development District. The Housing Supply and Demand Study identifies Rural Villages as an area to also examine.

The Pro's and Con's of land costs and existing infrastructure inside and outside the Development District are some of the main considerations in providing more units of affordable housing.

Topic 3 examines this area.

Slide 8

Rentals

- **Rental Scope in “Housing Supply, Demand and Zoning Options Analysis” Study Limited Primarily to St. Charles Apartments Data**

Topic 4, What role do rentals play and how do we increase the inventory of affordable rentals?

Presenters

Rita Woods, Director, Housing Authority, Charles County

Dennis Nicholson, Executive Director, Housing Authority, St. Mary's County

The Housing Supply and Demand Study indicated that there are approximately 4,970 rental units within Charles County per the State of Maryland Department of Assessments and Taxation, Charles County Office. Data from the Census Bureau’s American Community Survey for 2005-2009 indicates that there are 8,847 occupied rental units in Charles County. The latter number is more in consonance with the 9,097 units of renter-occupied housing from the 2000 Census.

Perhaps the difference in totals is accounted for by the 5,500 estimated private rentals (60% of the total) identified in the “2006 Charles County Rental Housing Survey.”

By any measure, rentals seem to play a significant role in affordable housing and Topic 4 examines that role.

Evaluation Comments by Housing Summit Participants
January 31, 2011

Expectations met? Why? Why Not?	Anything, you were surprised to learn ?	As a result of session, what is the biggest impediment	Will you share ... with your organization?	What are the next steps to take as a community?	Other Comments	What I really liked was ...	More effective if ...	Rate Presenters 1 to 10	Please explain:
Topics 1&2 Yes	Everything discussed today has been discussed many times before.	Getting the county commissioners to commit to making necessary changes and doing it NOW .	Yes	Nc	Nc	...the chance to have round table discussions with a variety of people.	Nc	10	nc
Topics 2&3 Yes, Very informed presenters; good knowledgeable participants.	Cost of construction and that it costs more(?) in taxes for each tax dollar taken in.	Lack of sewage and public transportation	Yes	Design a long term approach to educate the community how affordable housing helps.	Thank You	...the people.	...we knew the county's master plan.	9	Well informed, just a little bit rambling.
Topics 1&2 Yes	That housing commission is a major obstacle in county!	Look at election process	Yes	Hold county commissioners accountable for implementing program 2007 Action Plan. Are their voting records made public?	Excellent planning; great facilitators.	Attendees covered all disciplines including county employees. Did a great job in <u>invitees!!</u>	nc	9	Session was very energetic! Job well done!
Topics 1&2 Yes; There were several new/interesting ideas proposed.	The involvement / support from groups outside of Chas. Co.	Getting information out to the communities / reacting to NIMBY	Yes	Continue to meet / bring in affected groups to hear first-hand their concerns.	Nc	...the genuine concern expressed by attendees	Nc	9	nc
Topics 1&2 Yes; good to see differing points of view.	Cost: soft costs to builders. A real obstacle to overall cost.	Public perception of low income and affordable housing. Commissioners' commitment – wonder what it is?	Yes definitely	Finish (?) report back on findings.	Nc	Informative roundtable. Good information.	Nc	9	Very good. Thank you.
Topics 3&2	Nc	Community participation	Yes	Inform those who are unable to come out.	Nc	... that everyone is concerned about our	Nc	9	Very interesting; learned a lot.

Expectations met? Why? Why Not?	Anything, you were surprised to learn ?	As a result of session, what is the biggest impediment	Will you share ... with your organization?	What are the next steps to take as a community?	Other Comments	What I really liked was . . .	More effective if ...	Rate Presenters 1 to 10	Please explain:
Yes; very informative						community.			
Topics 3&2 Yes	Affordable housing	Lower the cost	Yes	Work on the water and sewer for Nanjemoy	Nc	Very good.	Nc	9	Nc
Topics 2&4 Yes	Nothing	Established goals and committed officials	Yes	Set goals	Thank you.	The structure	n/a	8	Excellent discussions. Some presenters were very slanted. Some of the reporting did not capture the discussions.
Topics 2 & 1 Yes, for the most part.	Increase in soft cost of development	Shortage of multi-family housing; obstacles in public sentiment.	Yes	Grassroots education and revisiting zoning flexibility. Public / private/ nonprofit partnerships.	.nc	Involvement of people who might become part of solutions	... More current commissioners were present.	8	
Topics 4 & 1 In between. More decision is needed on how we can develop more low income housing.	Different programs in housing	Working together as a community	Yes	Continue to have sessions and to partner with realtors, housing, and govt to develop low income housing.	Nc	Being able to discuss different options to help low income housing.	... More time.	8	Nc
Topics 4 & 1 I actually did not know what to expect; however I think it was a great mixture of attendees – private, developers, govt., nonprofit, etc. It would have been beneficial to have	No surprises – except that folks were not familiar with what a CoOp was and how they exist.	It sounds like zoning and the lack of communications with communities; Invite neighborhood to be a part of the planning for affordable housing.	Yes and maybe it is something we can become more involved in	- take first steps -set goals per year - use existing dwellings		Mixture and diversity of folks present.	... We had lenders present to discuss finances for folks.	7-8	

Expectations met? Why? Why Not?	Anything, you were surprised to learn ?	As a result of session, what is the biggest impediment	Will you share ... with your organization?	What are the next steps to take as a community?	Other Comments	What I really liked was . . .	More effective if ...	Rate Presenters 1 to 10	Please explain:
more lenders here .									
Topics 1 & 2 Not: There is not enough information / communication to educate the public of the need for affordable housing and the lack of resources that are available.	Housing cost needs (affordable housing) in Chas Co. and the impediments within the county (zoning, availability of land and need for commitment).	Lack of goals. Goals need to be established for short term and long term.	Yes as well as other community groups.	Start educating the community of the need and make local government accountable.	Nc	Attention called to the need for affordable housing, the conflicts and the need for change to improve the conflicts in Charles co. The need for advocacy and education.	Nc	8	There is a need for private and public partnerships to improve this housing issue/ concern. Thanks for the opportunity to participate and the information provided.
Topics 1 & 4 Yes, only because those with long held positions on development are really open to new ideas or new ways of doing things.	The developers seem to want affordable housing to be something only non-profits do.	Solutions seem to focus on new developments in the discussions. When we only look at this instead of existing homes that can be reconditioned into multiple units for low income or affordable housing, then the problems won't be solved.	Yes	Do affordable housing in small bits so communities are not overwhelmed by low income individuals in their neighborhoods.	Nc	Everyone had a chance to give their input.	... Some nonprofits involved in building affordable housing had been leading some of the groups.	7	Nc
Topics 4 & 3 This session created a lot of information sharing; most of it was a rehash of information I've heard for many	Nothing	Public opposition	Yes	Work to educate our citizens about the need for this housing stock and dismiss the fears and stigma about this population.	Having two groups in the same room was a little disruptive.	... was a very diverse audience so the thought process and input hit many different disciplines.	... create a category of action items with time lines.	7	Nc

Expectations met? Why? Why Not?	Anything, you were surprised to learn ?	As a result of session, what is the biggest impediment	Will you share ... with your organization?	What are the next steps to take as a community?	Other Comments	What I really liked was ...	More effective if ...	Rate Presenters 1 to 10	Please explain:
years. I hope we can move some of this forward with action.									
Topics 1 & 2 Excellent representation of “players” in housing area from Chas. Co.	?	CITIZEN AND GOVT. COMMITMENT	Yes	Raise Public Awareness	nc	interaction and levels of expertise of panelists and group	Nc	7	Maybe should be more specific.
Topic 2 & 4 It gave me a better understanding on what it takes to get affordable housing	That people still see low income and affordable housing with crimes	The Not in My Back Yard mindset	Yes	Educating the communities	Nc	People were honest and spoke about topic that others would like to avoid (NIMBY)	Nc	7	Nc
Topics 2 & 4 Yes, but I think we need to fine tune our needs and what we need to do to get there.	Was surprised to find out how much it cost to build a new home.	Knowledge . . . We are attacking this problem from the top down instead of the bottom up. The powers that be (those with the money and make decisions) need to realize what low income housing rally is, not the government definition. We need to get away from Ivory Tower thinking.	Yes	We need more sessions such as these to reach results. We need to develop a plan.	Nc	It was good to share ideas and brainstorm.	Nc	7	Nc
Topics 1 & 2 I had no real expectations	The intense resistance to affordable housing	Focus on the problem and manpower to implement	Yes	Hire a staff person for the Housing Administration to look into options – ie partnerships and federal grant	I think existing housing is the current answer.	The discussions among diversified views (?)	It seemed to be dominated by developer concerns.	6	Too developer-dominated.
Topics 1 & 2	Nc	Nc	Yes	Work on using existing	Renovated	... the break out	... you didn't	5	nc

Expectations met? Why? Why Not?	Anything, you were surprised to learn ?	As a result of session, what is the biggest impediment	Will you share ... with your organization?	What are the next steps to take as a community?	Other Comments	What I really liked was . . .	More effective if ...	Rate Presenters 1 to 10	Please explain:
It did meet; except I felt that it was more based on wanting to build and develop new construction instead of working with existing homes.				homes and making them more affordable to the community by renovating them, mostly foreclosed homes.	homes could be turned into rentals to help low income families get their credit repaired to buy.	sessions to help you understand.	have developers directing the sessions.		

Presenters, Attendees, and Other Invited Guests

Mr. Lawrence Abell
Lawrence Abell and Associates

Mr. Tom Agostinelli, President
Catholic Business Association
of Charles County

Mr. Edwin W. (Ted) Baker
Housing Authority Board of Charles Co.

Mr. Carl R Baldus, Jr.
Housing Authority Board of Charles Co.

Mr. Steven Ball
Director of Planning, PGM
Charles County Government

Mr. Terry Barnes, President
Barnes Builders, Inc.

Mr. Chuck Beall, Jr., P.E
Director, Dept. of Planning
and Growth Mgmt.
Charles County Government

Ms. Jane G. Belford, Chancellor
Archdiocese of Washington

Mr. Tony Bosnick
Director, Dept. for Charity and Justice
Archdiocese of Washington

Mr. Spence Bowling
Dickerson Construction

Ms. Rebecca Bridgett
Administrator for Charles County

Mr. James A. Brown, Jr., President
Victory Housing, Inc.

Louis A. Brown Jr., Esq.
Associate Director, Social Concerns
Maryland Catholic Conference

Rev. Bob Buehler

Rev. Bill Byrne
Pastoral Ministry and Social Concerns
Archdiocese of Washington

Mr. Lemuel Carpenter
Housing Authority
Charles County Government

Ms. Dora Carter
Fortitude Housing Southern Maryland

Mr. William Childs
President and CEO
Chaney Enterprises

Ms. Jann Clark, Executive Director
So. Maryland Assc. of Realtors

Mr. Wayne E. Clark, Executive Director
Tri-County Council for So. Maryland

Mr. Greg Cockerham
Executive Vice President, CLO
Community Bank of Tri-County

Mr. Reuben B. Collins II
Charles County Board of Commissioners

Mr. David Cooksey
Sr. Vice President
Loiederman Soltesz Associates

Mr. Chip Cousineau
American Dreams Inc.

Mr. Joe Crawford, President
Habitat for Humanity in Charles County

Ms. Elsie Draughn
Interfaith Community Connection

Ms. Debra Davis
Charles County Board of Commissioners

Ms. Terry Davis

Mr. Roger Fink
Attorney for Charles County

Rev. William George, SJ
Archdiocese of Washington

Ms. Beth Gilliland, President
So. Maryland Assc. of Realtors

Dr. Bradley Gottfried, President
College of Southern Maryland

Mr. Clive Graham
Environmental Resources Mgmt.

Mr. Louis D. Grasso
Planning Commission
Charles County Government

Mr. Sam Graves, President
Christmas in April

Mr. Dick Gregory
Chairman of the Board
Greater Waldorf Jaycee Foundation

Mr. Mark Guadagnoli
Operations Manager
Rainbow Construction Corp.

Ms. Gretchen Heinze Hardman
Executive Director
Community Foundation of Charles Co.

Mr. Dana Hardy
Lifestyles of MD

Ms. Dorothy C. Harper
President, United Way of Charles Co.

Mr. Gary Hodge, President
Regional Policy Advisors

Mr. Brad Howard
Housing Authority Board of Charles Co.

Evette M. Howard
Parish Partner Coordinator
Catholic Charities

Mr. Richard Todd Jackson
Housing Authority Board of Charles Co.
Department of Community Services

Mr. Reginald I. Kearney
Housing Authority Board of Charles Co.

Ms. Candice Quinn Kelly, President
Charles County Board of Commissioners

Mr. Jerry Lenhart, President
Lenhart Development Corporation

Mr. Ron Litten
R L Litten and Associates

Mr. James Lorenzi, P.E.
Lorenzi Dodds & Gunnill

Mr. Mark L. MacFarland
Vice President, Land Development
The St. Charles Companies

Mr. Fred Marinucci
Justice and Advocacy Council
of Montgomery Co.

Ms. Eileen Minnick
Director for Community Services
Charles County Government

Mr. Bob Mitchell

Mr. Thomas Anderson Mudd
Southernwood Building Services, LLC

Honorable Peter Murphy
Maryland House of Delegates

Mr. Dennis L. Nicholson
Executive Director
Housing Authority of St. Mary's County

Dr. Edith Patterson
College of Southern Maryland

Ms. Lorraine Priestly
Justice and Advocacy Council
of Montgomery Co

Mr. John Reardon
COO Development
Facchina Construction Company

Mr. Ken Robinson
Charles County Board of Commissioners

Mr. Bobby Rucci
Charles County Board of Commissioners

Ms. Kathi Russell
Housing Authority Board of Charles Co.

Mr. Shane Serenet

Mr. William Shreve, Director
Charles County Dept. of Public Works

Ms. Amy Sims

Mr. Mike Sullivan
Cherrywood Development LLC

Mr. Ben Sussman
Environmental Resources Mgmt.

Ms. Brenda Thomas

Mr. Daniel Thomas

Ms. Barbara Thompson
St. Mary's Co. Justice and Advocacy Council

Ms. Tati Vrem
Greater Waldorf Jaycees

Ms. Sandy O. Washington
Executive Director
Lifestyles of MD

Mr. Kevin Wedding, Chairman
Community Foundation
of Charles County

Mr. Wayne Wilkerson
Wilkerson Construction Company

Ms. Roberta S. Wise, Chairman
Charles County Board of Education

Ms. Rita Wood
Chief of Housing Authority
Charles County Government

Ms. Shelly Wagner
Planning Division
Charles County Government

Observers:

Mrs. Ella Ennis, Calvert County
Mr. Chris Wainwright, Pr George Co J&A
Mr. Mike McCauley, St. Mary's Co. J&A

Charles County Justice and Advocacy Council

3320 St. Peters Drive
Waldorf, Maryland 20601
Email: ccjandacouncil@gmail.com

Established in 2008, the Charles County Justice and Advocacy Council is a new voice addressing social justice matters in Charles County. The council's primary objectives are to research and understand the needs of the vulnerable and poor in Charles County; to inform Catholics in the local parishes of these needs; to attend public meetings providing a voice and advocating for the needs of the poor and vulnerable with local elected officials; and to establish accountability for actions taken in response to the needs of "the least among us."

Membership

Nils Anderson	Jerry Lenhart
Twyla Chase	Trudy Lyles
Fr. Alain Colliou	Sandy McGraw, Chair
Gene Davies	Steve Policastro
Swynice Hawkins	Lucy Saunders
Al Jackson	Phil Tabbita
Timmie Jensen	Damien Wanner, Vice Chair
Sally Knudsen	Bill Young

Meetings of the council are held monthly at St. Joseph Church, Pomfret, Maryland.