



***Housing Authority Of***   
***St. Mary's County, Maryland***

***2006  
Year in Review***



# National Housing Challenges

Source:

Joint Center for Housing Studies of Harvard University

*The State of the Nation's Housing 2006*

[www.jchs.harvard.edu/publications/markets/son2006](http://www.jchs.harvard.edu/publications/markets/son2006)

*While the vast majority of Americans still pay a manageable share of their income for housing, affordability problems are worsening. In just the three years from 2001 to 2004, the number of households paying more than half of their incomes for housing shot up by 1.9 million. This increase brought the total number of low and moderate income households with severe cost burdens to 15.6 million.*

*Working in no way protects families from the hardship of high housing outlays. In fact, 49 percent of poor working families with children (working more than half time but earning less than the poverty level) had severe cost burdens in 2004 and 75 percent had at least moderate burdens. Among near-poor working families with children (with incomes one to two times the poverty level), the share with severe burdens was 17 percent and with at least moderate burdens 52 percent.*

*The costs of owning and operating even modest housing far exceed the rents that many low-income households can afford to pay without deep subsidy. As a result, affordable rental housing is disappearing at an alarming rate. Between 1993 and 2003, the supply of rental units affordable to those earning \$16,000 or less shrank by 13 percent.*

# 2006 St. Mary's County Household Incomes

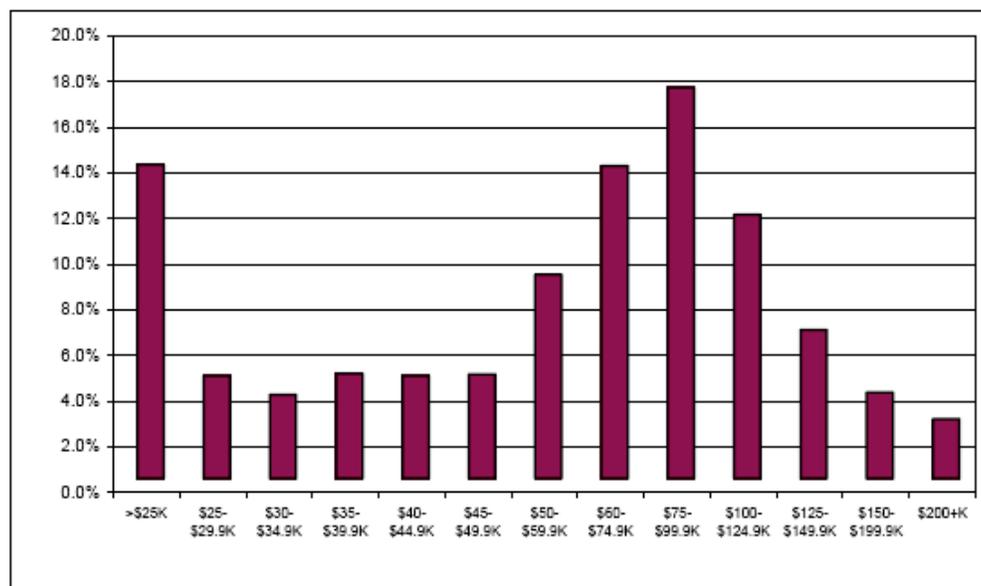
Source: Real Property Research Group

Per the data and chart below, the 2006 median household income in St. Mary's County was \$65,856.00. The data reaffirms the highs and lows of income groups in St. Mary's County and indicates significant disparities between incomes.

**Estimated 2006 Household Income  
St. Mary's County**

		<b>St. Mary's County</b>	
		<i>Number</i>	<i>Percent</i>
less than	\$25,000	4,924	13.8%
	\$25,000	1,615	4.5%
	\$30,000	1,318	3.7%
	\$35,000	1,648	4.6%
	\$40,000	1,615	4.5%
	\$45,000	1,635	4.6%
	\$50,000	3,196	8.9%
	\$60,000	4,903	13.7%
	\$75,000	6,130	17.2%
	\$100,000	4,134	11.6%
	\$125,000	2,332	6.5%
	\$150,000	1,349	3.8%
	\$200,000	931	2.6%
	over		
<b>Total</b>		<b>35,730</b>	<b>100.0%</b>
<b>Median Income</b>		<b>\$65,856</b>	

Source: Claritas, Inc, Estimates, Real Property Research Group, Inc.





# Mission Statement

- **Providing housing opportunities, community development and neighborhood improvements to all citizens of need.**

*Housing is a basic human need. Having somewhere to live underlies every person's health and well-being, and underpins the functioning of society as a whole. Having the security and comfort of a home enables individuals and families to participate in work and community life, to access education and build supportive networks. Housing helps provide a sense of place, a sense of dignity, a sense of community.*

*Most people buy or rent homes through the private market. Circumstances-such as limited income, unemployment, ill health, crisis, age, mental or physical disability – put such housing out of reach for many people in our society.*

*The work of the Housing Authority of St. Mary's County enhances the lives of people in our community. Its programs contribute to the renewal of community life and the social and economic health of the county.*

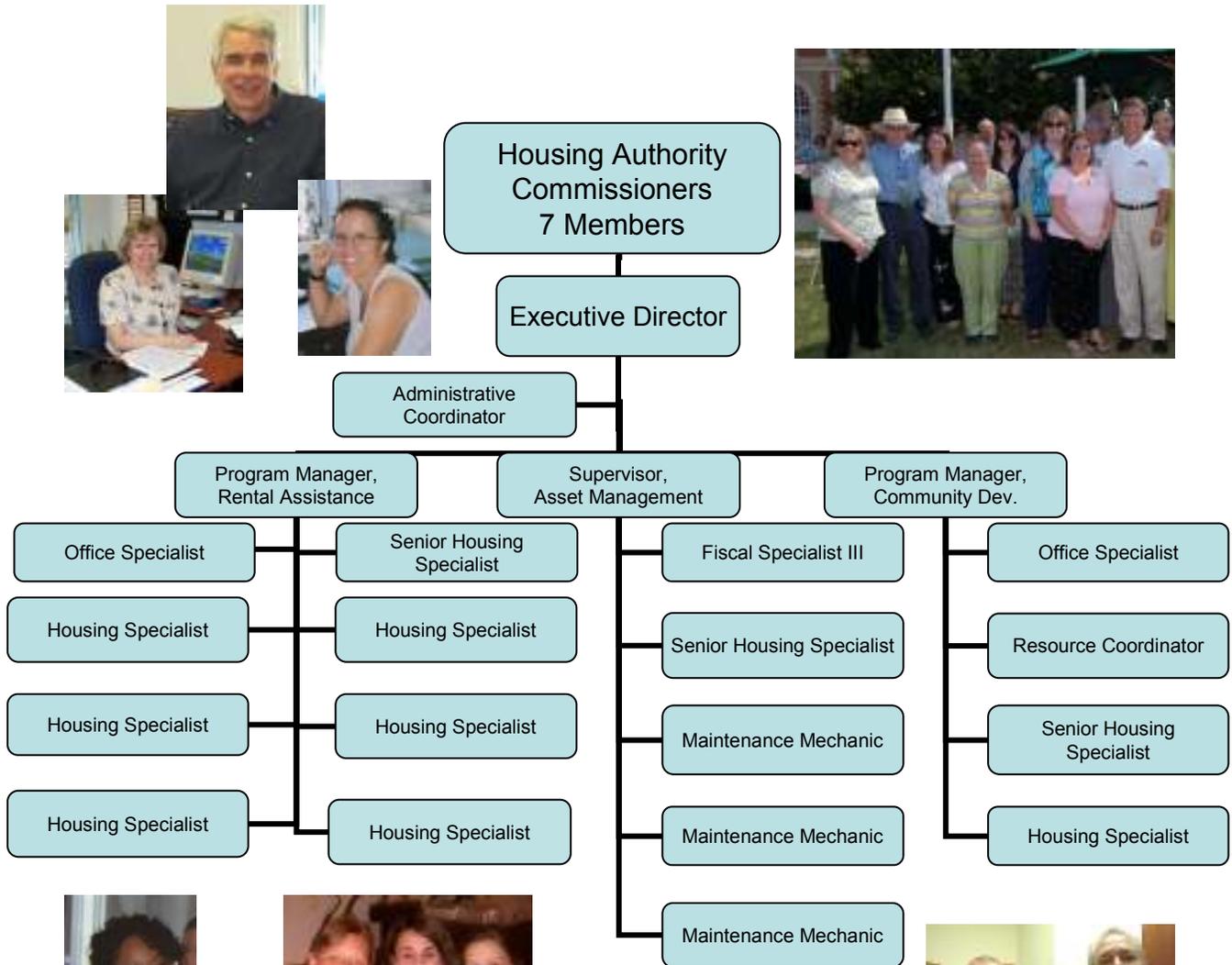
# Board of Commissioners



*Douglas Samuel, Chair*  
*Jane Loughran, Vice Chair*  
*Jan Barnes*  
*Robert Gant, Jr.*  
*Joan Gelrud*  
*Andy Kozak*  
*Stephanie Proctor*

*Dennis L. Nicholson,*  
*Secretary, Executive Director*

# Management & Structure





# Objectives

- *Maintaining and Providing Housing Assistance for St. Mary's County*
- *Providing Homeownership Counseling/Education*
- *Expanding Homeownership and Affordable Housing Opportunities*
- *Neighborhood Revitalization*
- *Preservation of Workforce and Affordable Housing*
- *Building Healthy Community Partnerships*



# Programs *targeting objectives*

## ■ **HOUSING ASSISTANCE TO ST. MARY'S COUNTY RESIDENTS**

- *Provide rental assistance to over 1400 families, which consist of working families, elderly, and persons with disabilities.*
- *Provide access to affordable housing through Section 8 Housing Choice Voucher Program, the State's Rental Allowance Program (RAP) and Bridge Subsidy Program.*
- *Provide assistance to families who are working towards self sufficiency through the Family Self-Sufficiency (FSS) Program.*
- *Fund and support non-profit organizations to provide community housing.*
- *Help the homeless and others in need find emergency accommodations and funding non-profit organizations to provide crisis accommodations.*
- *Provide homeownership assistance through the Section 8 Homeownership Voucher Program.*
- *Purchase and rehabilitate property to in turn rent or sell to provide quality, affordable rental or homeownership opportunities.*
- *Shape housing policy to ensure the availability of affordable housing for low-income earners and support government decision-making on housing issues.*

## ■ **ADVICE, EDUCATION, REFERRAL AND ASSESSMENT**

- *Conduct Homeownership Management Seminars.*
- *Provide Information and assist applicants with State and Federal Rehabilitation Loan Programs.*
- *Maintain a stewardship role in providing information on and in advocating compliance with Federal and State Fair Housing Laws.*
- *Support computer education classes.*
- *Provide information about countywide services available in the community.*
- *Assess people's eligibility for housing assistance.*
- *Identify households' housing needs and help them develop a plan to address their needs.*
- *Maintain applicant registries and allocate subsidized housing assistance according to need and availability.*
- *Link people to relevant support and entitlement agencies.*
- *Collaborate with other agencies and groups fostering awareness of early childhood education.*

# Expanding Homeownership Opportunities

## *The Gateways*

- *Affordable Housing Opportunities made possible via the joint efforts of Community Bank of Tri-County and the Housing Authority of St. Mary's County.*
- *Private and Public Capital Investment : \$7,860,000.00*
- *A 4-story residential condominium development with elevator access, providing 42 dwelling units plus space for community meeting and learning rooms.*
- *Convenient to George Washington Carver Elementary School, Great Mills High School, Great Mills Pool, and the J. Patrick Jarboe Family Education and Head Start Center.*
- *Also convenient to established amenities such as public transportation, shopping centers, employment, and major transportation routes.*



## *Holland Forrest Landing*

- *A 32-unit townhome development located on McIntosh Road, just outside the Leonardtown city limits.*
- *This homeownership program offers financing that is designated for moderate income residents who may not be able to purchase a comparable home on the conventional market.*



## *Homeownership – Education/Outreach*

- *Expanded homeownership opportunities through outreach, education and expanded programming.*
- *Currently 16 Homeownership vouchers in use.*
- *123 people have successfully completed the Homeownership Management Course offered by the Housing Authority.*



# Neighborhood Revitalization

- *Community investment created by Mercantile Southern Maryland Bank and the Housing Authority of St. Mary's County – initial capitalized \$2,622,000.00*
- *Private and Public investment to revitalize the greater Colony Square Neighborhood.*
- *Phase I : Acquire 14 Town homes*
- *Phase II : Rehabilitation*
- *Phase III : Improve Neighborhood Accountability*
- *Phase IV : Future Home Ownership*

## *New Phoenix*

*Rehabilitation scheduled for 2007*



## *Colony Square*



*Before Rehabilitation*



*After Rehabilitation*



# Preservation of Workforce and Affordable Housing

## **Greenview Village Apartments**

- *Housing Preservation 65 modestly priced rental apartments*
- *Collaboration by the Private Sector and Local Government, which includes \$5.35 million provided by Mercantile Southern Maryland Bank, for the acquisition and preservation of Workforce Rental Housing in St. Mary's County.*



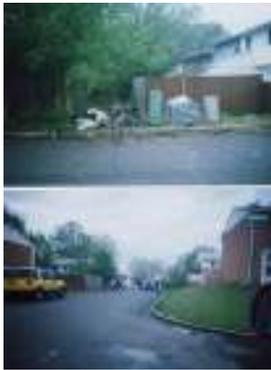
## **Colony Square**

- *Private and Public investment to revitalize the greater Colony Square Neighborhood.*
- *Acquisition of several townhouses for rehabilitation and future workforce and affordable homeownership opportunities.*



# Building Healthy Community Partnerships

*Continued Community Partnerships with residents and County agencies through community clean up efforts.*



*Continued partnership with Neighborhood Centers to meet educational and child-care needs and foster self-sufficiency.*





# 2007 Goals

- *Sale of condominiums known as The Gateways to provide quality affordable homeownership opportunities.*
- *Preservation of affordable housing opportunities in St. Mary's County.*
- *Rehabilitate and revitalize distressed communities in St. Mary's County to prevent blight and provide community improvements.*
- *Assisting households and mobile home communities economically displaced by development.*
- *Partnerships that foster community and homeownership.*



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