

WORKFORCE HOUSING



A Report of
The St. Mary's County
Community Workforce Housing
Task Force

Spring 2007

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Workforce Housing Task Force

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Workforce Housing Task Force

EXECUTIVE SUMMARY

St. Mary's County has witnessed a recent and dramatic surge in the cost of housing. In 2003, the average price of a home was approximately \$200,000. Today, the average price is a staggering \$337,501. To afford a \$300,000 home, a family must earn a minimum of \$83,270 or 110% of the County's median household income of \$75,700 (HUD, 2006). Unfortunately, over 50% of the County's households earn much less than \$83,270. Sadly, homeownership is beyond reach for these residents resulting in fewer and fewer people who can both live and work in St. Mary's. Simply put, a family earning the median income cannot afford a median-priced home in St. Mary's County.

The St. Mary's County Chamber of Commerce is keenly aware of the need for housing priced to support the County's expanding workforce and business base. A robust business climate is inextricably linked to healthy and vibrant neighborhoods. Therefore, the lack of "workforce housing" has been a topic of growing concern for the Chamber's Governmental Affairs Committee for some time.

The Governmental Affairs Committee formed a Workforce Housing Task Force in September 2005. Recognizing that workforce housing is not just a business issue but a community issue, the Task Force was comprised of a broad range of stakeholders including representatives of County Government, the Board of Education, teachers' associations, the Sheriff's Office, non-profit, defense contractor, and faith-based organizations.

Representatives of these groups worked together over the past year and a half to research the topic of workforce housing. Initially, they developed a deep understanding of the housing needs of each stakeholder represented on the committee, and then they focused attention on learning about possible solutions through examining the efforts of state and national agencies and other counties.

Giving yet further impetus to the Chamber's efforts is HB 784, legislation which passed in 2007 that authorizes counties and municipalities to take certain actions to "...support, foster, and promote an affordable housing program for individuals and families..." Specifically, this bill allows counties to establish local trust funds; restrict cost and resale prices and require development of affordable housing units as part of any subdivision in return for increased density; and also encourages counties or municipalities to support "payment in lieu of taxes" programs to encourage the construction of affordable housing.

Through the course of its work, the Workforce Housing Task Force established a definition of workforce housing, as opposed to that of affordable housing. As defined by the Task Force, "**Workforce Housing**" is housing that is affordable to families earning **45% to 110% of median household income; an annual salary range of \$34,065 to \$83,270**. This definition was used to guide the discussions and recommendations of the Task Force.

The following chart shows the annual salary and hourly wage of those earning 45% to 110% of the County's median income.

Table 1

**St. Mary’s County Hourly Wage Distribution
(45-110% of Median HH Income)**

Annual Salary	Percentage of Median HH Income	Hourly Wage
\$34,065	45%	\$16.38
\$56,775	75%	\$27.30
\$75,700	100%	\$36.39
\$83,270	110%	\$40.03

Through careful research and discussion, the Task Force identified four objectives to address the workforce housing needs of our County. Subcommittees were then assigned to develop specific and practical recommendations to implement these objectives. Their recommendations are contained in this report.

The Task Force recommends that the following four objectives be pursued to address the County's workforce housing problem:

1. Preserve the traditional, older neighborhoods of St. Mary’s County to maintain the current stock of workforce housing.
2. Create incentives for developers as a means to encourage the construction of workforce housing to result in a rich diversity of housing types and sizes ensuring home ownership opportunities within a broad range of income levels.
3. Increase community awareness of the workforce housing issue and promote existing State and federal housing assistance programs such as House Keys 4 Employees and More House for Less available to working families in St. Mary's County.
4. Establish an ongoing source of funding to sustain workforce housing initiatives.

The lack of workforce housing in St. Mary's is not unique to Southern Maryland. In fact, this is a pressing, national issue. The recommendations contained in this report represent the best thinking of the St. Mary's County Community Workforce Housing Task Force and are offered to the Board of Commissioners as a multi-pronged and customized approach to the problem designed to meet our County's needs.

Summary of Key Recommendations

Objective 1 - Preserve Traditional Neighborhoods

- a. Increase the level of funding allocated to the County's Neighborhood Preservation Program.

- b. Accelerate the implementation, i.e. timing, of the Neighborhood Preservation Program in the County's six-year capital improvement plan.
- c. Coordinate the replacement and/or upgrade of public utilities with that of roads, curbs, gutters and sidewalks in traditional neighborhoods.
- d. Renovate or demolish government-owned, blighted properties in traditional neighborhoods.

Objective 2 - Create New Supplies of Workforce Housing

- a. Incorporate "workforce housing" into the definition of affordable housing in the County's Zoning Ordinance.
- b. Provide bonus densities to developers that will actually allow the construction of workforce housing.
- c. Reduce the percentage of open space required to achieve more land for the construction of workforce housing in new and existing subdivisions.
- d. Waive the economic impact fee for the construction of workforce housing units.
- e. Waive the adequate public facilities (APF) requirements for the construction of workforce housing.

Objective 3 - Increase Community Awareness about Workforce Housing Issues

Dedicate staff - a "Neighborhood Organizer" - to coordinate services and programs designed to increase the County's supply of workforce housing. Dedicated staff would:

- Inform residents of low interest loans and grants that support homeownership and/or housing renovation and assist residents to access these programs.
- Work to identify federal, state and private funding sources to support St. Mary's County's workforce housing initiatives.
- Assist the Board of County Commissioners to identify existing neighborhoods in need of infrastructure improvements and help to identify projects wherein the County can partner to develop new workforce housing units.
- Assist residents of traditional neighborhoods to create or re-activate homeowners' and tenants' associations.

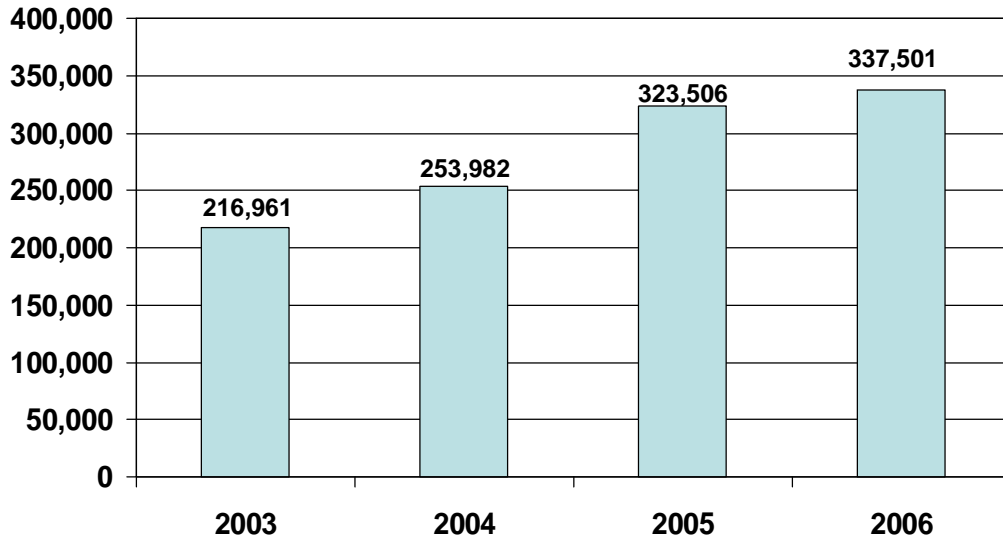
Objective 4 - Establish an Ongoing Source of Funding to Sustain Workforce Housing Initiatives

- a. Dedicate a portion of the County revenues collected from the transfer tax to achieve the County's workforce housing goals.
- b. Developers who receive a bonus density for the construction of workforce housing (Objective 2) would have the choice to build the homes or to provide the cash equivalent of the vacant, finished (ready to build) and recorded residential lots created under this program to the County for future workforce housing development elsewhere.
- c. Investigate the merits of setting up a foundation to assist in creating a funding source to support workforce housing initiatives.
- d. Strive to have FHA increase loan limits for St. Mary's County to match those of Charles and Calvert Counties.

Pertinent Facts

Table 2

St. Mary's County Median Monthly Residential Sales Price, 2003 - 2006



Data Source: Southern Maryland Association of Realtors (February 2007)

Table 3

St. Mary's County 2006 Income Distribution

Income Range		% of Population
Less than	\$25,000	13.80%
\$25,000	\$44,999	17.30%
\$45,000	\$49,999	4.60%
\$50,000	\$59,999	8.90%
\$60,000	\$74,999	13.70%
\$75,000	\$80,999	2.80%
\$81,000	\$99,999	14.40%
\$100,000	\$199,999	21.90%
\$200,000+		2.60%

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

Table 4

**Income Required to Qualify for St. Mary's County's 2006
Median Residential Sales Price of \$337,501 based on 6.25% Interest Rate**

Monthly Recurring Debt (Credit card payments, installment loans, etc.)	\$500	\$600	\$700	\$800	\$900
Required Annual Income	\$85,699	\$88,626	\$91,553	\$94,479	\$97,406
% of Median Income	113%	117%	121%	125%	129%

Note: Qualifying income was based on a 6.25% Interest Rate with a 41% Debt to Income Ratio (DTI). The DTI is derived from adding the cost of the housing payment to the individual's monthly bills as shown on a current credit report and then dividing that number by the individual's gross monthly income. A total of \$350 was assumed for taxes, insurance and mortgage insurance.

Table 5

**Number of Homes on the Market
Between \$100,000 - \$500,000 as of February 16, 2007**

Price Range	# of Properties	% of Total	No. of Homes Available
\$100,000 - \$150,000	7	1.3%	200
\$150,001 - \$200,000	40	7.7%	
\$200,001 - \$250,000	35	6.7%	
\$250,001 - \$300,000	73	14.0%	
\$300,001 - \$325,000	45	8.6%	
\$325,001 - \$350,000	43	8.2%	322
\$350,001 - \$400,000	125	23.9%	
\$400,001 - \$425,000	35	6.7%	
\$425,001 - \$450,000	51	9.8%	
\$450,001 - \$475,000	25	4.8%	
\$475,001 - \$500,000	43	8.2%	
Total	522	100%	522

Data Source: Metropolitan Regional Information System (MRIS)

WORKFORCE HOUSING TASK FORCE REPORT

Summary of Objectives, Findings and Key Recommendations

Objective 1

PRESERVE TRADITIONAL NEIGHBORHOODS - Preserve and enhance older communities throughout St. Mary's County to ensure the continued desirability of "traditional" and mixed income neighborhoods as a ready and reliable source of workforce housing.

Older, traditional neighborhoods represent the County's first line of defense toward ensuring the availability of both diverse and affordable housing options for young families and entry or mid level workers. Often, simply because of age, these neighborhoods provide homes at prices far less expensive than newly constructed housing. Home sizes in these older neighborhoods tend to be considerably smaller -- approximately 1,000 to 1,500 square feet -- than the newer home styles preferred today. This alone can create a price advantage for the home shopper.

Somewhat unique to many of the County's older neighborhoods, such as Town Creek and Essex South, is the mixture of housing types and sizes found in the community. In both examples, this has fostered the establishment of desirable, mixed income communities. Retaining the County's existing, mixed income neighborhoods is a far easier task than controlling the price of new construction to ensure affordable home ownership options for entry and mid-level workers in St. Mary's County.

The Task Force found, however, that several irreplaceable neighborhoods are in economic distress which, if left unchecked, could result in the loss of a substantial number of workforce housing units in the County. Furthermore, the Task Force found that there are fairly clear indicators of economic distress that can and should be used to trigger broader community action directed toward stabilizing existing neighborhoods.

For the purposes of this report, traditional neighborhoods are defined as those communities built before 1985 with 80 or more lots. Examples of such neighborhoods include Golden Beach, Wicomico Shores, St. Clement's Shores, Country Lakes, Hollywood Shores, Patuxent Park, Essex South, South Hampton and Longview Beach. Traditional neighborhoods are scattered throughout St. Mary's and represent some of the County's oldest and most close-knit communities.

Research Approach:

- Thirty-five older subdivisions were identified by size and age for consideration in this report. A list of neighborhoods is contained in the Appendix of this report.
- Windshield tours were conducted in each neighborhood.
- Each of the neighborhoods selected contained 80 or more lots and each, or a portion of each neighborhood, was constructed before 1985.
- Most of the neighborhoods toured contained public roads; some contained only private roads and others were a mixture of both public and private roads.

- Almost every neighborhood has or had a "homeowners" association at some point during its history. However, where possible to determine, the activity level of the various associations ranged from nonexistent to very active.
- The Task Force created a survey instrument based on the one used in an earlier study completed for the St. Mary's County Housing Authority called the "Lexington Park Preservation and Investment Study." That study, completed in 2003, used the following terms to describe the economic integrity of each neighborhood examined through a similar windshield tour: "No Distress," "Moderate Distress," "Concern for Distress," "Extreme Distress," and "Severe Distress."
- Windshield tours of the neighborhoods were conducted to determine the general condition of the common areas, roads and sidewalks and the general market appeal of the neighborhood. The tour was also intended to reveal the prevailing market condition of the homes and the neighborhood.
- The impressions provided of each neighborhood are based on the subjective opinion of the surveyor.

Findings:

- Of the thirty-five neighborhoods surveyed, only four showed clear signs of distress.
- Thirty-one of the neighborhoods were ranked as showing "No Distress." The care and upkeep of these neighborhoods was evident throughout. Streets and roads and common areas were in good and, in many cases, excellent condition. One would expect that property values in these 31 neighborhoods would respond to prevailing market trends.
- Of the four wherein distress was observed, two were classified as showing "Concern for Distress," one was noted as showing "Extreme Distress," and one was noted as showing "Severe Distress." The indications of distress within these four neighborhoods varied considerably and are described below.
 - "Concern for Distress" - Two neighborhoods were noted as showing "Concern for Distress."

The first neighborhood is the victim of large amounts of illegal dumping in the alley ways and along the edges of the neighborhood. Road conditions were fairly good throughout this neighborhood although disinvestment was evident at scattered home sites and maintenance of lawns and landscaping was lacking throughout. Routine, block-by-block clean-ups of this neighborhood and a modest investment in landscaping and routine lawn maintenance would fuel a greater sense of pride and greatly improve the overall "curb appeal" of this older neighborhood.

Another concern for this particular neighborhood is the condition of the nearby road used for public utility access located near the entrance of the community. It is a roughed-in, dirt road lined with piping stacked as if merely stored along the edge of the dirt road. The condition of this road creates a blighting influence on the surrounding properties.

The second neighborhood also noted as showing "Concern for Distress" is victim of a deteriorated and vacant government-owned property. The boarded-up and overgrown structure at the very entrance of the neighborhood creates a strong negative impression of the entire community. Road conditions throughout this neighborhood were good except for some curbs and sidewalks. Most of the curbs, however, showed signs of wear and tear. In scattered sites, there are houses that warrant some renovation but, predominately, the housing stock in this community shows ongoing care and upkeep.

- "Extreme Distress" - One of the older, private waterfront communities toured for this study was noted as showing "Extreme Distress."

St. Mary's County has many smaller neighborhoods that dot the Patuxent and Potomac Rivers. When first built, these communities were often used as "summer homes," but most have converted to well-established, year-round, primary home communities. In this neighborhood, however, there are clear signs of economic distress. Road conditions are badly deteriorated. Recreational common areas are blighted and appear in some instances to be wholly abandoned. Several homes were vacant and showed such lack of care as to also appear to be abandoned. All roads and facilities throughout the neighborhood are private. Working with the property owners to organize a homeowners association that could pool resources and seek funding to improve infrastructure and other shared amenities found in the community might be the best first step toward rebuilding the economic integrity of this aging neighborhood.

- "Severe Distress" - One of the neighborhoods toured for this study showed multiple signs of disinvestment and therefore was noted as being in "Severe Distress."

The public roads throughout this particular community are grossly deteriorated and were found to be in the worst condition of any roads observed for this study. In fact, based on the countless miles of state, county and private roads traveled to complete the neighborhood windshield tour, it may be fair to say that this particular neighborhood is host to the most deteriorated public roads in all of St. Mary's County.

Curbs, gutters and sidewalks were also deteriorated throughout the neighborhood. Several storm drain openings were deteriorated. In some instances, overhead utilities were rusted and unsightly. Illegal dumping along the community's wooded border is severe, and there appear to be numerous vacant and possibly abandoned homes throughout the neighborhood adding to the overall tarnished appearance of the community. The implementation of a block-by-block neighborhood reinvestment and revitalization strategy is long overdue for this close-knit community.

Recommendations:

- To retain the County's most ready stock of workforce housing - its "traditional neighborhoods" - a combination of initiatives must be pursued. Coordinated implementation of these initiatives must become routine and not simply employed once a neighborhood reaches economic crisis. Specifically,
 - a. Where needed, capital investments must be made to improve public infrastructure. Currently, the County has allocated funding for improvements in older neighborhoods through a program called Neighborhood Preservation. This program will bring much needed funding for roadway reconstruction in older, targeted neighborhoods. Unfortunately, both the current and proposed County capital improvement budget places most of the funding for this program in the out years of the County's six-year plan which will further delay urgently needed improvements to the neighborhood described as "Severely Distressed." The Subcommittee recommends that a meaningful level of funding for the reconstruction of aging public infrastructure should be allocated within each and every year of the County's capital budget to keep pace with the infrastructure reconstruction or replacement needs of our County's older neighborhoods.
 - b. Homeowner and neighborhood associations provide an opportunity for residents to work together on clean-up/fix-up campaigns and create a voice for the community when representation is needed to bring public attention to pressing neighborhood concerns. The Subcommittee recommends that the County dedicate staff - a Neighborhood Organizer - to work with communities to establish or revive homeowner/neighborhood associations in the County's traditional neighborhoods, especially those wherein there are visible signs of distress.
 - c. The Subcommittee further recommends that the "Neighborhood Organizer" be tasked to ensure that individual property owners and renters are made aware of the state and local home improvement programs available to residents and then work with those individuals to access low interest loans and grant programs designed for this purpose.
 - d. The Subcommittee further recommends that METCOM, SMECO and Verizon be involved to participate proactively in both the creation and implementation of neighborhood improvement strategies for targeted communities.
 - e. Finally, the Subcommittee feels strongly that government-owned structures should not be a source of blight in St. Mary's County neighborhoods. If a County-owned property is to be retained, then funding should be allocated to ensure that the appearance of the facility does not become an eyesore to the neighborhood undermining property values and pride in the surrounding community. If, however, the County has no use for a structure, then the County should be aggressive in soliciting private and/or non-profit interest toward the reuse of the facility or if necessary demolish the facility.

Objective 2

CREATE NEW SUPPLIES OF WORKFORCE HOUSING - The existing stock of workforce housing cannot support the County's growing demand for such housing; therefore, new inventories of diverse and affordable workforce housing must be created.

This subcommittee began with an examination of the existing County ordinances that pertain to affordable or workforce housing. Upon review of the current applicable zoning provisions, there are two locations in the code that address affordable housing (there is no distinction between workforce housing and affordable housing in the Zoning Ordinance (Z.O.). The Z.O. denotes affordable housing in Section 32.3(1) and reads as follows:

1. *Affordable Housing Standards.*
 - a. *Household Income Qualifications.* To qualify for a residential density increase for offering affordable housing, at least 12 percent, but not more than 25 percent, of the units in the proposed development shall be reserved for a minimum of 15 years for lower income households. Lower-income households are defined as those whose gross income is no greater than 50 percent of the County's median household income for the prior year, as reported by the U.S. Department of Housing and Urban Development or the State of Maryland.
 - b. *Location and Design of Lower Income Units.* Lower-income units shall be reasonably dispersed throughout the project and shall be comparable with other units in appearance, use of materials, and finish quality.

Schedule 32.2 of the Z.O. allows an increase in density over the base density for the construction of affordable housing. The increase in density is one dwelling unit per acre more than the base density in RL, RH, RMX, VMX, TMX and CMX zones.

The subcommittee then explored various zoning mechanisms that could be considered and makes the following recommendations to encourage the development of new workforce housing in St. Mary's County.

- A provision for workforce housing should be incorporated into the current definition of affordable housing in the County's Zoning Ordinance and in the Comprehensive Plan during the next update of that document –
 - Whereas affordable housing is defined within the Zoning Ordinance as housing that costs “no more than 50 percent of medium household income,” and workforce housing is housing that cost “no more than 110% of medium income,” the subcommittee recommends that the Zoning Ordinance be modified to merge both definitions into one so that incentives can be tied to each for new housing construction. Any distinction between the two definitions would be made by the Housing Authority if financing is sought for a project to qualify for federal and/or County assistance.

- Provide bonus densities to developers that will actually allow the construction of workforce housing -
 - The density increase would allow the construction of homes to satisfy the workforce housing initiative in addition to market rate units that the developer would retain for sale. The developer would have the choice to build the workforce houses within the new subdivision or to provide the cash equivalent of the vacant, finished (ready to build) and recorded residential lots created under this program to the County for future workforce housing development elsewhere.
- Reduce the current open space requirement, thus allowing more land for workforce housing development within new and existing subdivisions -
 - The current zoning provisions require that upwards of 50% of the original site must be set aside as open space, with the remaining portion of the site used for the residential development. The subcommittee recommends that lands within the development district should be developed more intensively, thereby achieving both this housing initiative and to reduce development pressure in the Rural Preservation District of the County.
- Waive the economic impact fee for the construction of workforce housing units -
 - The County's current program allows the waiver of the economic impact fee for both rental and sale units. The fee of \$4,500 is collected at time of building permit. The subcommittee recommends that this waiver process be expanded to include workforce housing. The fee could be waived when the unit is in keeping with the workforce housing initiative.
- Waive the adequate public facilities (APF) provisions for the construction of workforce housing units -
 - Currently, the APF provisions apply to all residential development. The subcommittee recommends that some waiver of these provisions be considered to encourage the development of future workforce housing units. The effect of those additional units on the County's public facilities is anticipated to be quite minimal, given the potential number of housing units that could be developed through this mechanism.
- Dedicate a portion of the County revenues collected from the transfer tax to the construction of workforce housing units -
 - Currently, the County collects 1% transfer tax on all sales of real estate. A portion of this money may be targeted for specific purposes such as the construction of workforce housing but would likely require state legislation to bring about.

- If none of the other recommendations described above serve to trigger the construction of new workforce housing, then mandatory, inclusionary zoning should be actively considered -
 - This would mandate the construction of the designated units through zoning, rather than providing the density bonus alternative. The subcommittee felt strongly that this alternative could be given further consideration if the density bonus suggestion was not generating the necessary housing.
- Continue to monitor the progress in achieving this housing initiative -
 - The adopted February 2002 Comprehensive Plan for the County states housing goals, objectives and policies. As amendments to this plan are contemplated for adoption in 2008, the plan should include a workforce housing element. This Comprehensive Plan should provide further guidance for subsequent zoning provisions to encourage the development of new and diverse supplies of workforce housing.

Objective 3

INCREASE COMMUNITY AWARENESS OF THE WORKFORCE HOUSING ISSUES -

The Task Force recommends that dedicated staff - a "Neighborhood Organizer" - be assigned to work on the County's workforce housing initiatives. While the Task Force recognizes that this may be a significant cost to the County, the need to address this issue coupled with the funding streams set forth below weigh in favor of a decision to create such a position. The duties of this employee could include the following:

- Inform individuals of various state, federal and local homeownership programs such as House Keys 4 Less and More Homes 4 Less as well as the availability of low-interest loans and grants available for home renovation and improvement.
- Develop outreach programs (create a brochure explaining programs available, community forums, local cable channel program, etc.).
- Provide credit counseling and offer education on issues regarding credit to help overcome the difficulty in obtaining mortgage loans.
- Study employee demand—ask employers where their employees are living and why they live there.
- Identify federal, state and private funding sources to support St. Mary's County's workforce housing initiatives and coordinate any necessary applications or grant writing necessary to obtain funds from these sources.
- Assist the Board of County Commissioners in identifying existing neighborhoods that are in need of infrastructure repairs and improvements.
- Identify projects in which the County can be a partner to develop new workforce housing units in the County.
- Manage funds dedicated to the workforce housing initiative.

Objective 4

ESTABLISH AN ONGOING SOURCE OF FUNDING TO SUSTAIN WORKFORCE HOUSING INITIATIVES - The Task Force recommends the following methods to create a reliable source of funding to support the many workforce housing initiatives identified in this report.

- Dedicate a portion of County revenues collected from the transfer tax to the construction of workforce housing.
- Developers who achieve a bonus density for the construction of workforce housing could be given a choice to build the additional homes within the new subdivision or to provide the cash equivalent of a finished (ready to build) and recorded residential lot created under this program to the County for the development of future workforce housing.
- Investigate the merits of setting up a foundation to assist in creating a funding source to support workforce housing initiatives.

Acknowledgements

The St. Mary's County Chamber of Commerce would like to acknowledge the efforts of the Governmental Affairs Committee, the Workforce Housing Task Force, the business community, County government, the delegation, and our many partners that work together to preserve our heritage and meet the needs of our growing community, while we strive to be a model community for the betterment of all St. Mary's County citizens.

Appendix

References and data reviewed by the Committee for this report included:

1. "Good Faith Estimates" by First County Mortgage Services and "Loan Analysis & Qualifier" worksheets provided upon request to the Task Force
2. "Mortgage Insurance for Rental and Cooperative Housing: Section 221(d) (3) and Section 221 (d) (4)" from the US Department of Housing and Urban Development (HUD)
3. "Impact Fee" as a percentage of home price, analysis by the Task Force
4. "Salary Rates and Locality Payment for General Schedule Employees," Office of Personnel Management, The Federal Government's Human Resources Agency
5. "House Keys 4 St. Mary's County Program," an information sheet prepared by the St. Mary's County Department of Economic and Community Development
6. "Home Ownership Assistance," a briefing prepared by the St. Mary's County Department of Economic and Community Development, March 2006
7. "Workforce Housing in Southern Maryland" a Maryland Department of Housing and Community Development, Community Development Administration presentation to the Annual Meeting of the Tri-County Council for Southern Maryland, December 14, 2005
8. "St. Mary's County Government Salary Ranges by Number of Employees" and St. Mary's County Public Schools "Classification of Non-Certified Employees" data provided to the Task Force by representatives of County Government and School System

9. "QT-P32 Income Distribution in 1999 of Households and Families: 2000 Data Set: Census 2000 Summary File 3- Sample Data Geographic Area: St. Mary's County, Maryland" source US Census Bureau
10. "Imagine the Possibilities," Governor's Task Force on Workforce Housing, July 10, 2006
11. The neighborhoods toured for the windshield survey included:

Beverly Estates
Big Oaks
Cedar Cove
Colony Square
Colton's Point
Country Lakes
Essex South
Fenwick Manor
Gillen's Grove
Golden Beach
Greenview Knolls
Villas at Greenview
Helen Estates
Holly Gaf Acres
Hollywood Heights
Hollywood Shores
Heard Estates
Knolland
Longview Beach
Mill Point Shores
Patuxent Knolls
Patuxent Park
Rolling Acres
San Souci
Spring Valley
St. Andrew's Estates
St. Clements Shores
St. Clements Woods
St. Mary's Beach
South Hampton
Town Creek
Wicomico Shores
Wilderness Woods
Wilderness Run
Wildewood