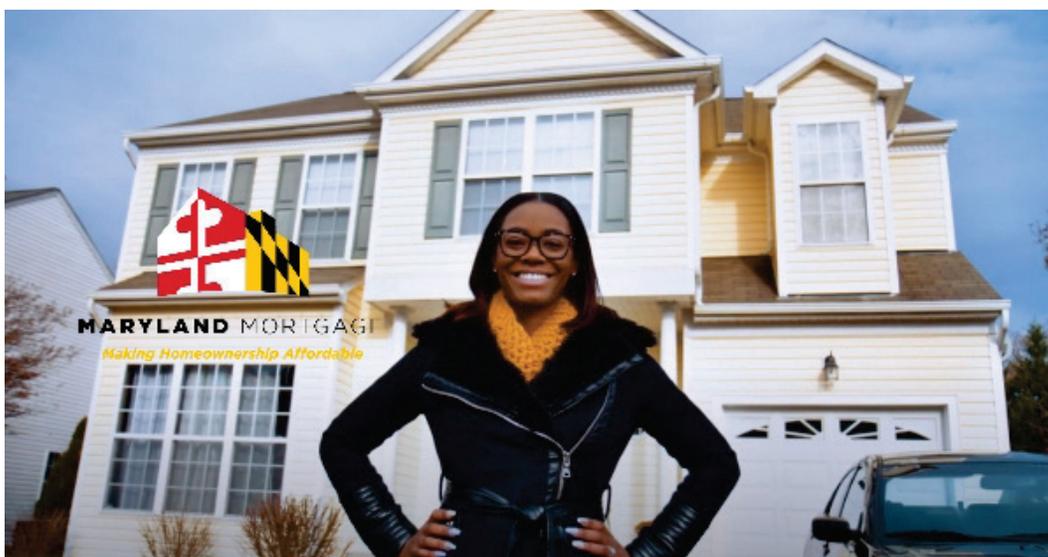


## The Maryland Department of Planning Supports Affordable Housing Planning with Models and Guidelines

“Safe and affordable housing is a foundation of Maryland’s communities and economy, helping build family wealth, support a ready workforce, and ensure a high quality of life. The Maryland Department of Planning (Planning) is excited to help local jurisdictions with resources and data to plan for housing locally,” notes Planning Secretary Robert McCord.

In summer 2020, Planning published a new webpage, the [Housing Element Models and Guidelines \(M&G\)](#), which provides support to jurisdictions planning for affordable housing in response to House Bill 1045 ([HB 1045 \[2019\]](#)), effective on June 1, 2020. HB 1045 makes the inclusion of a housing element in comprehensive plans mandatory for all Maryland jurisdictions.

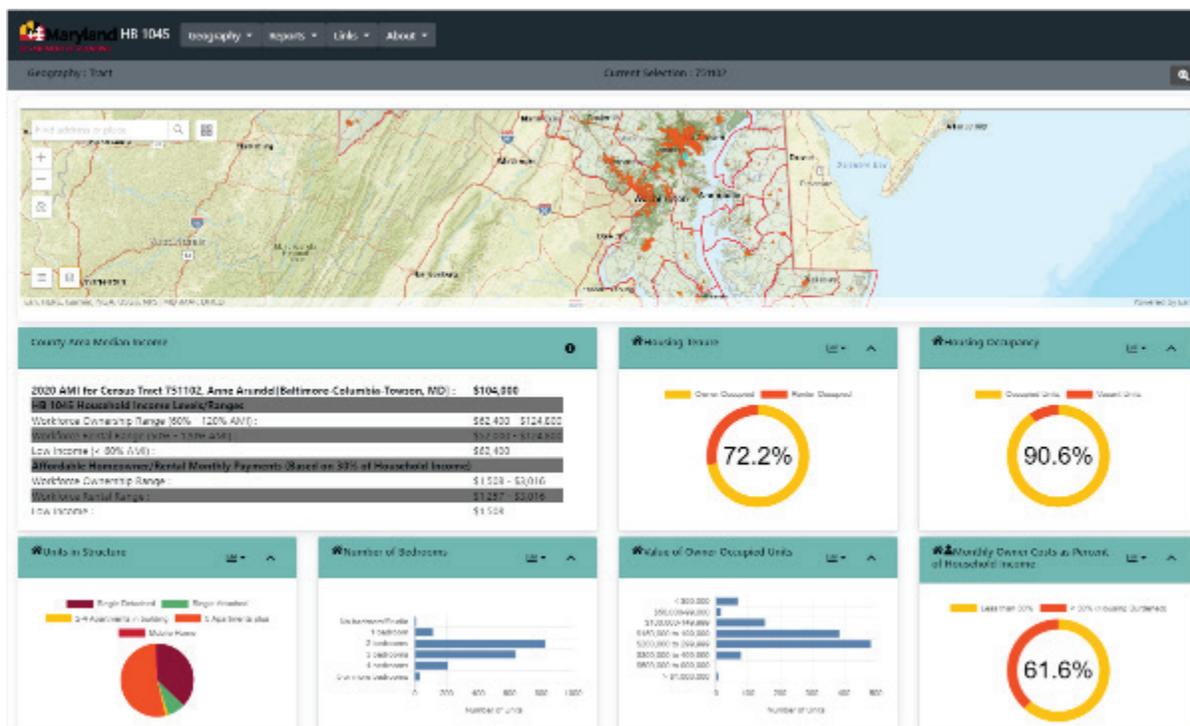
How to provide affordable housing is an essential part of any housing plan and should include housing for both low income and workforce households. Housing that is affordable (less than 30% of a household’s income) to a wide range of income levels conveys multiple community and economic benefits. It is an essential component of an equitable community - one that reflects its socioeconomic diversity. Housing affordability refers not only to publicly subsidized housing, although that is a key need in many Maryland communities, but also to housing that is affordable for essential workers, such as teachers, health care providers, firefighters, and law enforcement officers. When housing costs are more affordable and housing opportunities more readily available, there is also a lower likelihood of households becoming homeless.



Planning is the primary state agency providing planning technical assistance to jurisdictions in the state. In partnership with the Maryland Department of Housing Community Development, Local Planning Directors, and a Housing Stakeholder Advisory Group, Planning developed a M&G designed to guide the user from housing visioning through housing implementation, separated into four parts:

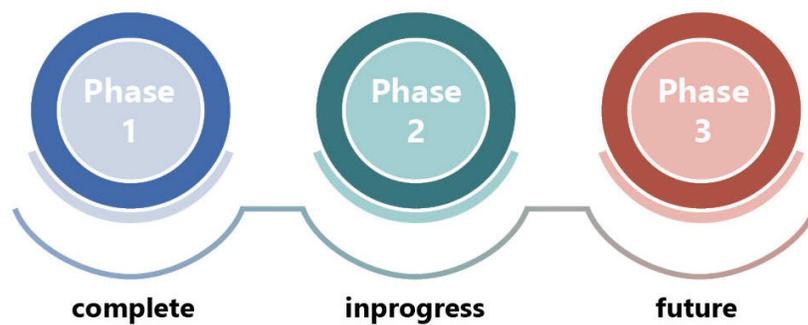
- 1) [Housing Planning](#)
- 2) [Housing Data](#)
- 3) [Housing Practices](#)
- 4) [Affordable Housing Resources](#)

**Housing Data:** The American Community Survey (ACS) helps local officials, community leaders, and businesses understand the current conditions of and changes taking place in their communities. It is the premier source for detailed population and housing information about our nation. AMI (Area Median Income) and HB 1045 (2019) requires jurisdictions to use these resources for affordable housing planning. It is calculated and released every year by the U.S. Department of Housing and Development (HUD) and is the combined average household income for a metropolitan area. AMI is used for a variety of benefits, including calculating eligibility for low to moderate mortgage lending. Planning’s Housing Dashboard curates and presents ACS and AMI data at the county, municipal, and census tract level. Additionally, Planning included a dashboard [user guide](#) on the department’s blog.



**Housing Practices:** This section supports the housing element drafting process and potential format. It connects the M&G resources to the process, including [self-assessments](#) on housing visioning, analysis and policy, and implementation and regulation. It indicates how and where housing data, from the dashboard, other state sources, and developed locally, may inform planning decision making, and includes sample goals, objectives, and strategies. Finally, it describes some common and proven strategies for both increasing the supply of and preserving existing affordable housing.

**Affordable Housing Resources:** The housing resources guide is a tool included in Phase 1 of the Planning effort for HB1045. This tool is a user-friendly sortable and filterable table of financial and operational support opportunities at all levels. The resource table is an on-going effort as new programs and funding sources become available.



Planning encourages users to explore everything the Housing Element's Models and Guidelines has to offer and leverage its tools to incorporate innovation and equity into housing planning. Planning will update the M&G with new resources, data, and information as they become available - a living and growing guidance product. Planning will enhance the capabilities of the website for greater access and functionality, add data and data interpretation guidance, and construct a best practice depository. If you would like to contribute to Planning's efforts to build upon the Housing Element M&G with local examples of planning for housing such as case studies, housing analyses, or affordable housing development projects, please contact Joe Griffiths, Local Assistance and Training Manager, at [joseph.griffiths@maryland.gov](mailto:joseph.griffiths@maryland.gov).

