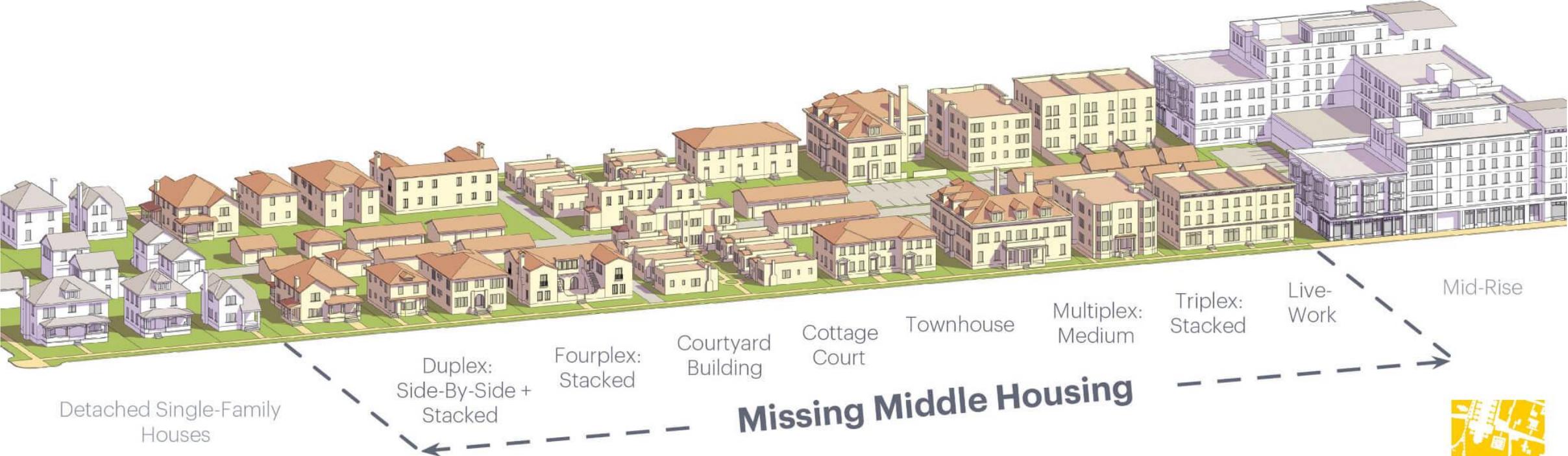


# WORKFORCE HOUSING FOR ANNAPOLIS



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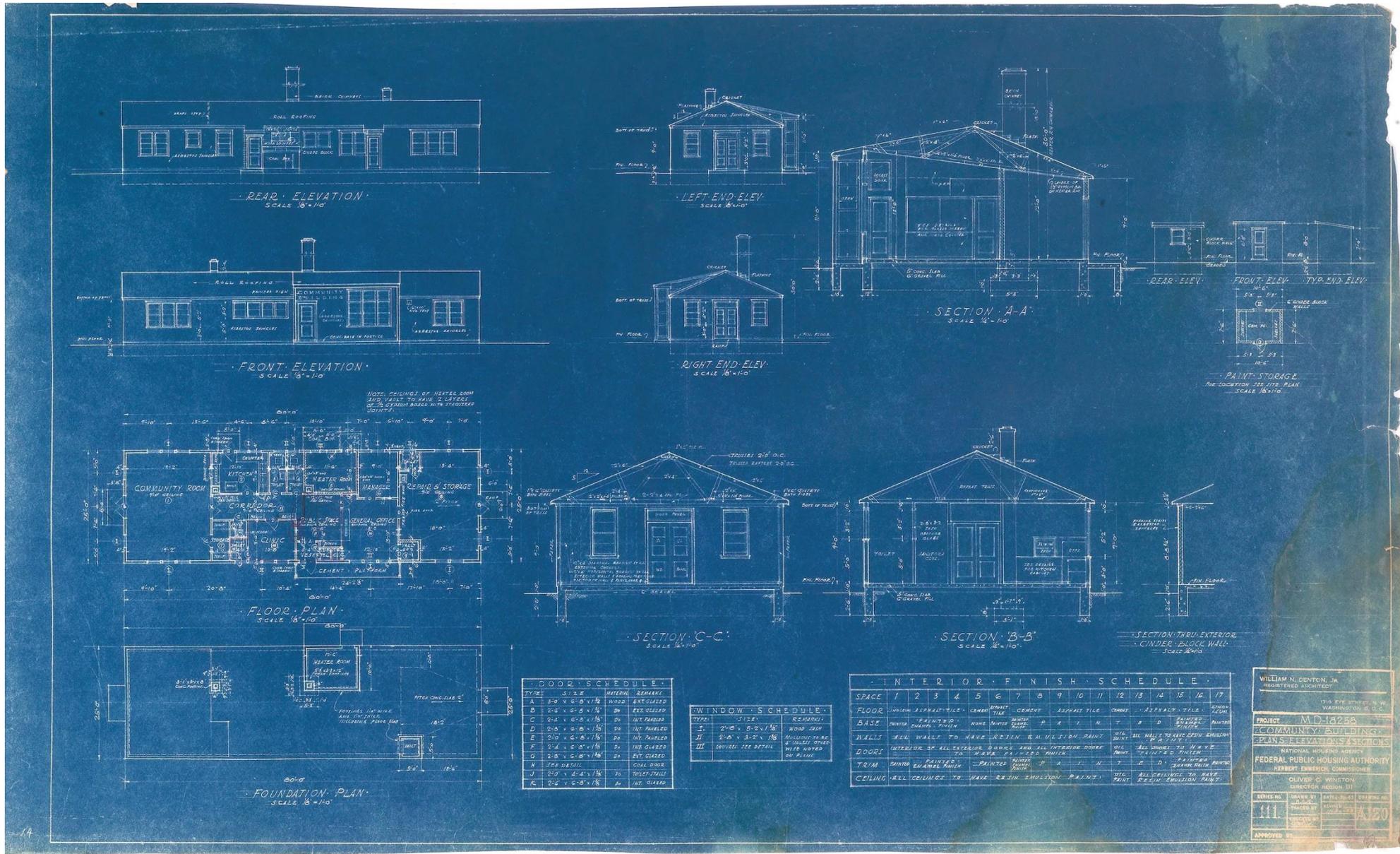
# **WHAT IS WORKFORCE HOUSING?**

## THE ORIGINAL WORKFORCE HOUSING



*Corner of Clay Street and Calvert Streets  
(Demolished for the Whitmore Garage)*

# PLANNED WORKFORCE HOUSING



War Housing, Eastport, 1943 (precursor to Eastport Terrace)

# MISSING MIDDLE HOUSING TYPES – ANNAPOLIS EXAMPLES



**3 Units - Franklin Street**



**3 Units – Bay Ridge Avenue**



**6 Units – Constitution Avenue**



**6 Units – Lafayette Avenue**



**3 Units – Chesapeake Avenue**



**3 Units – Boucher Street**



**3 Units – Fleet and  
Cornhill Streets**

# MISSING MIDDLE HOUSING TYPES – ANNAPOLIS EXAMPLES



9 Units – Duke of Gloucester Street



6 Units – College Avenue



2 Units – Washington Street



6 Units – Cathedral Street



4 Units – Southgate Avenue



5 Units – Prince George Street

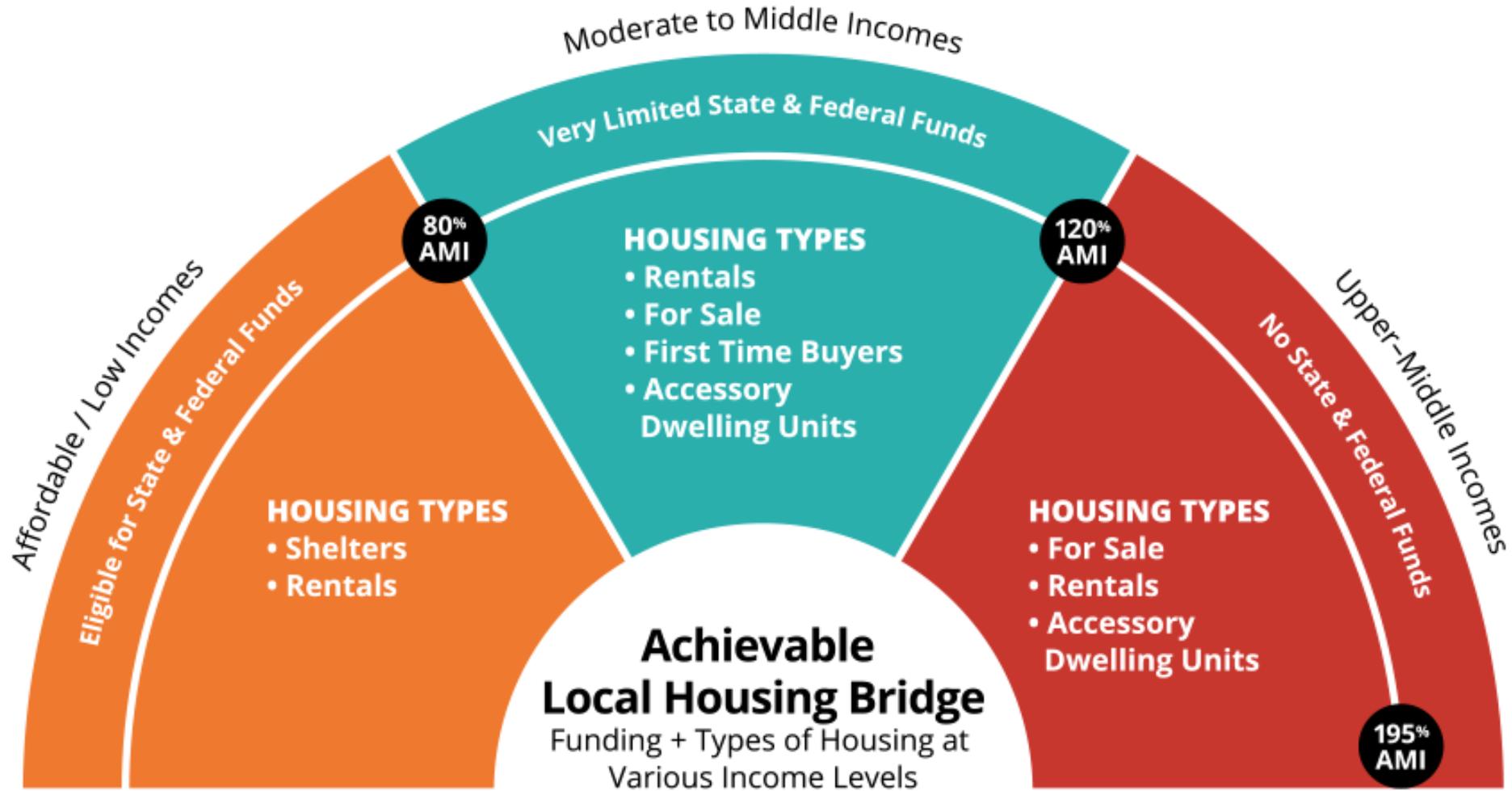


3 Units – Cornhill Street



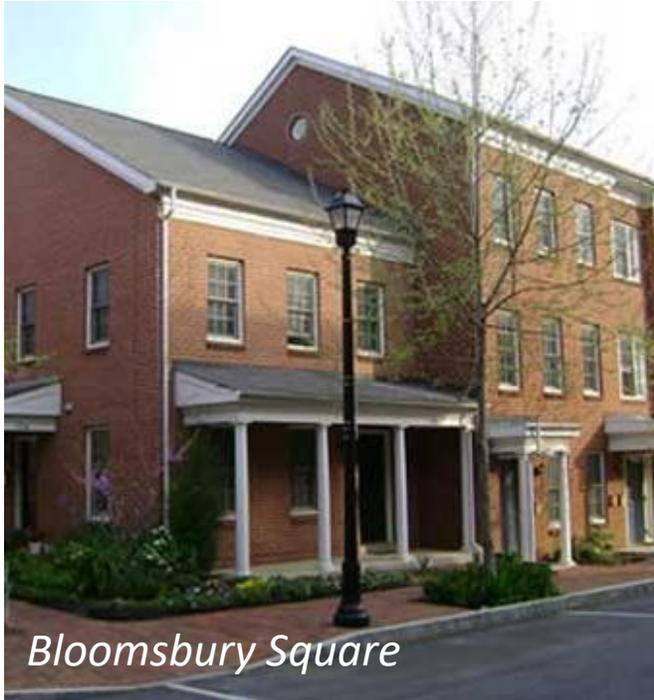
2 Units – Locust Avenue

# WORKFORCE HOUSING TODAY



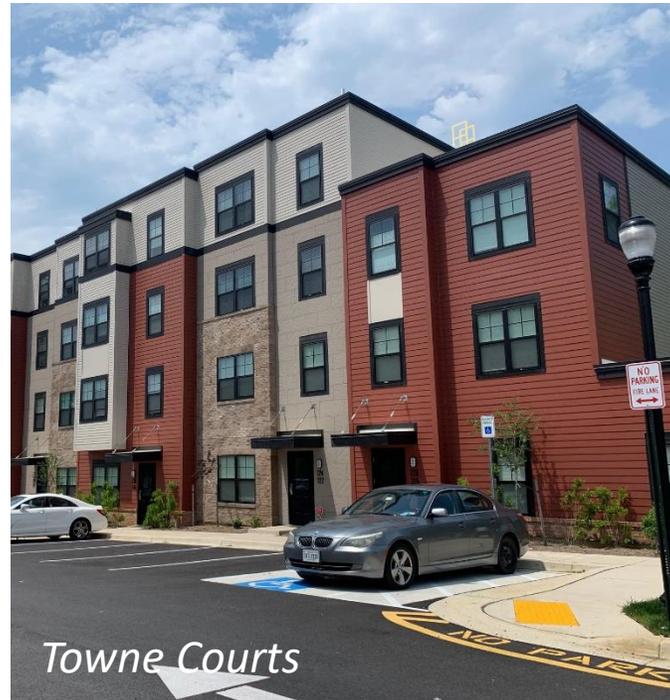
# WORKFORCE HOUSING TODAY

## Public Housing



- Tenants are below 60% AMI
- Publicly Financed
- Historically Owned and Managed by HACA

## Privately-Developed Subsidized Housing



- Tenants are below 80% AMI
- Privately and Publicly Financed
- Eligible for Low Income Tax Credits

## Market Affordable Housing

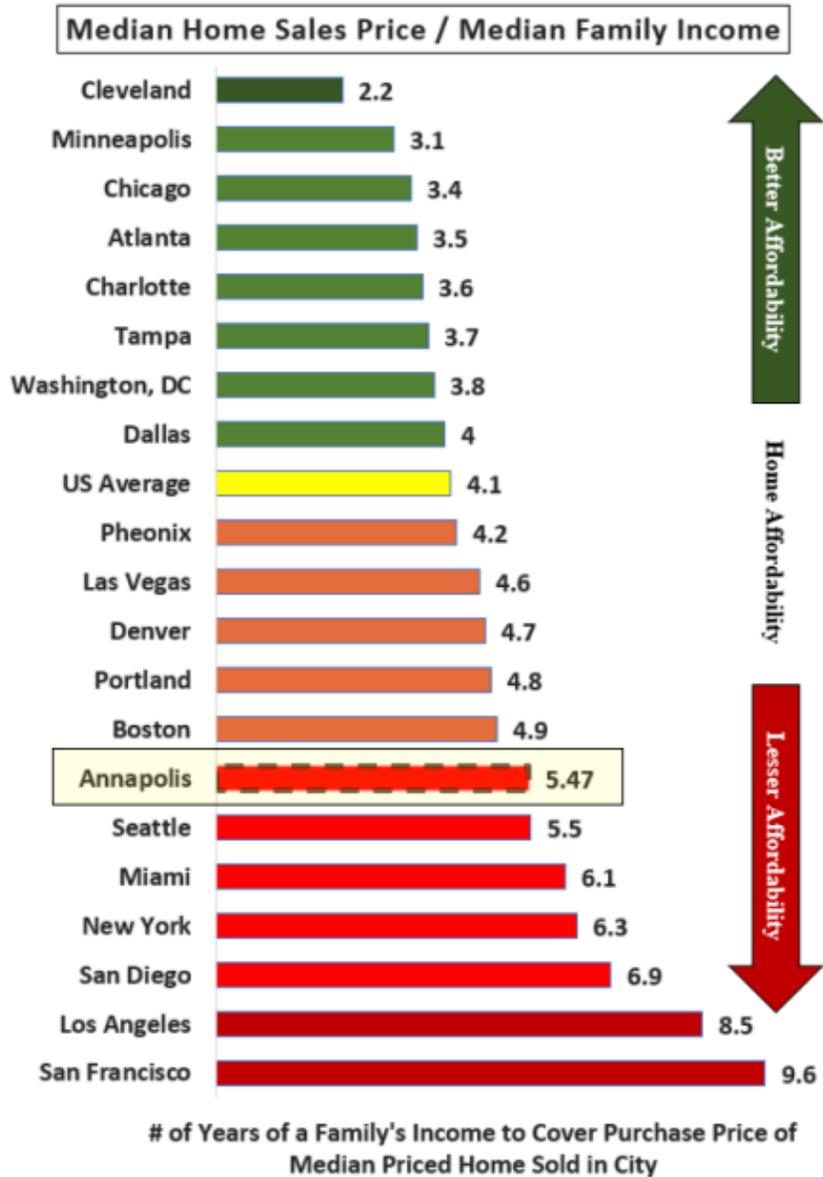


- Tenants are below 120% AMI
- Privately Financed
- **Not** Eligible for Low Income Tax Credits

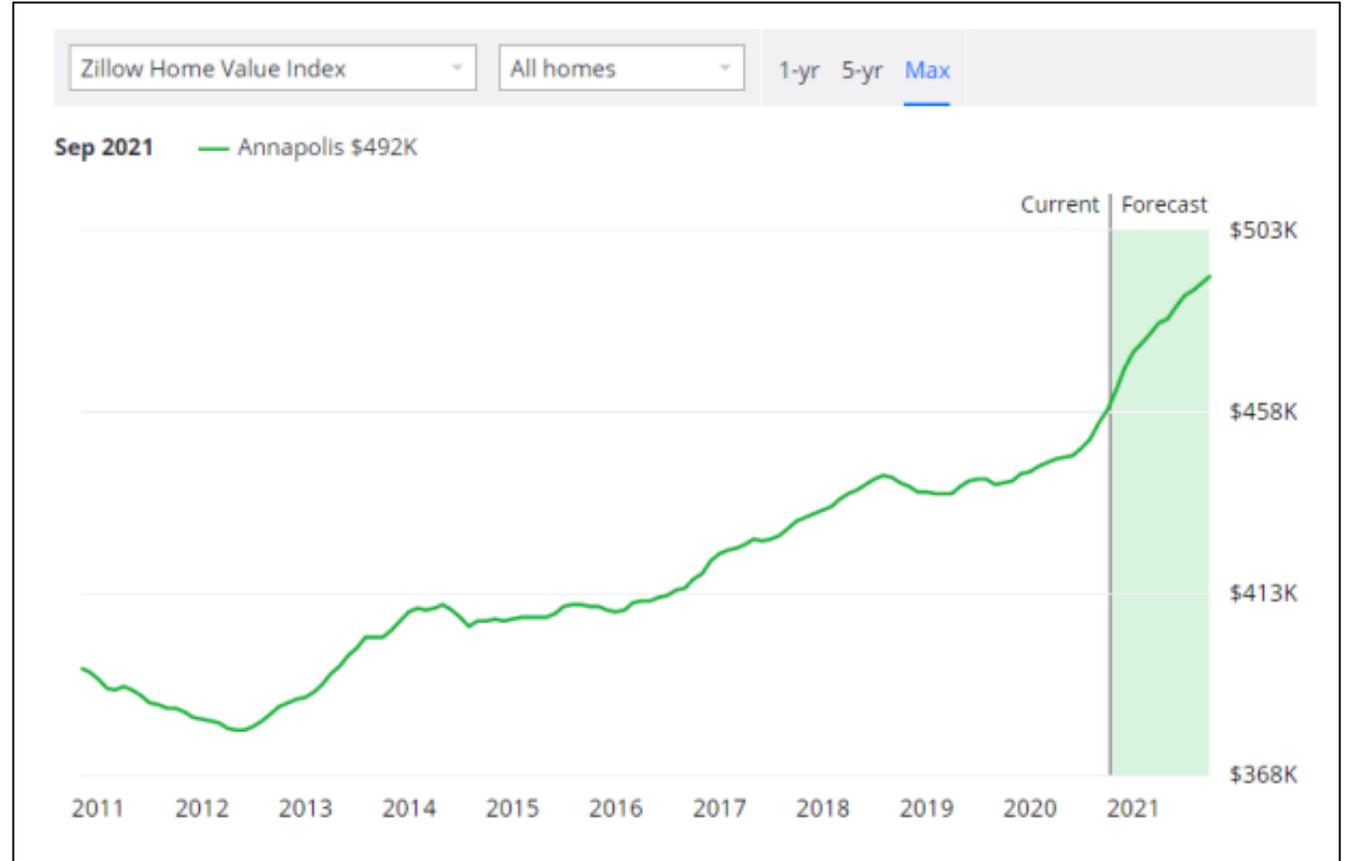
# THE NEED FOR WORKFORCE HOUSING IN ANNAPOLIS



# HOUSING TRENDS

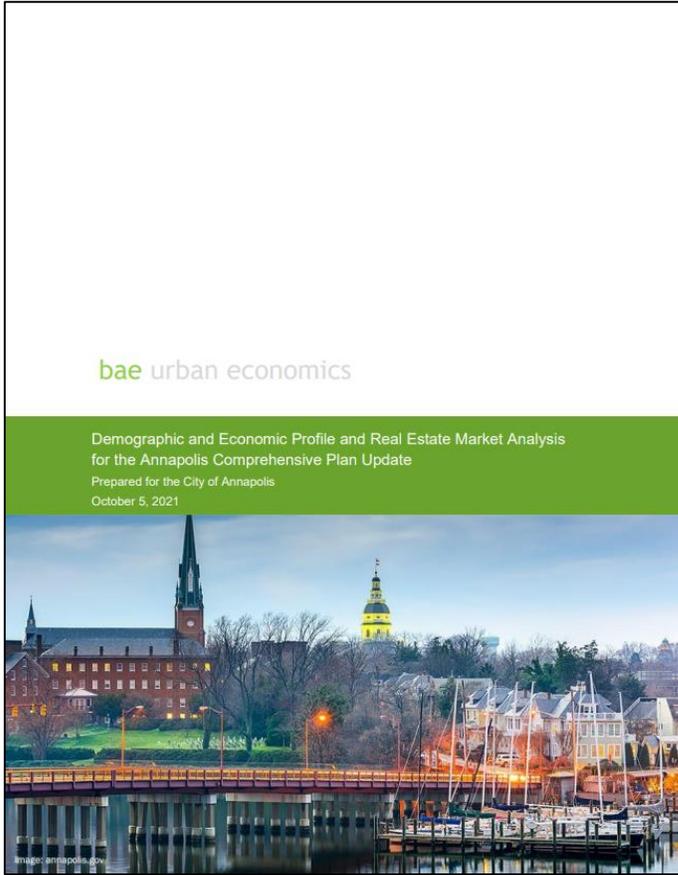


Source: HOI National Association of Home Builders – Q2 2020



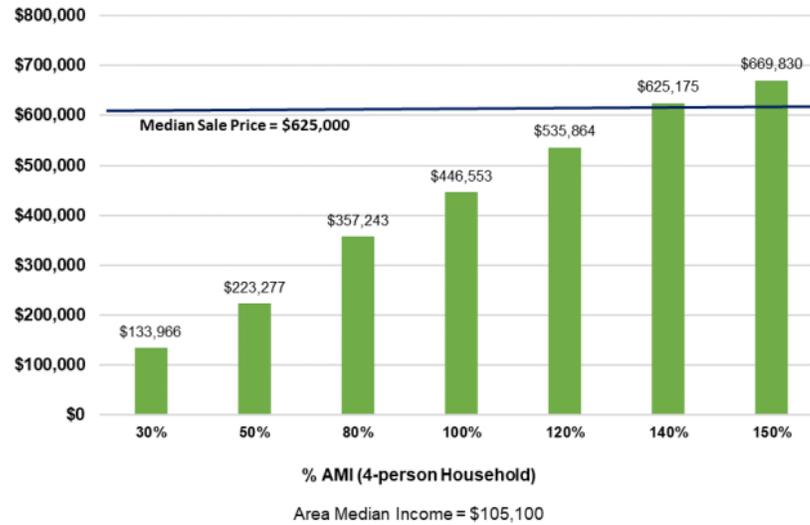
Source: Housing Affordability Task Force Needs Assessment Report

# HOUSING TRENDS



**EXCERPTED CHARTS TO ILLUSTRATE KEY POPULATION AND HOUSING TRENDS**

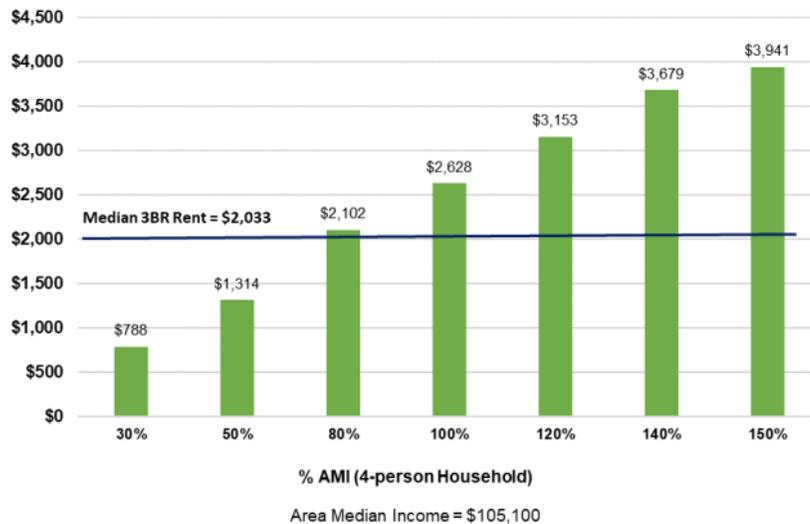
**Figure 17: Maximum Affordable Sale Price by AMI (4-person Households)**



Source: Redfin, 2021; BAE, 2021.

*This chart illustrates that the 2021 median sales price of a home in Annapolis is \$625,000 and a household would need to earn at least 140% of the Area Media Income (AMI) to afford that home which equates to a family income of approximately \$147,140.*

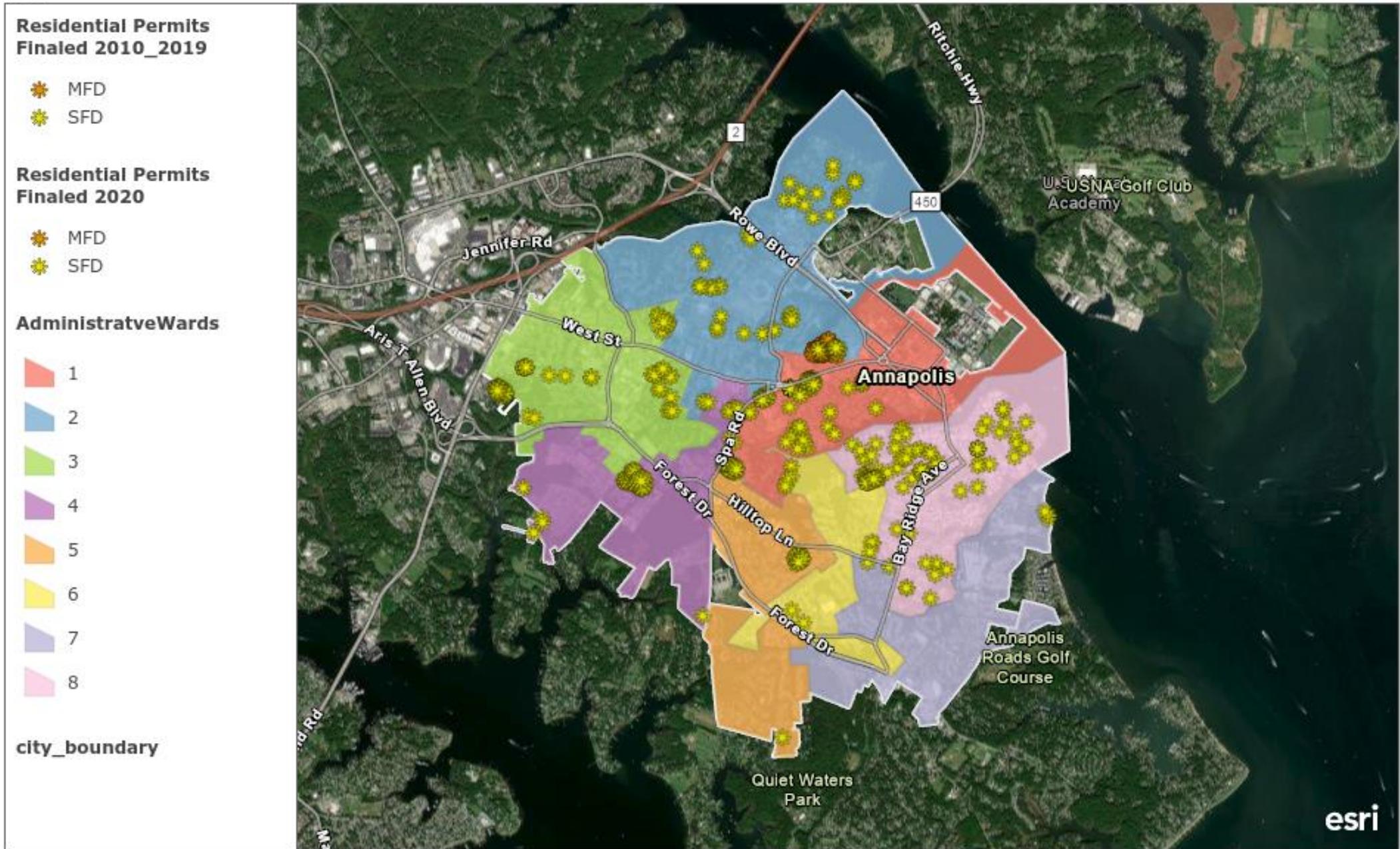
**Figure 18: Maximum Affordable Rents by AMI (4-person Households)**



Source: Redfin, 2021; BAE, 2021.

*This chart illustrates that the 2021 median rent for a 3 bedroom unit in Annapolis is \$2,033 and a household would need to earn 80% of the Area Media Income (AMI) to afford that rent which equates to a family income of approximately \$84,080.*

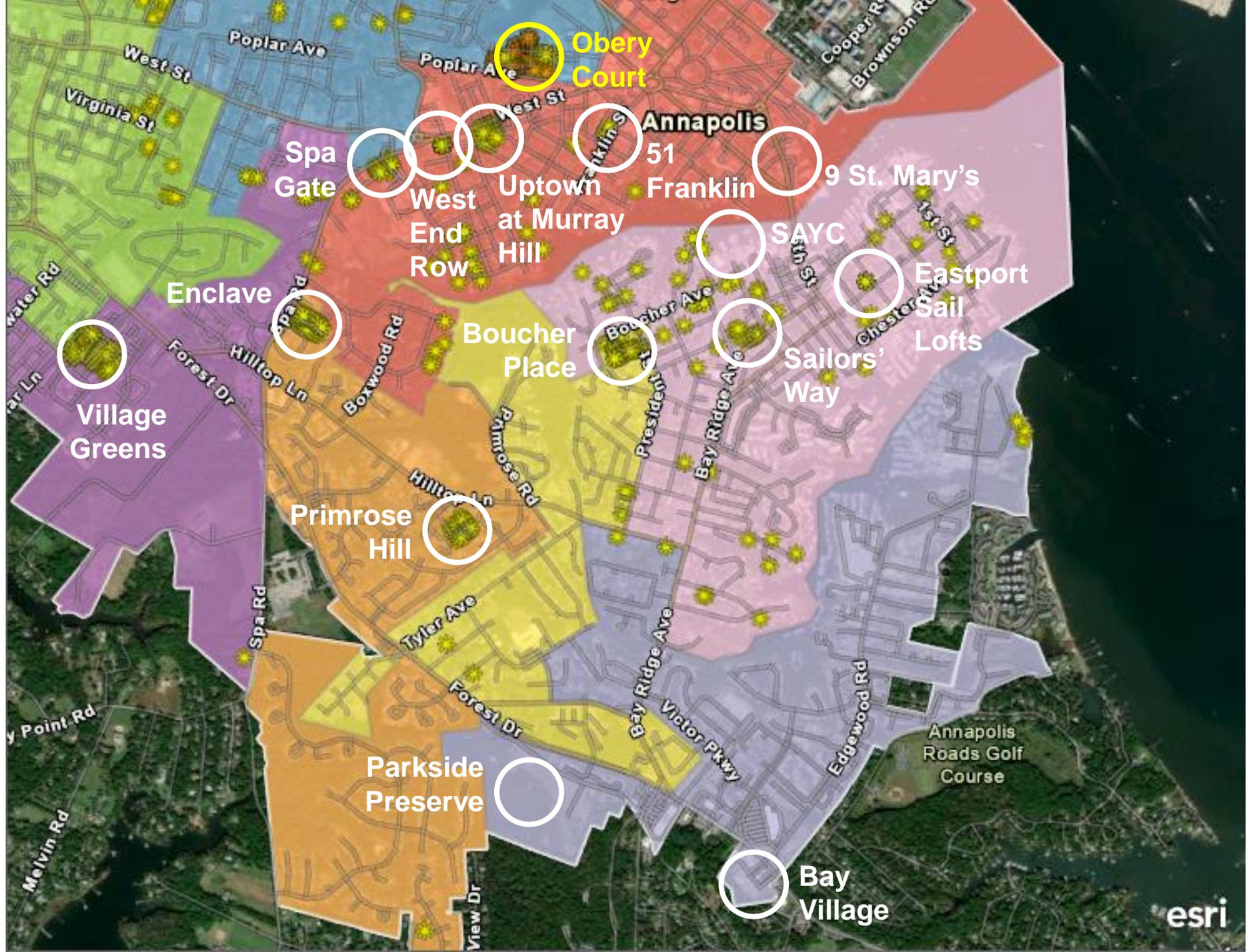
# FINALED RESIDENTIAL PERMITS 2010 - 2020



# MAJOR RESIDENTIAL DEVELOPMENT 2010-2020

## WARDS

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8





**SAYC**



**Enclave**



**Primrose Hill**



**Sailors Quay**



**Spa Gate**



**West End Row**



**Uptown at Murray Hill**

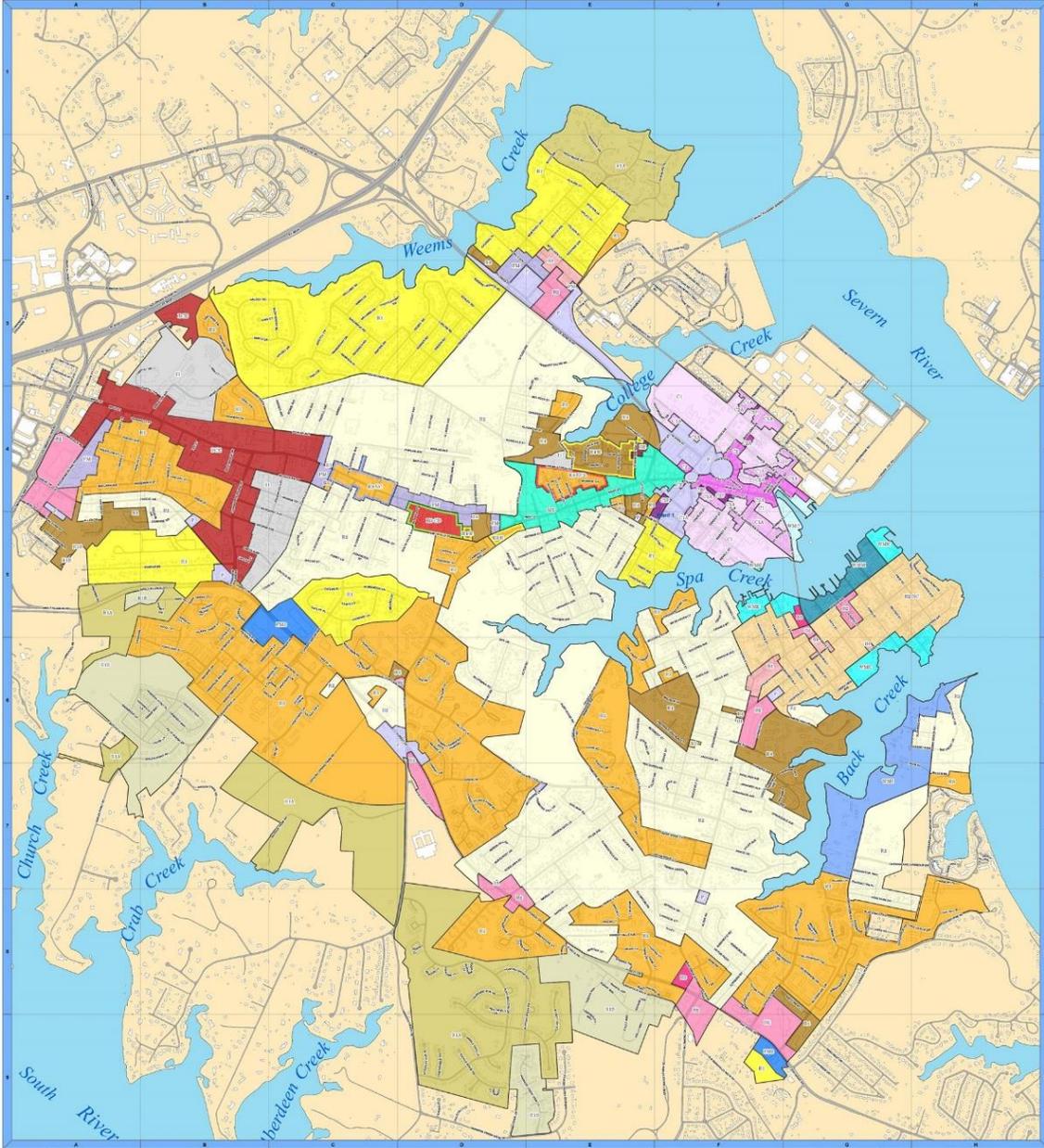


**51 Franklin**



**Townes at Neal Farm**

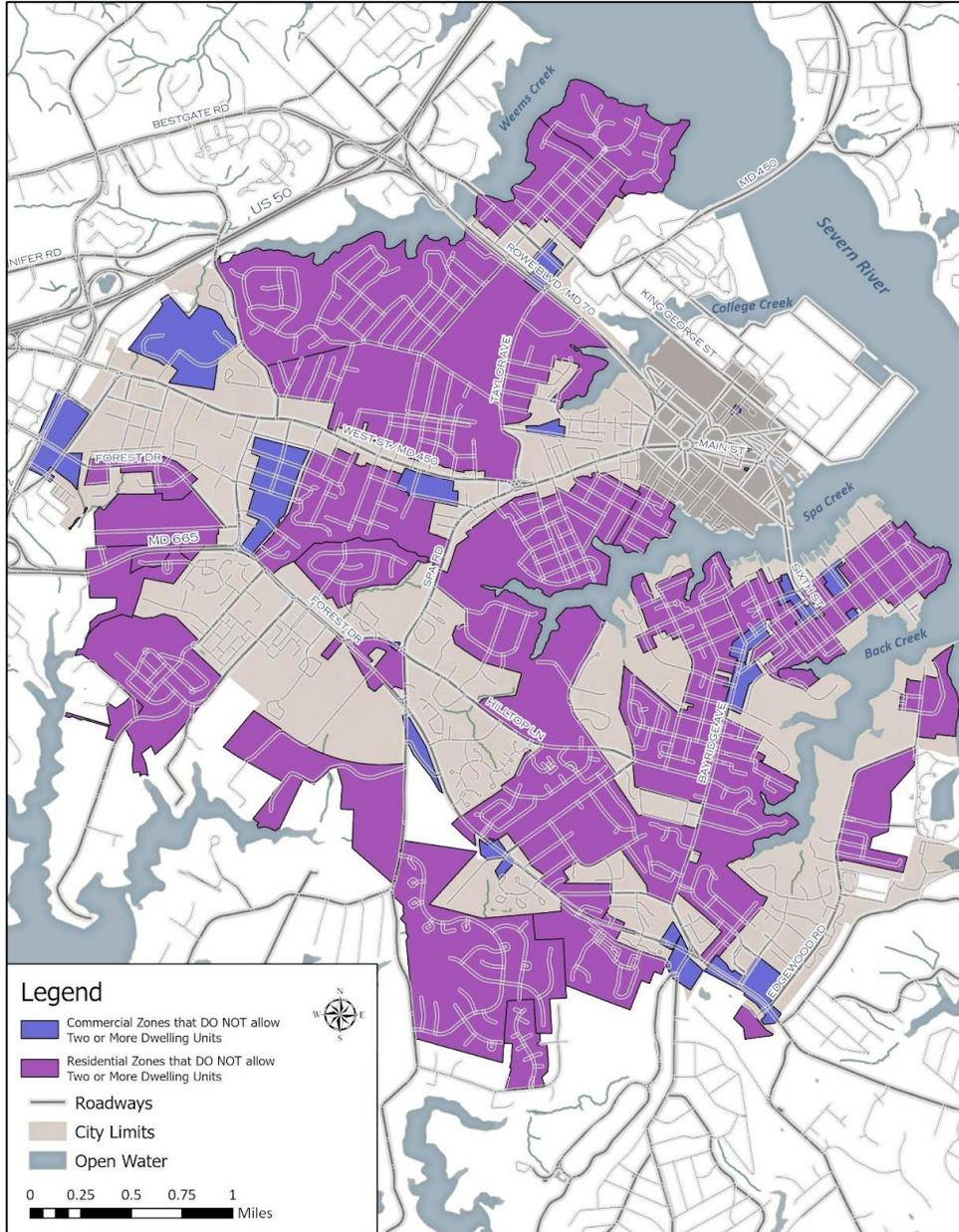
# LAND USE



# 31

zoning districts  
in Annapolis

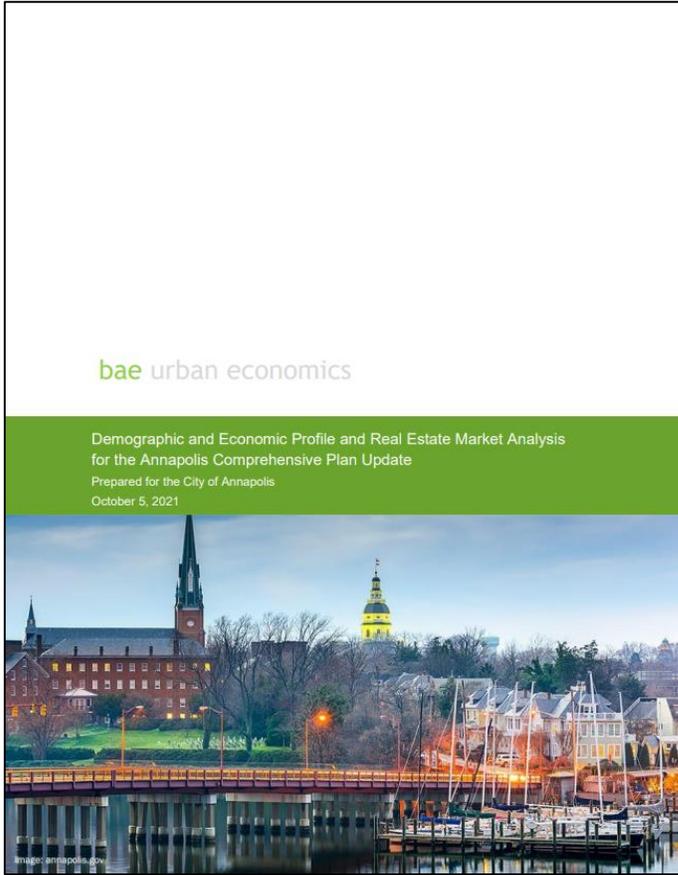
# LAND USE



# 61%

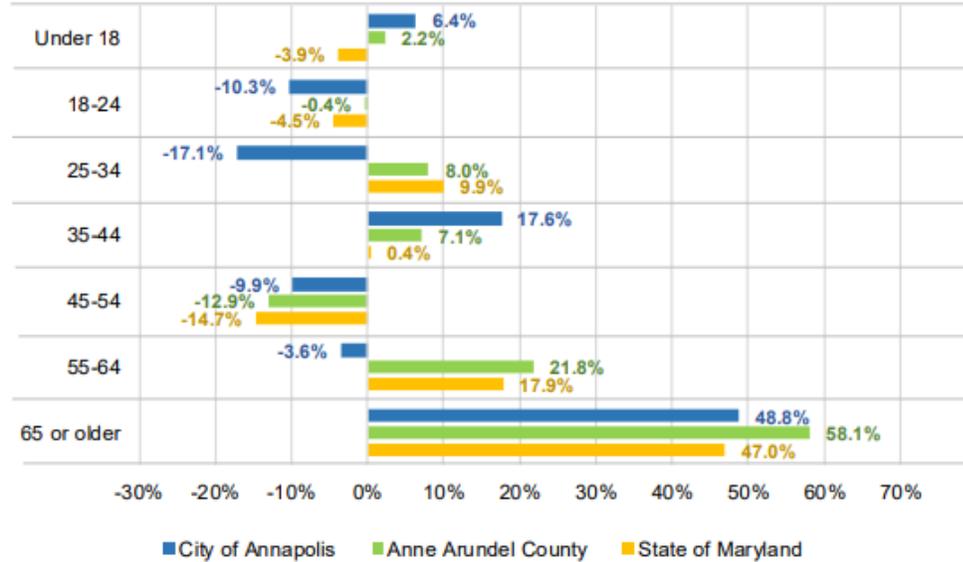
of Annapolis' zoning districts  
**do not** allow for two or more  
dwelling units

# POPULATION TRENDS



## EXCERPTED CHARTS TO ILLUSTRATE KEY POPULATION AND HOUSING TRENDS

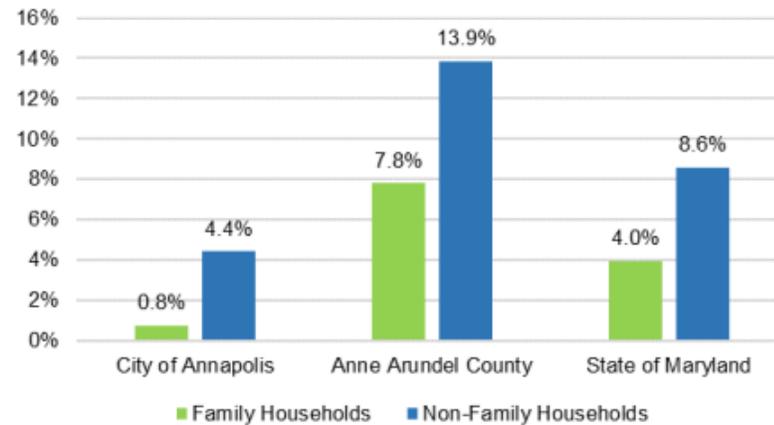
**Figure 6: Change in Population by Age Group, 2010 and 2021**



Sources: U.S. Census Bureau via ESRI Business Analyst, 2021; BAE, 2021

*This chart illustrates that Annapolis lost a significant number of residents between 2010 and 2021 in the 18-24, 25-34, and 45-54 age groups. One can infer that the rapidly escalating cost of housing is a primary cause.*

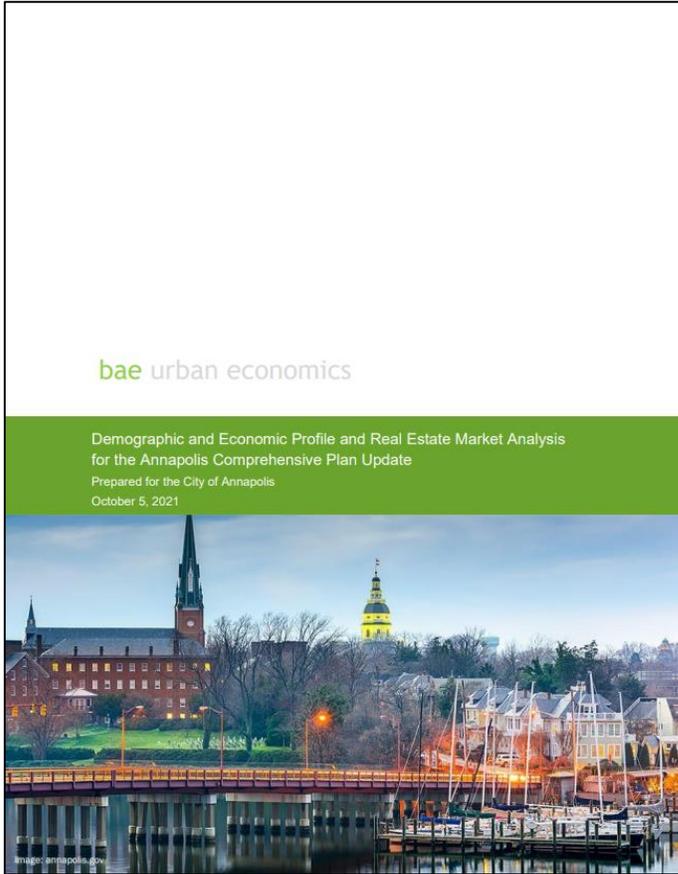
**Figure 4: Percent Change in Number of Households by Household Composition, 2010 and 2021**



Sources: U.S. Census Bureau via ESRI Business Analyst, 2021; BAE, 2021

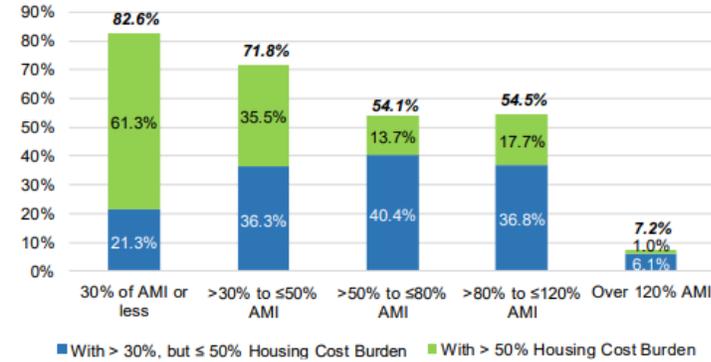
*This chart illustrates that Annapolis gained almost no new family households between 2010 and 2021, and a small number of non-family households (single residents).*

# HOUSING TRENDS



## EXCERPTED CHARTS TO ILLUSTRATE KEY POPULATION AND HOUSING TRENDS

**Figure 15: Cost-Burdened Owner Households in Annapolis by AMI Level, 2013 – 2017 Five-Year Sample Data**

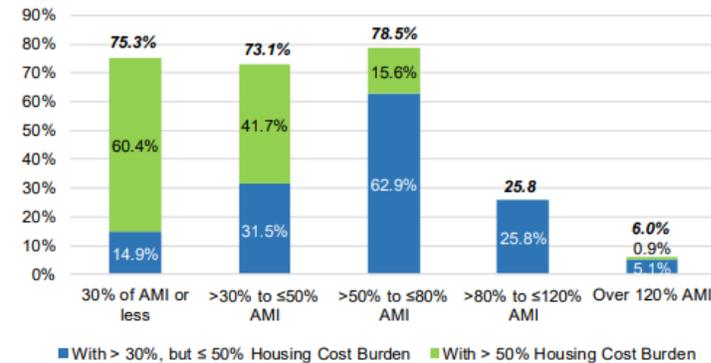


Note: AMI Levels are HAMFI Levels (HUD Area Median Family Income), the metric used in HUD CHAS data sets.

Sources: U.S. Department of Housing and Urban Development, CHAS, 2013-2017 five-year sample period; BAE, 2021.

*This chart illustrates that between 2013 and 2017, housing cost burden (paying more than 30% but less than 50% of monthly income toward housing costs) and severe housing cost burden (paying more than 50% of monthly income toward housing costs) affected a wide range of Annapolis homeowners including those making more than 120% of the Area Median Income. Based on rising home prices in comparison to wages, one can infer these trends have only gotten worse since 2017.*

**Figure 16: Cost-Burdened Renter Households in Annapolis by AMI Level, 2013 – 2017 Five-Year Data**



Note: AMI Levels are HAMFI Levels (HUD Area Median Family Income), the metric used in HUD CHAS data sets.

Sources: U.S. Department of Housing and Urban Development, CHAS, 2013-2017 five-year sample period; BAE, 2021.

*This chart illustrates that between 2013 and 2017, housing cost burden (paying more than 30% but less than 50% of monthly income toward housing costs) and severe housing cost burden (paying more than 50% of monthly income toward housing costs) affected a wide range of Annapolis renters including those making more than 120% of the Area Median Income. Based on rising rental prices in comparison to wages, one can infer these trends have only gotten worse since 2017.*

# WHO BENEFITS?



<https://www.masshousing.com/developers/multifamily-articles>



MULTIFAMILY RENTER STORIES

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## Renter Success Story: The Mauro Family

Stevens Corner, North Andover

APRIL 17, 2019

Circumstances beyond their control led Joshua and Kelly Mauro to search for an affordable, accessible apartment.



MULTIFAMILY RENTER STORIES

---

## Renter Success Story: The McElroy Family

Georgetowne Homes, Boston (Hyde Park)

APRIL 17, 2019

MassHousing's largest ever transaction for a single rental development helped to improve and preserve affordability for Sheila McElroy and other residents of Georgetowne Homes



MULTIFAMILY RENTER STORIES

---

## Renter Success Story: The Valdez Family

Roxbury Hills, Boston (Dorchester)

APRIL 17, 2019

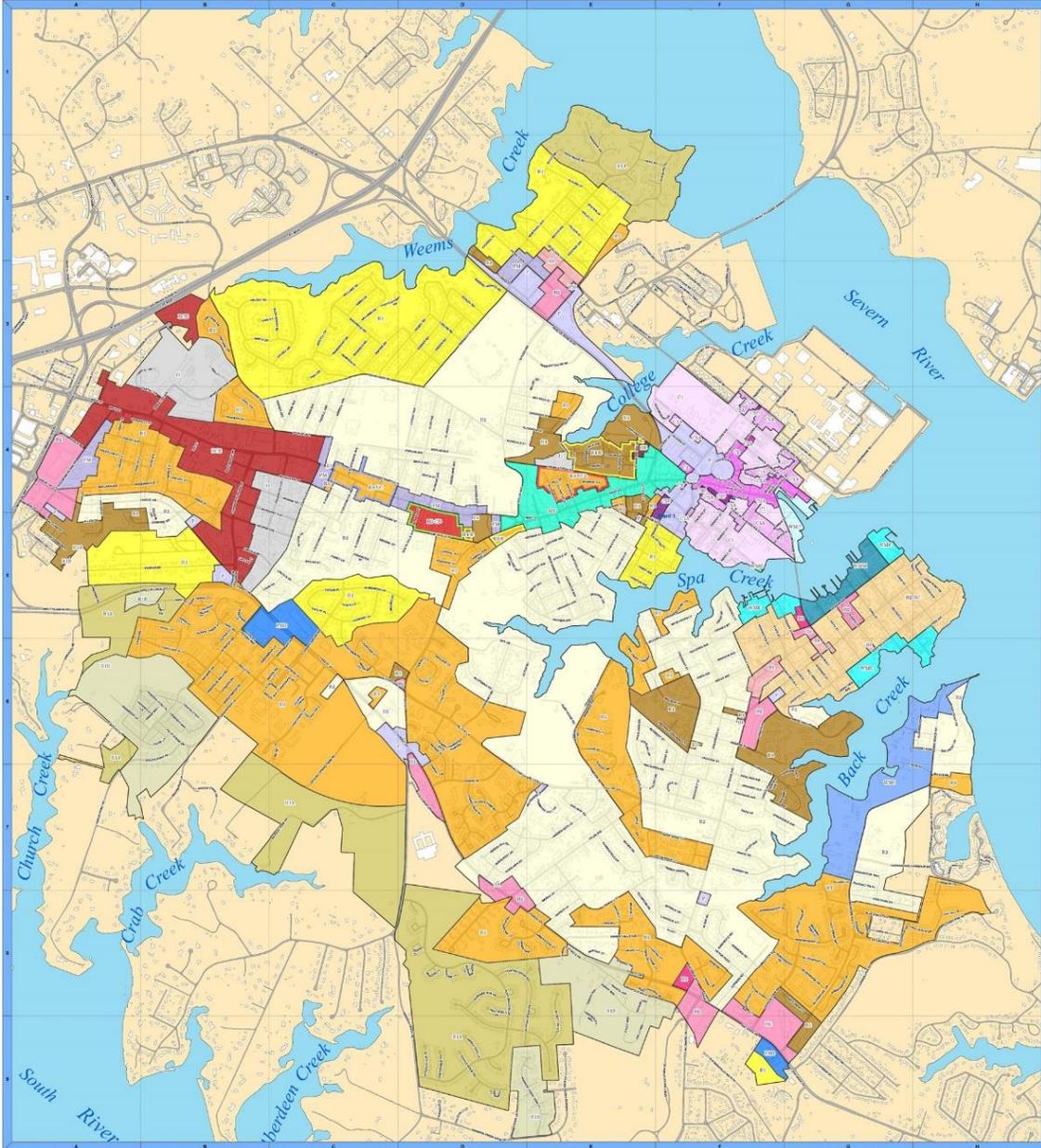
Patricia Valdez didn't let the obstacles in her life block her goal of being an independent, successful member of the community.

**O-40-22**





## A NEW LAND USE



“*Dwellings, workforce housing*” would be permitted, subject to standards, in all zoning districts with the exception of the following districts:

- I1 – Industrial
- WMC – Waterfront Maritime Conservation
- WMM – Waterfront Maritime Mixed
- WME – Waterfront Maritime Eastport
- WMI – Waterfront Maritime Industrial

# R4 ZONING – BULK STANDARDS

Permitted uses, special exception uses, and uses subject to specific standards	Density (maximum, expressed as minimum sq. ft. of lot area per dwelling unit)	Lot Dimensions (minimum) Area (sq. ft. or acres) <sup>1</sup>	Lot Dimensions (minimum) Width (ft)	Yards (minimum) Front (ft)	Yards (minimum) Interior Side (ft) <sup>12</sup>	Yards (minimum) Corner Side (ft) <sup>12</sup>	Yards (minimum) Rear (ft)	Height, Coverage, Floor Area Ratio (maximum) Height, (stories and feet)	Height, Coverage, Floor Area Ratio (maximum) Lot Coverage, (percent)	Height, Coverage, Floor Area Ratio (maximum) Floor Area Ratio	Open Space (minimum, percent)
Apartment hotels	1,700 <sup>2</sup>		40	20 <sup>3</sup>	5 <sup>4</sup>	10 <sup>5</sup>	30			2.0 <sup>6</sup>	
Day care centers, group		5,400	50	25	6	15	30			0.75	
Dwellings, multifamily	1,700 <sup>2</sup>	4,800	40	20 <sup>3</sup>	5 <sup>4</sup>	10 <sup>5</sup>	30			2.0 <sup>6,9</sup>	
Dwellings, single-family attached	1,700 <sup>2</sup>		16	20 <sup>3</sup>		10 <sup>5</sup>	30			2.0 <sup>6,9</sup>	
Dwellings, single-family detached		4,800	40	15	5	15	30	2.5 stories not to exceed 35 feet		1.0 <sup>9</sup>	
Dwellings, two-family		4,800 <sup>11</sup>	40 <sup>11</sup>	20 <sup>3</sup>	5 <sup>4</sup>	10 <sup>5</sup>	30	2.5 stories not to exceed 35 feet		1.0 <sup>9</sup>	
Educational institutions		Bulk regulations shall be determined	Bulk regulations shall be determined	Bulk regulations shall be determined	Bulk regulations shall be determined	Bulk regulations shall be determined	Bulk regulations shall be determined			Bulk regulations shall be determined	

Table Notes:

- Where the front, side or rear lot line of a residential lot adjoins an accessible and usable common or public open space which is at least five acres in area and of a depth perpendicular to the lot line of not less than two hundred feet, the required area may be reduced by twenty percent.
- If seventy-five percent or more of the required off-street parking spaces are provided underground or within a structure, the minimum lot area shall be one thousand square feet per dwelling unit.
- Plus one foot for each three feet by which the building width exceeds forty feet.
- Unless the building height exceeds twenty-five feet, in which case the interior side yards shall equal one-fifth the building height. Buildings fifty feet or more in overall width, as projected upon the front lot line, shall have side yards not less than ten percent of the building width or twenty percent of the building height, whichever is greater.
- Buildings fifty feet or more in overall width, as projected upon the front lot line, shall have corner side yards not less than twenty-five percent of the building width or thirty percent of the building height, whichever is greater.
- If seventy-five percent or more of the required off-street parking spaces are provided underground or in a structure, the maximum allowable floor area ratio is 2.2.
- Plus one foot for each two feet by which the building height exceeds fifteen feet.
- Unless the entire structure is located on the rear twenty-five percent of the lot, in which case only two feet is required. See illustration at Section 21.60.100.
- Where the front, side or rear lot line of a residential lot adjoins an accessible and usable common or public open space which is at least five acres in area and of a depth perpendicular to the lot line of not less than two hundred feet, the floor area ratio may be increased by twenty percent.
- As specified by the decision-making body or official through the zoning decision-making process set forth in Division II, Administration.
- If the lot is to be subdivided, a minimum lot area of two thousand four hundred square feet and a minimum lot width of thirty feet per dwelling unit shall be provided.
- In the case of resubdivision of improved zoning lots, side yard requirements do not apply between attached buildings.

(Ord. O-1-04 Revised (part), 2005)

(Ord. No. O-15-14 Amended, § I, 7-14-2014; Ord. No. O-1-21, § I, 7-12-2021)

# CASE STUDY

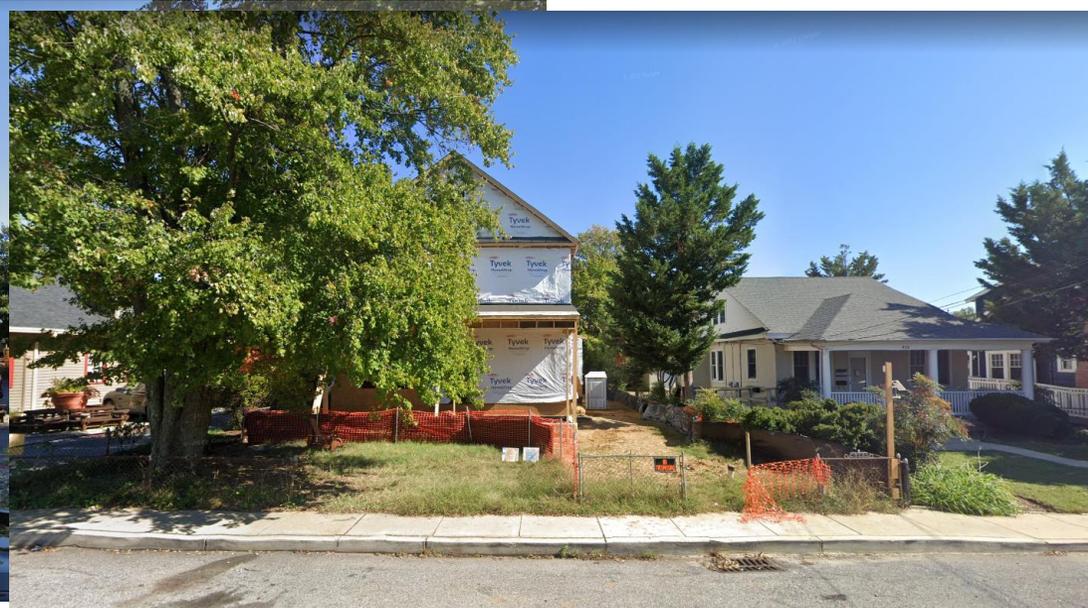
## B1: Convenience Shopping District Bay Ridge Avenue



**3 Rental Apts. over Retail**  
*(Not Conforming)*



**Restaurant**  
*(conforming)*



**Single Family Home**  
**Under construction**  
*(conforming)*

**Professional Office**  
*(conforming)*