

Western Maryland 2008 Small Town Symposium

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Garrett County Approach

- Initially to make affordable housing a part of the mainstream
- Moved to create workforce housing close to employment
- Next are intentionally mixed income communities



Changes in Garrett County

- **Unemployment**

- 1997 – 13.7%
- 2006 – 4.9%

- **Median Income**

- 2000 – \$34,150
- 2005 – \$38,050

- **Tax Base**

- 2001 - \$1.7B
- 2005 - \$2.7B

- **Median Home Price**

- 2000 - \$125,000
- 2006 - \$340,000



Live Where You Work: Workforce Housing in Resort Areas



Mountain
Village

88 units

Deep Creek
Lake



Mountain Village Development Budget

Sources

HOME	1,460,155
FHLB	692,000
GCCAC	463,588
MD HFA	2,493,109
CDBG	509,709
LIHTC	7,288,724
Total	12,907,724

Uses

Construction	8,848,589
Construction fees	1,508,975
Financing charges	366,942
Acquisition	486,600
Development fees	1,602,313
Syndication	18,300
Reserves	75,566
Total	12,907,724



Mountain Village Tenant Employers at Deep Creek Lake: 29 local employers

- Wisp Ski Resort
- Deep Creek Outfitters
- Totally Wireless
- North Lake LLC
- Long and Foster Realty
- Railey Realty
- Mt. Lake Vacation
- Aquatic Center
- Pine Lodge Restaurant
- High Mt. Sports
- Uno's Restaurant
- Adventure Sports Center
- Devlin construction
- Linda's Cleaning
- Patterson Boat Co.
- Delano's
- Cascade Creek Management
- Gosnell Construction
- Joppa Seafood Market
- Smiley's
- Double G Campground
- Perkins Restaurant
- Cabin Lodge
- Arrowhead
- Foodland
- Brenda's Pizza
- Little Sandy's Restaurant
- Will O Wisp
- Lake Salon

Mountain Village to River Hill: From Workforce to Mixed Income Development

- Mission
 - Affordability
 - Preserve natural environment
 - Public amenities
 - Valuation



River Hill:

A traditional neighborhood development

- Mix of income and housing typologies across broad spectrum
- 219-unit rental and owner occupied residential development
- Combining 2nd home market with affordable and retirement housing
- Build on rural amenities
- Prospective census
- 40% retirees and empty nesters
- 40% Families
- 35% Affordable
- 30% Mid Range
- 25% High End



River Hill Housing Price Points and Typologies

Rental apartments	30	
Multi-family sale		
- mansion	32	150K-275K
Single Family Attached		
-duplexes	14	100K-325K
-2 story towns	8	195K-245K
-3 story towns	46	175K-350K
-carriage houses	3	100K-125K
Single family detached		
-garden house	25	250K-450K
-village	11	375K-425K
-Ridgeline	21	495K-515K
-River View	13	600K-675K



Liberty Square elderly rental apartments



Townhomes and duplexes

River Hill Site Plan



River Hill Phases



River Hill Public Space

Public Access & Heritage Landmarks



Public Access lands will incorporate heritage sites on the property including the railroad, rivers, Shaffer Hill Cemetery, and the remnants of Fort Alice.



SITE

River Hill

GARRETT COUNTY, MARYLAND

Innovative, Environmentally Friendly Storm Water Management

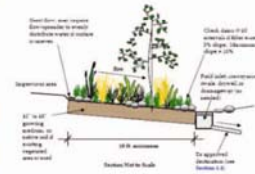
Storm Water Management Practices



Infiltration Trench for Pavement Runoff



Courtyard Vegetation for Water Retention



Vegetated Filter Diagram



Vegetated Swale



Bio-retention With Retaining Wall



Parking Lot Common Area for Water Retention



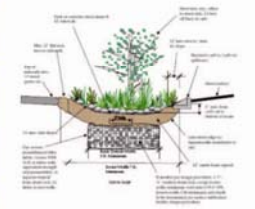
Bio-retention With Retaining Wall



Porous Paving Surface



Bioswale Step Channel



Bioswale Diagram



Stepped Conveyance

SITE
River Hill

GARRETT COUNTY, MARYLAND

River Hill: Housing Typologies



Garden Court Victorian



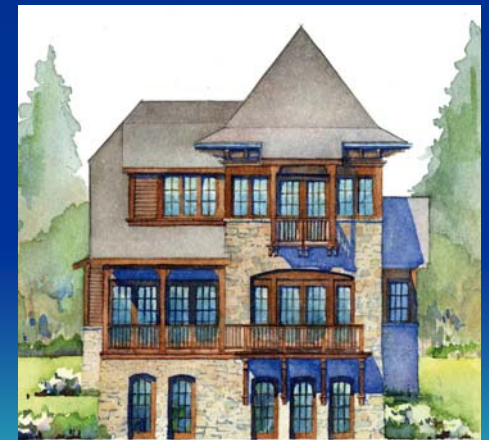
Ridgeline Craftsman



Garden Court Gambrel



Terrace View Victorian



Ridge View Mountain Romantic

Affordable housing production by GCCAC (1994-2006)

Rental	431
Owner	568

New	364
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Financed	232
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Rehab	403
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Sources of GCCAC housing development funds

RHS	13%	7,642,534
LIHTC	24%	14,034,322
CDA	22%	12,888,769
FHLB	2%	1,447,024
ARC	3%	1,761,342
CDBG	6%	3,789,976
MAHT	1%	333,396
GCCAC	8%	4,391,554
Banks	19%	11,033,035
Other	2%	1,122,421



Garrett County's Response to Housing Changes

- **Public Policy Issue**
 - Economic Development
 - Education
 - Quality of Life
 - State Growth Policy
- **Priority Elevation**
 - GC Development Corp.
 - GC Economic Development Plan
 - GC Chamber of Commerce
 - GC Strategic Health Plan
 - GC Comprehensive Plan
 - Municipal Revitalization Plans with the Garrett County Municipalities, Inc.



County strategic economic development plan

- 1995 Economic Development Plan
 - Infrastructure
 - Recreation Destination
 - Workforce
 - Market Agriculture
 - Business Support
- 2007 Economic Development Plan
 - Infrastructure
 - Workforce Development
 - Workforce Housing



County strategic workforce housing plan

- Buyer Education & Financial Literacy
- Financial Services
- New Construction
- Rehabilitation
- Rental
- Initiated by GC Development Corp. & County Economic Development Department
- Plan Being Done by 30-Person Housing Task Force
- Aligned With Updates of County and Municipal Comprehensive Plans
- Multifaceted Action Plan



Housing Issues for Garrett County

- Median Income not keeping pace with housing cost increases
- Builders largely focused on high-end and second home market
- Relatively old housing stock
- Housing demand projections predict increases
- Growth in incorporated towns lags significantly behind non incorporated areas
- Federal Government is reducing its financial support for housing
- Foreclosure and financing issues drawing down affordable housing inventory



Strategies in Garrett County housing plan

- **Community capacity**

- Infrastructure planning
- Expand PFAs
- Housing enterprise zones
- Land banks/leasehold agreements
- Workforce housing elements in comprehensive plans
- Mixed income housing mandates
- Home buyer education
- Acquisition/rehab and sale of blighted properties
- Adaptive reuse of buildings

- **Developer Capacity**

- Assist private and non-profit developers to access federal and state resources
- Help sustain non profit financial capacity via core overhead functions
- Encourage small contractor start ups
- Support public-private ventures



Strategies in Garrett County housing plan

- **Financial Products**
 - Funding advocacy for state or federal appropriations
 - Local revolving loans funds
 - Housing Trust Fund
 - Multi bank home repair loan pools
 - Bank origination of Maryland Mortgage Purchase mortgages
 - Down payment assistance programs
 - Blended loan programs
- **Development incentives**
 - Public grants to private and non-profit developers
 - Incremental Tax Districts
 - Waive/discounts on water and sewer taps for workforce housing
 - Public assistance for developing infrastructure for affordable housing



Strategies in Garrett County housing plan

- Incentives for developing affordable housing
 - Inclusionary Zoning
 - Density bonuses
 - Facilitate packaging and permitting of development proposals for workforce housing
 - Proportional impact fees



Thank You!

