

Addressing the Need for Rural Housing in 2024

By Barbara Bryan

RURAL MARYLAND HOUSING

This brief provides a starting point to address housing infill and adaptive use in rural Maryland communities. It includes links to resources and housing models.

I. WHAT YOU CAN DO TO BEGIN

Advocacy – County and/or Town Councils

Framing the issues – The State of Maryland has a shortage of over 100,000 housing units across the state. Housing costs are outpacing incomes. In the Comptroller's recent economic report, virtually every County indicated its economic growth was impeded by a lack of sufficient housing. Very low housing vacancy rates are prevalent while more homes are needed for teachers, employees in health care, hospitality, and other economic sectors.

Strategies –Steps you can take:

Local Housing Solutions features short videos, actionable tools and step-by-step guidance to help communities develop, implement, and monitor local housing strategies. Developed for policymakers, working groups and practitioners having different levels of resources and technical capacity, the Local Housing Solutions website has resources to support comprehensive, balanced, and equitable housing strategies.

Local Housing Solutions short videos (8 five minute segments)

The Basics - Learn About Affordable Housing Policy
(localhousingsolutions.org)

Steps to Building a Housing Strategy

Housing Policy Framework (localhousingsolutions.org)

II. STARTING SMALL

Small Projects

Target: Small Infill Projects - 7 +/- new units
and/or rehab of existing housing

“While incremental steps may appear small individually, their collective impact can lead to transformative shifts in housing” – Housing Supply Accelerator Playbook

Benefits of Small Projects

- Less capital – often less opposition – build quicker
- Identify and refine the process
- Test what works locally (new materials, forms of housing – modular, panelized]

Challenges

- Capacity/development expertise
- Access to funds, particularly pre-development
- Inadequate water/sewer infrastructure may pose problems even for small projects

Housing Supply Accelerator Playbook (Natl League of Cities/APA)

New Release - Flexible strategies that address systemic change for accelerating housing production

[Housing Supply Accelerator \(planning.org\)](https://planning.org)

ASSEMBLE A LOCAL HOUSING MARKET PROFILE

Resources at links below support data-informed decision-making

- o US Census Quick Facts – 1 page demographic summary

[U.S. Census Bureau QuickFacts: United States](#)

Census Reporter – data in graphic form

[Census Reporter: Making Census Data Easy to Use](#)

- o Local Housing Solutions/Policy Map can generate a **Local Housing Needs Profile** for each US County.

[Housing Needs Assessment \(localhousingsolutions.org\)](#)

o Housing Plan

(*example*) Norwich VT - pop 3,400 (proximity to Dartmouth and Regional Medical Center)

[Norwich - Local Housing Solutions](#)

The housing plan defines three goals that the Planning Commission believes are achievable between the years 2020 and 2024.

- Construct at least 10 Accessory Dwelling Units
- Construct at least 10 units of “missing middle” housing (duplexes, triplexes, etc.)
- Construct at least 25 units of dedicated affordable housing

o State Data on Rural Markets

[Analyzing Affordable Housing Needs in Your Jurisdiction: Examples from Maryland Housing Elements | Maryland Planning Blog \(mdplanningblog.com\)](#)

(Examples from Sykesville and Queen Anne’s County)

EPA offers technical assistance for rural communities

[Building Blocks for Sustainable Communities | US EPA](#)

DEVELOPMENT CAPACITY BUILDING

Rural and small communities may have challenges in identifying local entities with the experience to coordinate housing development or programs to preserve existing housing. Capacity-building is a source of technical assistance and sometimes funds for staffing to enhance ability to perform housing production functions.

Enterprise Community Partners

Upcoming: Rural Communities Capacity Building RFP December 2024

Applicants: Non-profit organizations – Grants can fund:

Analysis - Strategies

Consultants - Staff Salary

State – Maryland DHCD

Maryland Technical Assistance grants – up to \$50,000

[Technical Assistance Grant \(maryland.gov\)](#)

State – Maryland Affordable Housing Trust – (next round – due 9/12/24)

Project and capacity building assistance related to a specific housing development
[Maryland Affordable Housing Trust](#)

Neighborhood Revitalization Grants – flexible use

Sustainable Communities Grants

[Sustainable Communities: Enhancing Maryland Communities by Prioritizing Investment](#)

HUD Rural Gateway Clearinghouse

[HUD's Rural Gateway Clearinghouse: An Introduction](#)

[Rural Capacity Building for Community Development and Affordable Housing Program - HUD Exchange](#)

NeighborWorks

[Training and Professional Development - NeighborWorks America](#)

NeighborWorks Annual Training Institute - Aug 26-30, 2024 Pittsburgh, PA

Federal Reserve Bank of Richmond Rural Collaborative

[Rural Investment Collaborative | Richmond Fed](#)

FINANCING SOURCES

FEDERAL

[USDA Rural Development Housing Preservation Grant Program fact sheet fact-sheet federal-funding-for-rural-healthy-housing.pdf \(nchh.org\)](#)

[HUD's Rural Gateway Clearinghouse: An Introduction](#)

U.S. Senate Line Item Appropriations

Federal Home Loan Bank affordable housing programs

[Affordable Housing \(fhlbatl.com\)](#)

STATE

[Our Programs \(maryland.gov\)](#)

DHCD – CDBG Community Revitalization

Prioritized Investment for designated/current Sustainable Communities

[Benefits-3-2.pdf \(maryland.gov\)](#)

Homeownership Programs

Other

LOCAL

Revolving Loan Fund

[H:\Revolving Loan Funds\FinalForPDF.wpd \(ruralhome.org\)](#)

(Note: An older HAC guide – but still applicable))

[CDFA - Revolving Loan Funds Resource Center](#)

NONPROFITS

Enterprise Community Development

[Equitable Path Forward | Enterprise Community Partners](#)

LIIF – Low Income Investment Fund

[Lending Tools - Low Income Investment Fund \(liifund.org\)](#)

Housing Assistance Council (Rural Loan Funds)

[Lending Products - Housing Assistance Council \(ruralhome.org\)](#)

LAND/SITES

Identify local infrastructure capacity that influences site selection

Are infrastructure investments aligned with current and future housing needs?

Lower lot acquisition cost = more affordable units

Sources of buildable lots:

City or County Owned

Non-profit Owned

Parking Lots

Faith-Based Organizations

[Enterprise-Paper-Leveraging-Property-Owned-by-FBOs-January2020.pdf \(enterprisecommunity.org\)](#)

Inventory

Is there an Inventory of available land/infill sites? Vacant houses

Who could compile one? This can begin with a windshield survey – rating properties on a 1 to 5 scale

Type of structures that sites can accommodate

Detached

Duplex

Small multifamily – rental or condo

Land Banks and Community Land Trusts

[Cambridge Launches Innovative Land Bank Authority to Transform Blighted Properties - Chestertown Spy](#)

[A Unique Community Land Trust Making Homeownership Affordable in Richmond \(nextcity.org\)](#)

The first community land trust in the country to be combined with a land bank is set to make its 100th home sale less than a decade after its founding.

Many homes are priced under \$200,000.

[Home - Maggie Walker Community Land Trust \(maggiewalkerclt.org\)](#)

See Communities tab for images of homes and prices

HOUSING UNITS

Housing Design

Model: Accelerated Compatible Infill Development

The Cities of Fayetteville and South Bend streamline residential construction in select neighborhoods by offering catalogs of pre-approved architectural designs, including single-family homes, townhomes, duplexes and cottages. While expediting the permitting process, the program saves residents and small developers time and money and provides new housing options. These designs are part of the city's priority for compatible infill.

[Pre-Approved House Designs Jump-Start Infill Development in South Bend \(strongtowns.org\)](https://strongtowns.org)

Habitat for Humanity has a tradition of designing affordable infill units that factor compatibility with neighborhood homes. Habitat's annual design competition features 10 units that also score high on energy efficiency, storm resilience, multifamily infill, accessibility, small size.

At the link below, are 10 winners of the 2023 competition, as well as design winners from 2021 and 2022 (bottom of page). These 30 units provide a range of possibilities to consider:

[Recognizing innovative design solutions | Habitat for Humanity](#)
[Habitat houses: Recognizing best-in-class designs | Habitat for Humanity](#)

Small Affordable Subdivisions:

[House plans that turn ideas into reality | Habitat for Humanity](#)

Manufactured Units as an Option

Sidesteps Labor Availability, Optional Custom Designs for compatibility with Surroundings – See video:

[The Potential and Challenges of Using Manufactured Housing to Expand Homeownership Opportunities | Joint Center for Housing Studies \(harvard.edu\)](#)

Examples of Modular Options

[5 Modular Homes for Midwest Infill Housing Development - Rural Resurrection](#)

Main Street Housing in Small Communities

At Home on Main Street: A Housing Guidebook for Local Leaders

[A Housing Guidebook for Local Leaders | Main Street America](#)

“Vacant upper floors and vacant buildings are commonplace on Main Streets. In a recent Main Street America survey, more than two out of every three Main Street manager respondents indicated that there are vacant upper floors in commercial buildings in their district, and more than half of Main Street manager respondents shared that there is at least one entirely vacant building in their district.

“Main Street managers are not housing developers, but they have influence, can forge partnerships, and advise decisionmakers. With the support of Main Street America and their Coordinating Programs, and this report in hand, local Main Street leaders can serve as conveners, navigators, and visionaries, guiding their communities toward brighter, better futures.”

[Note: Maryland has 33 designated Main Streets]

Cumberland MD Main Street

[The McMullen Building completion leads to new and modern housing. \(alleganyworks.org\)](#)

Upper Story Rural Housing Incentive District (Kansas)

[Emporia Sees Rise in Upper-Story Housing - Rural Resurrection](#)

[FAQ-for-RHID-Upper-Story-Housing-Program.final .082421.pdf \(kansascommerce.gov\)](#)

[State Revitalization Programs \(maryland.gov\)](#)

Eligible: Upper Floor housing in designated Sustainable Communities

What is already being done in Maryland?

Infill Development Incentives Programs

[Cumberland to Bring Over Twenty New Housing Units \(alleganyworks.org\)](https://alleganyworks.org/)

The pilot program offered potential developers five property groups, each priced at \$1. The program further incentivized developers to invest by waiving fees for water and sewer taps, document filing, and occupancy permits related to the properties. In addition, the City and the County contributed \$25,000 total for each dwelling constructed on the properties.

Use of manufactured and modular housing for unsubsidized housing – subdivisions and infill

[Kilpatrick Woods – EquityPlus \(equityplusllc.com\)](https://equityplusllc.com/)

Conversion of Main Street second floor space above retail into market rate rental apartments (Cambridge, Cumberland)

Adaptive re-use of historic structures for mixed use including workforce housing (Railroad Square – Verdant – Brunswick)

[Maryland Development a Reprieve for City Plagued with Aging Housing | Housing Finance Magazine](#)

Use of modular homes on scattered infill sites and clustered lots (Habitat Choptank – Cambridge)

Preservation/Homeowner Rehab Assistance – (Neighborhood Housing Services – Salisbury)

ReBuilding Together – Kent County, Queen Anne’s County, Charles County

Webinar – Save Your Town – Housing – Getting Started

An excellent one hour webinar from non-profit Save Your Town (keynote speaker at Rural Maryland Annual Conference 2023)

https://youtu.be/u_JPUIU-jks?si=lq7amLTFeob1SJst

RESOURCES

Enterprise Community Partners

[Home](#) | [Enterprise Community Partners](#)

LISC

[Home](#) | [Local Initiatives Support Corporation \(lisc.org\)](#)

Shelterforce Magazine

[Shelterforce: Essential Reporting on Affordable Housing Shelterforce](#)

Housing Matters

[Home](#) | [Housing Matters \(urban.org\)](#)

Strong Towns

[Strong Towns](#)

Low Income Investment Fund

[Programs and Partnerships - Low Income Investment Fund \(liifund.org\)](#)

[Unlocking Housing Supply: What Can We Learn About Recent Construction and Permitting Patterns in Our Region? | Richmond Fed](#)

[Turning the Key: Unlocking Maryland's Potential](#)