



**Monday, July 21, 2025**  
**Charles County Planning Commission Meeting**

**This agenda is tentative and subject to change without notice.**

**A portion of this meeting may be held in Closed Session.**

**The Planning Commission will be holding this public meeting as a "Hybrid meeting" which means it will be both virtual and limited in-person. The public can watch this meeting on Comcast 95 (SD), Verizon FIOS 10, Roku or Apple TV streaming devices (Charles County Government), and the web at <https://www.charlescountymd.gov/services/media-services/charles-county-government-television/ccgtv-live-stream>. Residents without internet service can listen to the meeting at 301-645-0500.**

**1. Call to Order/Roll Call**

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**2. APPROVAL OF THE AGENDA - no public comments**

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**3. APPROVAL OF THE MINUTES**

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**4. CHAIRPERSON'S COMMENTS - no public comments**

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**5. PERSONAL APPEARANCES (items not on the agenda): PUBLIC COMMENTS**

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**6. PUBLIC HEARING: PUBLIC COMMENTS**

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**7. PUBLIC MEETING: PUBLIC COMMENTS**

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**7.a Piney Branch Estates Preliminary Subdivision Plan, PLREV-250003, Request for Modification from § 278-25I(2)(a)[5] Major Subdivisions Review Procedures**

The Applicant is requesting Modification per Section 278-104 of the Subdivision Regulations to Section 278-25 I to allow an extension of the approved Preliminary Subdivision Plan for an additional 12 months, from the current scheduled expiration of August 19, 2025 to August 19, 2026.

**Applicant:**

Peggy B. Dobson Revocable Trust

**Agent:**

Law Offices of Sue A. Greer (Sue A. Greer)  
Soltesz

**Staff:**

Heather Kelley, AIC, Planning Supervisor



## **Public Participation:**

The Meeting is open to the public and may be attended in person or viewed on [CCGTV](#) (Comcast: 95 and Verizon FIOS: 10).

Written Public Comments can be submitted online by using the webform located [HERE](#). Written comments must be received by **4:30 p.m. on Friday, July 18, 2025** in order to allow the Planning Commission time to review them prior to the Meeting. Written comments received after this time and before the closing of the record will be included in the record, but are not guaranteed to be reviewed.

Those wishing to provide comments by speaking during the Public Comment portion of the Meeting may choose to either speak virtually or attend the Meeting in person. Virtual speaker registration forms can be submitted online by using the webform located [HERE](#). Virtual speaker registration forms must be received by **4:30 p.m. on Friday, July 18, 2025**.

[Piney Branch Estates, Request for Modification, PC Staff Report](#)  
[Location Map](#)  
[Zoning Map](#)  
[Aerial Map](#)  
[Request for Modification 104 from Law Offices of Sue A. Greer dated 6\\_20\\_2025](#)  
[Attachment A - Project History for Piney Branch Estates from Soltesz](#)  
[Attachment B Location Map](#)  
[Attachment C Aerial Map](#)  
[Revision #1, PLREV-210011, Administrative Approval Letter dated 5\\_18\\_2022](#)  
[Revision #1, PLREV-210011, Approved Preliminary Subdivision Plan](#)  
[Revision #2, PLREV-250003, Planning Commission Approval Letter dated 4\\_22\\_2025](#)

## **8. WORK SESSIONS: No Public Comments**

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## **9. UNFINISHED BUSINESS: No Public Comments**

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### **9.a Briefing: 2026 Comprehensive Plan Update**

**Staff:** Amy Blessinger, AICP, Planner III

Staff will present the Planning Commission with a status update for the 2026 Comprehensive Plan Update.

**DOCUMENTS PENDING**

### **9.b 2024 Planning Commission Annual Report**

Staff will present the amended 2024 Planning Commission Annual Report for adoption by the Planning Commission

**Staff:**  
Joel Binkley, AICP, Planning Supervisor

**DOCUMENT PENDING**

**9.c Affordable Housing Update**

Staff will present the Draft Affordable Housing Strategy

**Staff:** Joel Binkley, AICP, Planning Supervisor  
[DRAFT Affordable Housing Strategy](#)

**10. NEW BUSINESS: No Public Comments**

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10.a Poll of Planning Commission members for any new business.

**11. DIRECTOR'S REPORT: No Public Comments**

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**12. ADJOURNMENT**

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**13. VIRTUAL MEETING INFORMATION**

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**14. Signed Minutes**

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# Item Cover Page

## PLANNING COMMISSION AGENDA ITEM REPORT

**DATE:** July 21, 2025

**SUBMITTED BY:** Amy Brackett

**ITEM TYPE:** Approval Item(s)

**AGENDA SECTION:** PUBLIC MEETING: PUBLIC COMMENTS

**SUBJECT:** **Piney Branch Estates Preliminary Subdivision Plan, PLREV-250003, Request for Modification from § 278-25I(2)(a)[5] Major Subdivisions Review Procedures**

The Applicant is requesting Modification per Section 278-104 of the Subdivision Regulations to Section 278-25 I to allow an extension of the approved Preliminary Subdivision Plan for an additional 12 months, from the current scheduled expiration of August 19, 2025 to August 19, 2026.

**Applicant:**

Peggy B. Dobson Revocable Trust

**Agent:**

Law Offices of Sue A. Greer (Sue A. Greer)  
Soltesz

**Staff:**

Heather Kelley, AIC, Planning Supervisor

**Public Participation:**

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**SUGGESTED ACTION:**

**ATTACHMENTS:**

[Piney Branch Estates, Request for Modification, PC Staff Report](#)

[Location Map](#)

[Zoning Map](#)

[Aerial Map](#)

[Request for Modification 104 from Law Offices of Sue A. Greer dated 6\\_20\\_2025](#)

[Attachment A - Project History for Piney Branch Estates from Soltesz](#)

[Attachment B Location Map](#)

[Attachment C Aerial Map](#)

[Revision #1, PLREV-210011, Administrative Approval Letter dated 5\\_18\\_2022](#)

[Revision #1, PLREV-210011, Approved Preliminary Subdivision Plan](#)

[Revision #2, PLREV-250003, Planning Commission Approval Letter dated 4\\_22\\_2025](#)



# Charles County Planning Commission Meeting of July 21, 2025

## Department of Planning and Growth Management Staff Report

**Project Name & Number: Piney Branch Estates  
Preliminary Subdivision Plan, PLREV-250003**

**Type of Project: Request for Modification from § 278-25I(2)(a)[5]  
Major Subdivisions Review Procedures**

**Prepared by: Heather Kelley, Planning Division  
For questions, please contact the Planning Division at 301-645-0592**

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III. Subdivision Regulations, § 278-104	3
IV. Conclusion & Recommendation	12
V. Appendices:	Attached & <a href="#">Online</a>
a. Location Map, Zoning Map, Aerial Photograph	
b. Request for Modification 104 from Law Offices of Sue A. Greer dated 6/20/2025	
o Attachment A - Project History for Piney Branch Estates from Soltesz (7/11/2012 – 7/2025)	
o Attachment B – Location Map	
o Attachment C – Aerial Map	
c. Revision #1, PLREV-210011, Administrative Approval Letter dated 5/18/2022	
d. Revision #1, PLREV-210011, Approved Preliminary Subdivision Plan	
e. Revision #2, PLREV-250003, Planning Commission Approval Letter dated 4/22/2025 for Revision to Conditions	

## I. Applicant & Project Information:

### A. Project Name: Piney Branch Estates

Owner/Applicant: Peggy B. Dobson Revocable Trust  
Consultants: Law Offices of Sue A. Greer (Sue A. Greer)  
Soltesz

### B. Project Number: PLREV-250003 (originally known as XPN #12-0016)

**C. Subject Property:** The subject property is known as Tax Map 34, Parcel 24 on Grid 11 and is located on 208.67 acres along the south side of Route 488. Location, Zoning and Aerial maps of the subject property are attached and have been uploaded to the County Website.

**D. Land Use & Zoning Category:** Piney Branch Estates is in the Rural Conservation (RC) Zone. The property is not located within the Development District or within the Priority Funding Area. The property is located within Tier IV on the "Sustainable Growth and Agricultural Preservation Act Tier Area Designations Map" most recently updated on July 12, 2016; however, the subject project is grandfathered from this Act, as the Preliminary Subdivision Plan was approved prior to October 1, 2016. The proposed lots are intended for residential use.

**E. General Description of the Request:** A Modification from § 278-251(2)(a)[5] per 278-104 of the Subdivision Regulations has been requested for the approved Preliminary Subdivision Plan to receive a one (1) year extension for the recordation of twenty-five percent (25%) of the lots for Piney Branch Estates and for the completion of "substantial physical improvements" as defined by § 278-251(2)(b)[2]. § 278-251(2)(a)[5] states "*Preliminary plans which exceed the expiration date and have not complied with extensions requirement or Subsection 1(2)(b)[2] below shall be null and void.*"

Subsection 1(2)(b)[2] states "*Preliminary plans which have commenced construction and have completed substantial physical improvements for the project, and have also recorded at least 25% of the lots associated with the project, are not required to apply and obtain extensions of preliminary plans and can continue to completion without extension approvals, provided the projects are also in compliance with any other conditions of approval.*"

## II. Project History & Current Status

### A. Project History

A detailed project history prepared by Soltesz has been included as Attachment A to the Applicant's attached request for a modification of the Subdivision Regulations per Section 104.

In summary, on August 19, 2013, the Preliminary Subdivision Plan for Piney Branch Estates was originally approved as XPN #12-0016 by the Planning Commission with a total of forty-nine (49) lots intended for single-family detached dwellings.

On September 20, 2021, the Planning Commission granted the final extension of the plan's approval in the amount of four (4) years from August 19, 2021 until August 19, 2025.

On May 19, 2022, minor revisions to the plan were administratively approved by the Planning Director under PLREV-210011.

On March 3, 2025, the Planning Commission accepted the Phase 1B archeological survey findings for the Phase I Development Area (42 acres) and approved a revision to the plan's condition of approval concerning future archeological studies under PLREV-250003.

## **B. Current Status**

A Development Services Permit (DSP-250011) and Final Subdivision Plat (PLAT-250011) are under review for 15 lots: Lots 1-5, 7-14 and 38-39 (30% of the total 49 approved lots). PGM comments on DSP-250011 were issued 6/9/2025. PGM comments on PLAT-250011 were issued on 6/25/2025.

**III. Subdivision Regulations, Section 278-104:** The minimum standards for the subject request are found in the Subdivision Regulations, Section 278-104, Modifications and Variations from Subdivision Regulations, A-C. The principal issue is whether the request meets and is consistent with the requirements of these regulations, which are outlined below.

**§ 278-104.A: Modification of requirements.** The Planning Commission may request a report presenting staff review and analysis from the Department of Planning and Growth Management or other appropriate agencies in order to evaluate a request to modify or waive any requirement or procedure as stated in these regulations.

**Staff Comment:** This report is being submitted and contains staff review and analysis from the Department of Planning and Growth Management for evaluation by the Planning Commission.

**§ 278-104.B: Approval Requirements for Modifications.** The Planning Commission may grant modifications from the strict application of these regulations when, by reason of exceptional narrowness, shallowness, or shape of specific parcels of property or by reason of exceptional topographical conditions or other extraordinary situations or conditions of specific parcels of property, the strict application of these regulations would result in peculiar and unusual practical difficulties to, or exceptional or undue hardship upon, the owner of said property. However, the Planning Commission shall not grant

**modifications that will substantially impair the intent, purpose, and integrity of these regulations, or any County ordinance.**

**Staff Comment:** As described by the Applicant in the attached correspondence, the Piney Branch Estates development project has encountered numerous extraordinary situations or conditions that have resulted in peculiar and unusual practical difficulties to, or exceptional or undue hardship upon, the property owner.

In addition, §278-1 outlines the Purpose of the Subdivision Regulations which is to assure the reasonable and consistent development of land within Charles County. Staff is of the opinion that the approval of this Modification to the Subdivision Regulations aligns with the purpose of these regulations, is a minimum easing of the strict application of §278-251(2)(a)[5] and does not conflict with any other County ordinance or regulation.

**§ 278-104.C: Burden of proof for modification requests. In addition to those general findings required in Subsection B above, modification requests shall not be granted unless the applicant has demonstrated that the following criteria are met:**

- 1. That special conditions or circumstances exist that are unique to the subject property or structure and that a strict enforcement of the provisions of these regulations would result in unwarranted hardship which is not generally shared by owners of property in the same land use classification.**

**Per the Applicant:**

**a. *Two Months Prior to Securing Final Plat Approval, the Applicant was advised of Health Department Sewage Easement Plat Regulatory Changes Which Make an August 2025 Final Plat Approval Date Impracticable and Unachievable.***

*The CCDH approved the Sewage Easement Plat for Piney Branch Estates on December 12, 2012. The Applicant has diligently moved forward and expended monies on the basis of this approval.*

*On May 5, 2025, the Director of the Division of Environmental Health for the CCHD advised her department that the Maryland Department of the Environment (“MDE”) had issued new guidance related to private on-site water and sewerage systems. As previously noted [in the Applicant’s attached correspondence dated 6/20/2025], the May 2025 Document #7 changes the process and timeline for approving sewage easement plats. The May 2025 Document #7 does not contain any grand-fathering provision for previously approved sewage easement plats.*

*The Director further advised CCHD staff that the May 2025 Document #7 requirements would be implemented in June of 2025.*



*The Applicant's engineer was not notified of the imposition of the May 2025 Document #7 requirements on the Project until May 28, 2025. This only provides the Applicant a little over 2 months to comply with the updated requirements and obtain a final recorded plat of subdivision.*

*Prior to the issuance of the May 2025 Document #7, the December 12, 2012 approval of Piney Branch Estate's Sewage Easement plat satisfied all regulatory requirements. The newly released May 2025 Document #7 mandates that a Sewage Easement Plat ("SEP") must now be approved by the CCHD within six months of the Final Plat of Subdivision being recorded. This means the SEP will function as a distinct document from the Preliminary Subdivision Plan and will now be reviewed post-final engineering design to address potential conflicts between final site elements (e.g., grading, drainage swales) and sewage easement areas.*

*The May 2025 Document #7 creates two steps:*

*Step 1: Preliminary SEP – Verifies percolation test feasibility and general suitability of sewage easement areas prior to initiating significant expenditures on design.*

*Step 2: Final SEP – Evaluated based on final site construction plans and to be approved within six months of final subdivision plat recordation.*

*The CCHD, based upon the May 2025 Document #7 is requiring the Applicant update the previously approved Piney Branch Estate[s] SEP and has expressed the need to reanalyze the adequacy of the original 2012 SEP approval. The CCHD has not reached a conclusion as to what steps will be needed to affirm the 2012 SEP approval, but has indicated that additional percolation testing may be required. Percolation testing is limited to the "wet season" which is typically February and April of each year. Thus, percolation testing required for an updated Sewage Easement Plat cannot be performed until Spring 2026, which is after the August 2025 Plan expiration date. This will further delay Final Plat recordation until approximately June 2026. Without an extension by the Planning Commission, the inability to perform additional percolation testing and secure final approvals would effectively kill the project. This unexpected and extraordinary situation and circumstance, by itself, would justify the granting of a 104 Modification.*

**b. School Seat Allocations Were Not Awarded to the Piney Branch Estate[s] Subdivision until 2023, which was over 9 years from the Preliminary Plan date of Approval.**

*Residential lots cannot be recorded until each lot has been awarded a School Seat Allocation. The Preliminary Subdivision Plan was approved on August 19, 2013. Piney Branch Estates' initial school seat allocations were not granted until February 24, 2021. Had school seat allocations been awarded sooner, the Piney*

*Branch Estate[s] lots would have been recorded and would not have been subject to the May 2025 Document 7 directives.*

*Charles County's school seat allocation policy is widely regarded as one of the most conservative in Maryland because it tightly restricts new residential development based on the availability of school seats in local public schools. Under the current policy, no new subdivision can proceed unless there are sufficient capacity in the area's elementary, middle, and high schools to accommodate the projected number of students from that development. Once a preliminary plan is approved, the Project is placed on a "School Seat Allocation Waiting List", until the requisite allocations are available.*

*Piney Branch Estates' initial school seat allocations were not granted until February 24, 2021, which is almost eight years after preliminary plan approval. In 2019 and while awaiting allocations, the Applicant, at considerable expense, was required to extended [sic] the Preliminary Plan. In September of 2021, the Plan, in order to be further extended, was required to undergo a Conformity Review. The Conformity Review was approved with conditions on September 21, 2021. A second offering of 16 seats occurred on April 27, 2022.<sup>1</sup> On January 10, 2023, the remaining 25 seats were finally allocated, completing the full requirement of 49 seats – 9.25 years after PSP approval. Absent this delay, Piney Branch Estates would not find itself in the position of being subject to the May 2025 Document 7 requirements.*

<sup>1</sup>*Due to the project's infrastructure obligations (e.g., \$800K MD-488 improvements, \$200K fire tank), proceeding without the full allocation (49 seats) was not financially viable.*

***c. The Passing of Peggy B. Dobson in 2023 Created A Slight Delay While Necessary Steps Were Taken To Ensure Legal Compliance.***

*The Property is titled in the name of the Peggy B. Dobson Revocable Trust. Mrs. Dobson was the Trustee and primary beneficiary of the Trust. Mrs. Dobson passed from this life in 2023 at the age of 92. Following the passing of Mrs. Peggy B. Dobson in 2023, property management responsibilities transferred to Mr. Richard H. Dobson II, Successor Trustee of the Peggy B. Dobson Revocable Trust. Mrs. Dobson's passing necessitated several internal steps on the part of the Applicant, including updated property appraisals and consultation with legal counsel, to ensure legal compliance and transition to the new trustee. These trust-related obligations introduced some unanticipated delays in the initiation of a final engineering design.*

***d. Agency Review Delays and Coordination With Fire Department Have Created Additional Delays in Securing Final Plat Approval.***

*As noted above, the final engineering design phase commenced during February 2024 by Soltesz with a goal of obtaining a construction permit for a small 15-lot*

*rural subdivision phase of the overall project within 14 months. The objective was to complete 25% of construction by August 19, 2025 to vest the Preliminary Plan. This involved the completion, submission and review of the Step 2 Stormwater Management Plan (“Step 2 SWM”). The Step 2 SWM County review and approval process took approximately 7 months, which was approximately 3 months longer than anticipated by either the Applicant or the County.*

*Additional delays included several additional design revisions required by MSHA [Maryland State Highway Administration] to address and appease concerns expressed to MSHA by an adjacent property owner regarding safety and sight distance on MD Route 488. These changes resulted in approximately 3 months of additional MSHA review time.*

*Finally, the original Plan approval contained a condition for a 30,000-gallon water tank on-site for rural fire suppression, a County requirement. This necessitated coordination with local volunteer fire and safety departments and personnel. This condition is now under current review and possibly reconsideration by the fire department due to the proximity of the Property to several fire hydrants which did not exist at the time of the Plan’s original approval, thus possibly eliminating the need for the water tank and future fire department resources for annual testing of the tank.*

**Staff Finding:**

Staff finds that on August 19, 2013, the Preliminary Subdivision Plan for Piney Branch Estates was originally approved by the Planning Commission with a total of forty-nine (49) lots and subsequently placed on the School Allocation Waiting List to await the necessary allocations required for lot recordation.

From 2014 (the 1<sup>st</sup> year of the Project was on the School Allocation Waiting List) until 2020, the project was not offered any school allocations during the yearly cycle. In 2021, the Project was granted 8 grandfathering allocations. In 2022, the Project was granted 16 grandfathering allocations. In 2023, the Project was granted 25 grandfathering allocations, for a total of 49 lots allocated to date.

Additionally, staff finds that the recent implementation of Health Department regulations concerning the timing of the approval of Sewage Easement Plats has likely impacted the Project’s ability to record Final Subdivision Plats prior to the Preliminary Subdivision Plan expiration date of August 19, 2025. The May 2025 Health Department comments on the initial submittal of PLAT-250011 stated that “The Sewage Easement Plat for this property has expired and the new sewage easement plat is currently still under review.” The June 2025 Health Department comments on the subsequent submittal of PLAT-250011 continue to note that the new sewage easement plat is under review. If additional percolation testing is required by the Health Department for the approval of an updated Sewage Easement Plat, then that testing will need to be performed during the next “wet season” which typically runs from February to April.

In conclusion, staff finds that due to the unique circumstances described above concerning the timing of school allocations and the recent implementation of Health Department regulations affecting the approval of Sewage Easement Plats, in addition to other factors noted by the Applicant, the strict enforcement of the provisions of §278-251(2)(a)[5] would result in unwarranted hardship which is not generally shared by owners of property in the same land use classification.

- 2. That strict enforcement of the provisions of these regulations would deprive the property owner of rights commonly shared by other owners of property in the area.**

**Per the Applicant:** *Strict enforcement of the provisions of these regulations would deprive the property owner, who has diligently and in good faith worked to meet all requirements to obtain a recorded final plat, the ability to achieve final plat similar to other property owners within the County. The County has verified that no other project has been impacted by the May 2025 Document 7 requirements in this manner. Further, no other project has been impacted by the cumulative events and circumstances set forth above. Unlike other similarly situated projects, if Piney Branch Estates cannot obtain a one-year extension, the Preliminary Plan will expire, and the Applicant will be unable to reapply for a major subdivision plan which will not allow the Property to develop as intended.*

**Staff Finding:** Staff finds that due to the unique hardships described in the Applicant's attached correspondence concerning the timing of school allocations and the recent implementation of Health Department regulations affecting the approval of Sewage Easement Plats, the strict enforcement of the provisions of § 278-251(2)(a)[5] would deprive the property owner of rights commonly shared by other property owners of property in the area who could otherwise meet the time extension provisions of the Subdivision Regulations.

- 3. That the granting of a modification will not confer upon the applicant any special privilege that would be denied to other owners of like property and/or structures within the same zone/land use classification.**

**Per the Applicant:** *The granting of a modification to the Subdivision Regulations will not confer upon the Applicant any special privilege that would be denied to other owners of like property and/or structures within the same zone/land use classification. An owner of a like property with a similar circumstance would have the same opportunity to apply for a Modification 104.*

**Staff Finding:** Staff finds that that due to the unique hardships described in the Applicant's attached correspondence, such as the timing of school allocations and the recent implementation of Health Department regulations affecting the approval of Sewage Easement Plats, the modification of the strict enforcement of the provisions of §278-251(2)(a)[5] would not confer upon the applicant special privileges that would be denied to other owners who have the right to go through the same modification process.

4. **That the modification request is not based upon circumstances which are self-created or self-imposed.**

**Per the Applicant:** *The modification is based on an unexpected and unanticipated regulatory change, by itself and in conjunction with other circumstances. None of the circumstances were within the Applicant's control or created by the Applicant.*

**Staff Finding:** Staff finds that the circumstances referred to by the Applicant as the basis for the modification request are not self-created or self-imposed.

5. **That greater profitability or lack of knowledge of the restrictions shall not be considered as sufficient justification for a modification.**

**Per the Applicant:** *Greater profitability or lack of knowledge of the restrictions are not being considered as justification for the modification request.*

**Staff Finding:** Staff finds that greater profitability or lack of knowledge has not been claimed by the applicant as justification for this modification request.

6. **That the proposed modification is consistent with the Charles County Comprehensive Plan.**

**Per the Applicant:**

*The proposed modification is consistent with the Charles County Comprehensive Plan. The 2016 Comprehensive Plan recognizes the importance of "Grandfathering." According to the Comprehensive Plan:*

*Grandfathered rights mean that a property owner is permitted to move forward with a development proposal even though a change in the applicable law would currently prevent such development...During the Comprehensive Plan process which included public outreach in 2011-2012, several participants raised the issue of grandfathering.*

*The Department of Planning and Growth Management reported to the Planning Commission that the current process is not fair to the applicant (developer) or to the public for the following reasons: 1. At some point a development should be allowed to proceed without the need to come back to the county for additional reviews and extensions even though the project is not yet 100% completed. 2. The public has the right to know that projects, once approved, will be advancing in the development process in a timely manner and complying with the most appropriate development regulations. Development should not have secure permits forever without doing any improvements, as is currently allowed. 3. The County accounts for public facility impacts for each project; so if a project does not move forward it*

could be locking up facility capacity that would otherwise be available for projects that are prepared to move forward but cannot because the capacity is lacking. The school allocation process is a good example. 4. The current system is a waste of time and resources for both developers and the County staff.

*This same rational [sic] applies to the situation in which Piney Branch Estates finds itself. Despite its best efforts and the significant expenditure of both monies and manpower, changed requirements at the eleventh hour along other unanticipated delays place this long planned project in peril.*

*The 104 Modification is also consistent with the housing goals and policies set forth in Chapter 10 of the 2016 Comprehensive Plan which provide:*

**Goals:**

*10.4 Provide a broad range of quality housing for all County residents, including those with low and moderate incomes.*

*10.10 Create healthy, safe neighborhoods and communities that remain viable and stable as their housing stock ages and turns over to new residents.*

**Policies:**

*10.3 To provide a balanced housing stock with housing opportunities for all residents Charles County will achieve a future county housing mix of approximately 80% single family, 15% townhomes and condominiums and 5% apartments.*

*The 2024 Planning Commission’s Annual Report is two pages and does not contain metrics. However, the 2023 Planning Commission’s Annual Report provides:*

Figure 24: Development Consistency with Comprehensive Plan Goals

	Comprehensive Plan Goals	2023	5-Year Average	10-Year Average
<b>% Preliminary Plan Lots Inside PFA:</b>	75%	100%	99.6%	95%
<b>% Final Plat Lots Inside PFA:</b>	75%	94%	74%	77%
<b>Housing: Single Family</b>	80%	35%	57%	56%
<b>Housing: Townhomes</b>	15%	30%	33%	30%
<b>Housing: Apartments</b>	5%	34%	10%	10%

*In 2023, only 35% of the dwelling units were single family detached. This is far below the goal of 80%.*

*This is buttressed by the 2023 Planning Commission Report which noted:*

*The 2016 Comprehensive Plan identifies a goal for a housing mix of approximately 80 percent single-family detached units, 15 percent townhouses and condominiums, and 5 percent apartments. Therefore, using building permit data for 2023 as an indicator, the County continues to exceed the goal for townhouses and while coming in below the goal for single-family dwellings.*

*Piney Branch Estates is located outside the Development District. However, according to the 2023 Planning Commission Report, 100% of the development occurred within the Development District and Priority Funding Areas (“PFAs”). This exceeds the goal of 75% of the growth occurring within the Development District and PFAs. Therefore, approving the 104 Modification to enable Piney Branch Estates to develop as planned is not inconsistent with the Comprehensive Plan and is consistent with 25% of growth occurring outside of the Development District and outside of PFAs.<sup>2</sup> Finally, Piney Branch Estates is a large lot subdivision with lots ranging from 0.92 acres (40,000 SF) to 4.52 acres. The average lot size is 1.5 acres or more. The 2016 Comprehensive Plan acknowledges the desirability of large lot subdivisions in the RC zone and in areas outside the Development District but in close proximity to other residential development.*

*<sup>2</sup>It should be noted that due to the implementation of the Sustainable Growth and Agricultural Preservation Act Tier Area Designations Map and the down-zoning of approximately 36,000 acres in 2016, it is unlikely that any major subdivisions will occur outside the Development District or PFAs in the future.*

**Staff Finding:** Staff believes the request to be consistent with the Charles County Comprehensive Plan for the following reasons: With respect to housing mix, Staff finds that the Comprehensive Plan envisions a diverse range of housing densities, types, and sizes to accommodate residents of varying ages and income levels. Specifically, Policy 10.3 sets a target housing mix of approximately 80% single-family homes, 15% townhomes and condominiums, and 5% apartments. According to building permit data presented in the 2024 Planning Commission Annual Report presented July 7, 2025, development activity in calendar year 2024 consisted of 27% single-family housing, with a 10-year average of 53% — both falling short of the Comprehensive Plan's goal. With respect to development location, a key objective of the 2016 Comprehensive Plan is to direct 75% of future residential growth to the Development District and the towns of Indian Head and La Plata. The 2024 Annual Report indicates that 100% of preliminary plan lots and 82% of final plat lots approved in 2024 were located within the Priority Funding Area. These figures exceed the Plan’s targets, with 10-year averages of 95% and 77%, respectively.

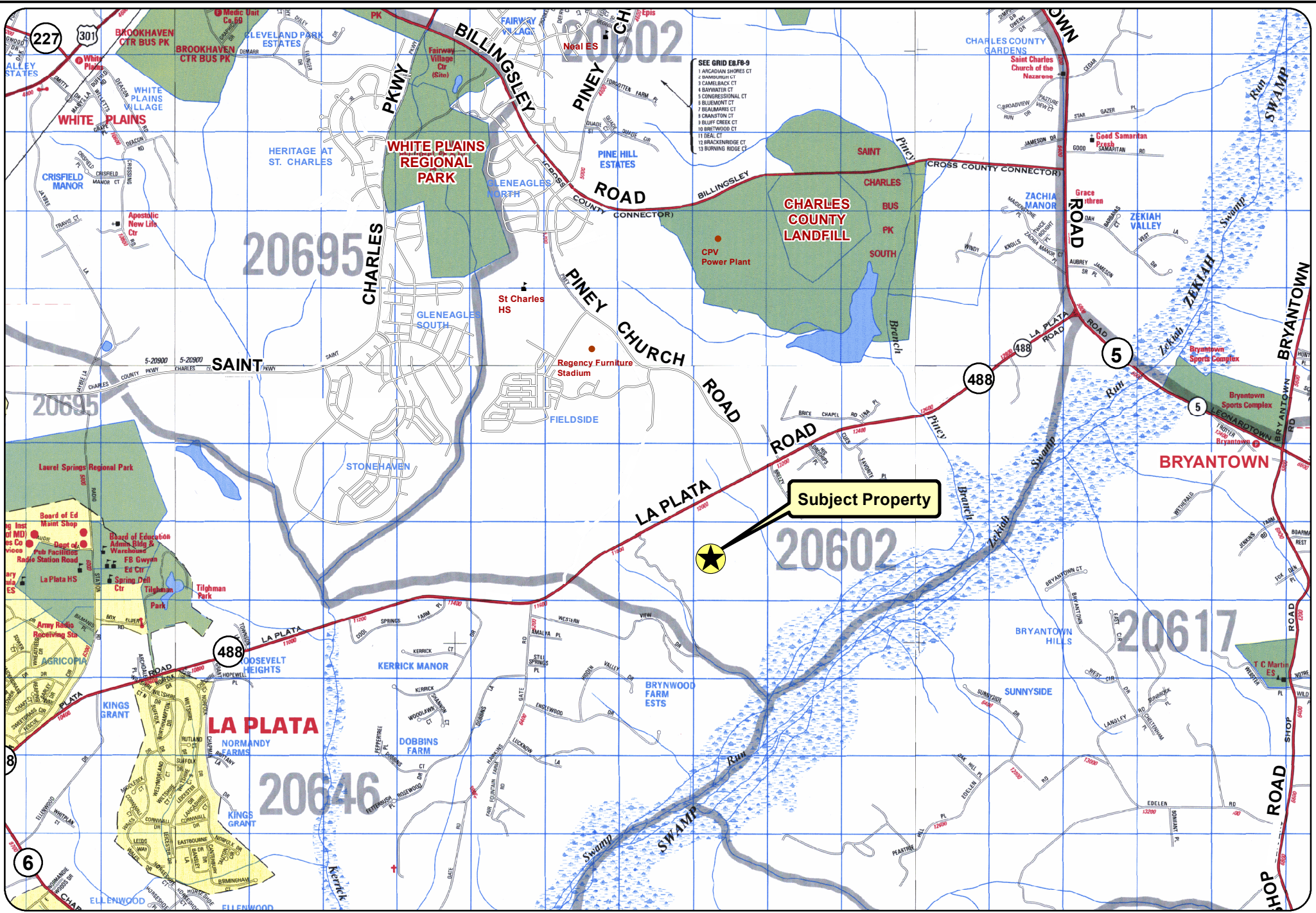
**Conclusion & Recommendation:**

Based on the analysis and findings contained in this staff report, staff recommends approval of the request for a Modification to § 278-251(2)(a)[5] per 278-104 of the Subdivision Regulations and an extension of the project from August 19, 2025 to August 19, 2026, subject to the attached conditions of the administrative approval of PLREV-210011 dated May 18, 2022 and the Planning Commission's approval of PLREV-250003 on March 3, 2025 for the revision to Condition #5 so that it reads as follows:

A Phase IB archaeological survey, restricted to within the limits of the lot lines, is required to be conducted on the Piney Branch Estates property prior to the issuance of any development services permits. The findings must be provided to the Historic Preservation Commission for review and comment.

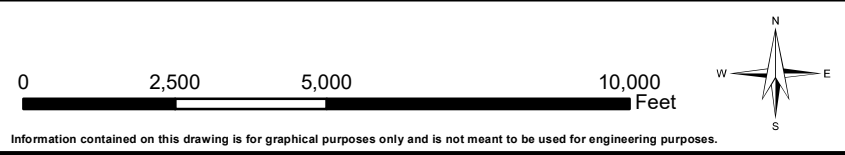
**IV. Appendices:** (see attached).





SEE GRID E8-F8-9  
 1 ARCADIAN SHORES CT  
 2 BARNBROOK CT  
 3 CAMELBACK CT  
 4 BAYWATER CT  
 5 CONGRESSIONAL CT  
 6 BLUEMOUNT CT  
 7 BRADFORD CT  
 8 CRANSTON CT  
 9 BLUFF CREEK CT  
 10 BIRCHWOOD CT  
 11 REAL CT  
 12 BRACKENRIDGE CT  
 13 BURNING RIDGE CT

Subject Property



SCALE  
 DRAWN BY:  
 CHECKED BY:

CHARLES COUNTY GOVERNMENT  
 Department of Planning and  
 Growth Management  
 200 Baltimore St  
 La Plata, MD 20646  
 (301)645-0627

DATE  
 AUG 2021

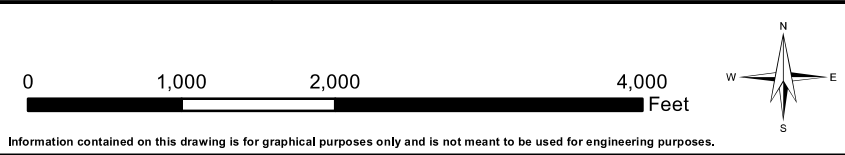
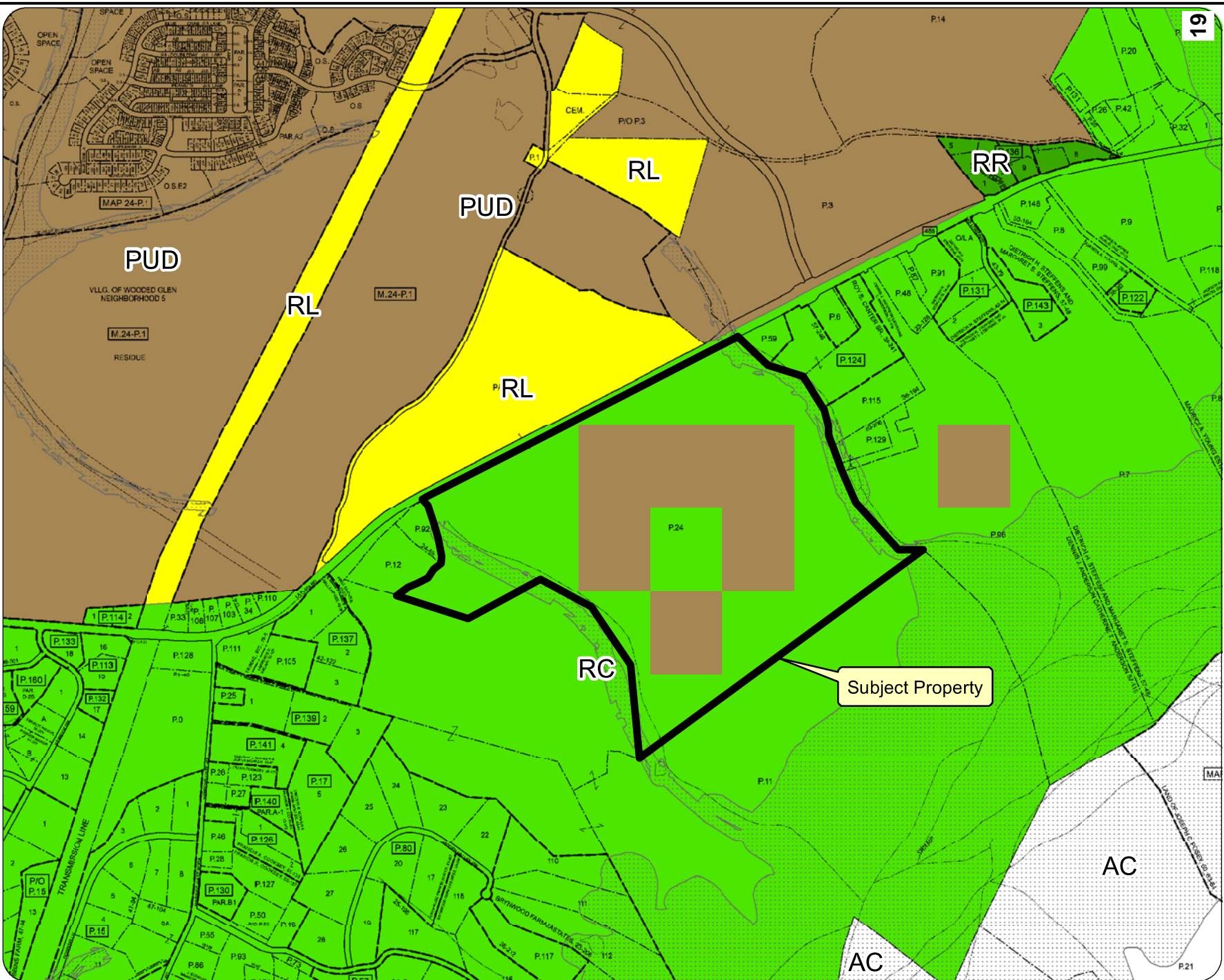
**PINEY BRANCH ESTATES**  
**PLREV-250003**  
**LOCATION MAP**  
 CHARLES COUNTY, MD

18

Information contained on this drawing is for graphical purposes only and is not meant to be used for engineering purposes.



- BASE ZONES**
- AC AGRICULTURAL CONSERVATION
  - RC RURAL CONSERVATION
  - WCD WATERSHED CONSERVATION DISTRICT
  - RR RURAL RESIDENTIAL
  - RV VILLAGE RESIDENTIAL
  - RL LOW DENSITY SUBURBAN RESIDENTIAL
  - RM MEDIUM DENSITY SUBURBAN RESIDENTIAL
  - RH HIGH DENSITY SUBURBAN RESIDENTIAL
  - RO RESIDENTIAL / OFFICE
  - CER CORE DEVELOPMENT / RESIDENTIAL
  - CMR CORE MIXED RESIDENTIAL
  - CRR CORE RETAIL RESIDENTIAL
  - CN NEIGHBORHOOD COMMERCIAL
  - CC COMMUNITY COMMERCIAL
  - CB CENTRAL BUSINESS
  - CV VILLAGE COMMERCIAL
  - BP BUSINESS PARK
  - IG LIGHT INDUSTRIAL
  - IH HEAVY INDUSTRIAL
  - AUC ACTON URBAN CENTER
  - WC WALDORF CENTRAL
- OVERLAY ZONES**
- High-way Corridor
  - Resource Protection
  - Critical Area Boundary
- FLOATING ZONES**
- PRD PLANNED RESIDENTIAL DEVELOPMENT
  - PMH PLANNED MOBILE HOME PARK
  - PEP PLANNED EMPLOYMENT/INDUSTRIAL PARK
  - MX PLANNED MIX USE
  - PUD PLANNED UNIT DEVELOPMENT
  - WFC WATERFRONT PLANNED COMMUNITY
  - TOD TRANSIT ORIENTED DEVELOPMENT



SCALE

CHARLES COUNTY GOVERNMENT  
Department of Planning and Growth Management

200 Baltimore St  
La Plata, MD 20646  
(301)645-0627

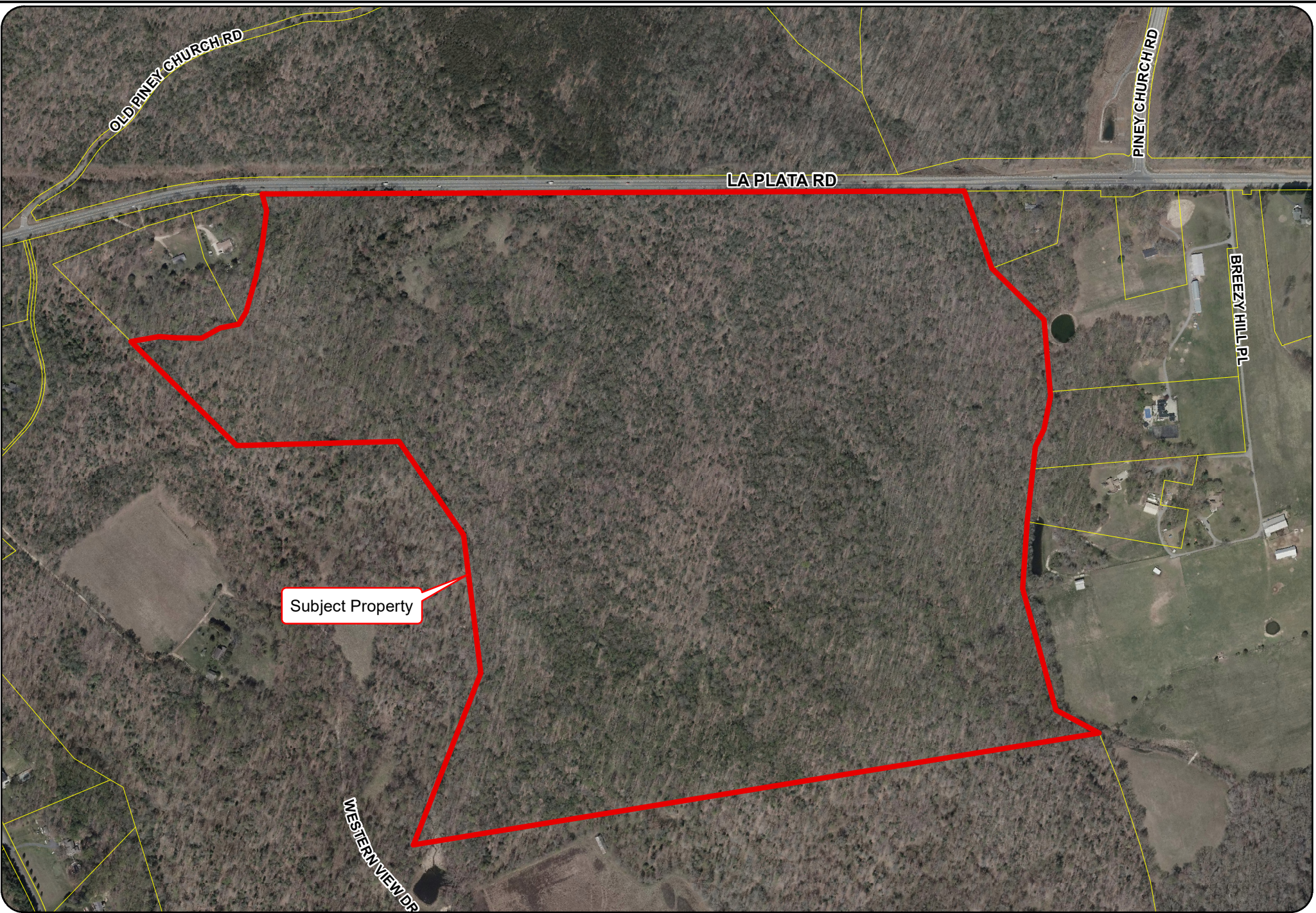
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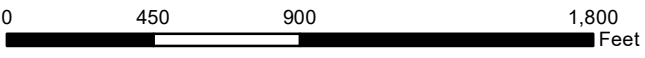
DATE  
AUG 2021

**PINEY BRANCH ESTATES**  
**PLREV-250003**  
**ZONING MAP**  
CHARLES COUNTY, MD






Subject Property



Information contained on this drawing is for graphical purposes only and is not meant to be used for engineering purposes.

SCALE	<b>CHARLES COUNTY GOVERNMENT</b> Department of Planning and Growth Management  200 Baltimore St La Plata, MD 20646 (301)645-0627	DATE
DRAWN BY:		AUG 2021
CHECKED BY:		

DATE
AUG 2021

<b>PINEY BRANCH ESTATES</b> <b>PLREV-250003</b> <b>AERIAL MAP (2020)</b> CHARLES COUNTY, MD	<b>20</b>
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p. 301.934.7988 | f. 301.934.7989 | suegreerlaw.com

June 20, 2025

Planning Commission  
c/o Clerk to the Planning Commission  
200 Baltimore Street  
La Plata, Maryland 20646

***Re: Piney Branch Estates XPN #12-0016; Request for Modification 104***

Dear Mr. Wedding:

The Applicant, the Peggy B. Dobson Revocable Trust, is requesting a one (1) year extension of the Piney Branch Estates Preliminary Plan, XPN #12-0016, due to extraordinary conditions that, without the granting of the extension, will result in peculiar and unusual practical difficulties to and exceptional and undue hardship upon the Applicant.

In accordance with § 278-25(1)(2) of the Charles County Subdivision Regulations, a preliminary plan of subdivision is valid for a period of four (4) years from the date of approval. Section 278-25(1)(2)(a) enables the Planning Commission to extend a preliminary plan for a maximum period of eight (8) years. Section 278-25(1)(b)(2) further provides that preliminary plans which have “have completed substantial physical improvements for the project, and have also recorded at least 25% of the lots associated with the project” are deemed vested and not required to apply for preliminary plan extensions.

Piney Branch Estate’s preliminary plan was approved on August 19, 2013 and has been twice extended. Most recently, the Planning Commission approved a modification request on March 17, 2025. The Piney Branch Estate’s preliminary plan is set to expire on August 19, 2025 (the “Expiration Date”). Due to extraordinary circumstances (none of which were in the control of the Applicant), the Applicant is unable, prior to the Plan’s expiration, to record either a final plat or to record 25% of the lots associated with the project along with completion of substantial physical improvements. As a subdivision which is grandfathered into the Sustainable Growth and Agricultural Preservation Act Tier Area Designations Map, a failure to obtain a one-year extension of the Preliminary Plan will result in the inability to record a final plat of subdivision for Piney Branch Estates and the inability of the Property to develop as planned. Unlike other Projects in a similar situation, Piney Branch Estates will have no ability to reapply for a preliminary plan as a major single family detached subdivision.

Section 278-104 of the Charles County Subdivision Regulations empowers the Planning Commission to

*grant modifications from the strict application of these regulations when*, by reason of exceptional narrowness, shallowness or shape of specific parcels of property *or by reason of* exceptional topographical conditions *or other extraordinary situations* or conditions of specific parcels of property, *the strict application of these regulations would result in peculiar and unusual practical difficulties to, or exceptional or undue hardship upon, the owner of said property.* However, the Planning Commission shall not grant modifications that will substantially impair the intent, purpose and integrity of these regulations, or any County ordinance.

*(emphasis added)*

This process is known a “Modification 104”.

As more fully set forth below, this matter involves extraordinary circumstances which include of the imposition of recently adopted Health Department requirements and processes, a prolonged County school seat allocation process, the passing of the Trustee and primary beneficiary, and various administrative delays. The individual and cumulative impacts of these circumstances warrant the granting of a Modification 104 to extend the preliminary plan for an additional period of one (1) year. As more fully set forth below, the new guidance will require the review and reapproval of the Project’s approved sewage easement plat, which includes a need to re-percolate the Property. Such activity could not occur until the Spring of 2026. Well after the Plan’s expiration date.

### Background

#### ***Property***

Piney Branch Estates is a proposed 49 large lot, single family detached subdivision located on the south side of Route 488 in Waldorf. *(See Attachment B and Attachment C)* Consistent with its Rural Conservation (“RC”) zoning, Piney Branch Estates is a large lot subdivision, with lots averaging between 0.92 (40,000 square feet) and 4.52 acres. The average lot size is 1.5 acres. The property consists of 208.67 acres and is identified on the Charles County Tax Maps as Tax Map 34, Grid 11, Parcel 24 (the “Property”). The Property is just north of the Kerrick Manor and Brynwood Farm Estates Subdivision. Piney Branch Estates lies adjacent to the Development District Boundary and is in close proximity to other residential subdivisions.

#### ***Project History***

The history of Piney Branch Estates exemplifies the lengthy and complex nature of land development and the interplay and impact of changing regulations and other unpredictable circumstances beyond the control of the landowner.

Almost fifteen years ago, Piney Branch Estates began its odyssey toward subdivision approval with the goal of recording a final plat of subdivision. In 2011, Peggy Dobson, the trustee of the Peggy Dobson Revocable Trust, engaged Soltesz to initiate the subdivision process. As set forth in *Attachment A*, entitled “*Project History*”, the Project’s first approval was achieved on July 11, 2012 with the approval of the Forest Stand Delineation. This was quickly followed with an approved Sewage Easement Plat on December 12, 2012. The Planning Commission approved the Piney Branch Estate Preliminary Plan on August 19, 2013 (the “Preliminary Plan” or the “Plan”).

Following the approval of the Plan, the project remained stalled as it waited in the queue for necessary School Seat Allocations. On February 24, 2021, almost eight (8) years from the Plan’s approval, Piney Branch Estates received the initial 8 of 49 school seat allocations. In 2021, the Project underwent a Conformity Review. On September 20, 2021, the Conformity Review was approved with conditions. An additional 16 School Seat Allocations were granted in April of 2022. The remaining 25 School Seat Allocations were not granted until January 10, 2023, which is 9.25 years from the Preliminary Plan’s date of approval. The Project was temporarily stalled in 2023 with the passing of Peggy Dobson, the Trustee and primary beneficiary of the Trust. Mrs. Dobson, a longtime resident of Southern Maryland, was 92 years of age at the time of her passing. Ms. Dobson’s passing resulted in some necessary legal steps to ensure compliance with the Trust document and to ensure the requisite authority to authorize and execute actions related to the Property’s subdivision and development.

Upon receipt of the requisite School Seat Allocations, the Applicant began moving forward in good faith with engineering and other development related tasks. These tasks included, but were not limited to, final engineering, the Step 2 Site Stormwater Management Plan, initiation of the Development Services Permit (“DSP”), initiation of Final Plats, preparation of requisite dedication documents, initiation of the Maryland State Highway construction permit, recertification of the Forest Stand Delineation, updating the Forest Conservation Plan, updating the traffic impact study, completion of an Archeological/Historical Study and coordination with the La Plata Volunteer Fire Department regarding on-site fire suppression. Between 2024 and 2025, the Applicant expended almost \$600,000.00 accomplishing the steps necessary to achieve a final plat of subdivision.

Poised to secure approval of a final plat of subdivision, the Applicant’s plans were upended with unexpected news. On May 5, 2025, the Director of the Division of Environmental Health for the Charles County Health Department (“CCHD”) advised her department that the Maryland Department of the Environment (“MDE”) had issued new guidance related to on-site water and sewerage systems. The new guidance came in the form of a document entitled, 2025 OSSD Guidance Document #7, entitled “On-Site Systems Division, Wastewater Pollution Prevention and Reclamation Program, Water and Science Administration” (“May 2025 Document #7”).

The Director further advised that the new guidance would be implemented in June of 2025. The Applicant’s engineer was not notified of this change until May 28, 2025.

“May 2025 Document #7” changes the process and time line for approving sewage easement plats. The May 2025 Document #7 does not contain any grand-fathering provision for previously approved sewage easement plat, to include the 2012 approved Piney Branch Estates Sewage Easement Plat.

#### **Modification 104**

Section 278-104(B) of the Charles County Subdivision Regulations sets forth the criteria that must be met to obtain a Modification 104.

*(1) That special conditions or circumstances exist that are unique to the subject property or structure and that a strict enforcement of the provisions of these regulations would result in unwarranted hardship which is not generally shared by owners of property in the same land use classification.*

*a. Two Months Prior to Securing Final Plat Approval, the Applicant was advised of Health Department Sewage Easement Plat Regulatory Changes Which Make an August 2025 Final Plat Approval Date Impracticable and Unachievable.*

The CCHD approved the Sewage Easement Plat for Piney Branch Estates on December 12, 2012. The Applicant has diligently moved forward and expended monies on the basis of this approval.

On May 5, 2025, the Director of the Division of Environmental Health for the CCHD advised her department that the Maryland Department of the Environment (“MDE”) had issued new guidance related to private on-site water and sewerage systems. As previously noted, the May 2025 Document #7 changes the process and timeline for approving sewage easement plats. The May 2025 Document #7 does not contain any grand-fathering provision for previously approved sewage easement plats.

The Director further advised CCHD staff that the May 2025 Document #7 requirements would be implemented in June of 2025.

The Applicant’s engineer was not notified of the imposition of the May 2025 Document #7 requirements on the Project until May 28, 2025. This only provides the Applicant a little over 2 months to comply with the updated requirements and obtain a final recorded plat of subdivision.

Prior to the issuance of the May 2025 Document #7, the December 12, 2012 approval of Piney Branch Estate’s Sewage Easement plat satisfied all regulatory requirements. The newly released May 2025 Document #7 mandates that a Sewage Easement Plat (“SEP”) must now be approved by CCHD within six months of the Final Plat of Subdivision being recorded. This means the SEP will function as a distinct document from the Preliminary

Subdivision Plan and will now be reviewed post-final engineering design to address potential conflicts between final site elements (e.g., grading, drainage swales) and sewage easement areas.

The May 2025 Document #7 creates two steps:

Step 1: Preliminary SEP – Verifies percolation test feasibility and general suitability of sewage easement areas prior to initiating significant expenditures on design.

Step 2: Final SEP – Evaluated based on final site construction plans and to be approved within six months of final subdivision plat recordation.

The CCHD, based upon the May 2025 Document #7, is requiring the Applicant update the previously approved Piney Branch Estate SEP and has expressed the need to reanalyze the adequacy of the original 2012 SEP approval. The CCHD has not reached a conclusion as to what steps will be needed to affirm the 2012 SEP approval, but has indicated that additional percolation testing may be required. Percolation testing is limited to the “wet season” which is typically February and April of each year. Thus, percolation testing required for an updated Sewage Easement Plat cannot be performed until Spring 2026, which is after the August 2025 Plan expiration date. This will further delay Final Plat recordation until approximately June 2026. Without an extension by the Planning Commission, the inability to perform additional percolation testing and secure final approvals would effectively kill the project. This unexpected and extraordinary situation and circumstance, by itself, would justify the granting of a 104 Modification.

***b. School Seat Allocations Were Not Awarded to the Piney Branch Estate Subdivision until 2023, which was over 9 years from the Preliminary Plan date of Approval.***

Residential lots cannot be recorded until each lot has been awarded a School Seat Allocation. The Preliminary Subdivision Plan was approved on August 19, 2013. Piney Branch Estates’ initial school seat allocations were not granted until February 24, 2021. Had school seat allocations been awarded sooner, the Piney Branch Estate lots would have been recorded and would not have been subject to the May 2025 Document 7 directives.

Charles County’s school seat allocation policy is widely regarded as one of the most conservative in Maryland because it tightly restricts new residential development based on the availability of school seats in local public schools. Under the current policy, no new subdivision can proceed unless there are sufficient capacity in the area’s elementary, middle, and high schools to accommodate the projected number of students from that development. Once a preliminary plan is approved, the Project is placed on a “School Seat Allocation Waiting List”, until the requisite allocations are available.



Piney Branch Estates' initial school seat allocations were not granted until February 24, 2021, which is almost eight years after preliminary plan approval. In 2019 and while awaiting allocations, the Applicant, at considerable expense, was required to extend the Preliminary Plan. In September of 2021, the Plan, in order to be further extended, was required to undergo a Conformity Review. The Conformity Review was approved with conditions on September 21, 2021. A second offering of 16 seats occurred on April 27, 2022.<sup>1</sup> On January 10, 2023, the remaining 25 seats were finally allocated, completing the full requirement of 49 seats—9.25 years after PSP approval. Absent this delay, Piney Branch Estates would not find itself in the position of being subject to the May 2025 Document 7 requirements.

***c. The Passing of Peggy B. Dobson in 2023 Created A Slight Delay While Necessary Steps Were Taken to Ensure Legal Compliance.***

The Property is titled in the name of the Peggy B. Dobson Revocable Trust. Mrs. Dobson was the Trustee and primary beneficiary of the Trust. Mrs. Dobson passed from this life in 2023 at the age of 92. Following the passing of Mrs. Peggy B. Dobson in 2023, property management responsibilities transferred to Mr. Richard H. Dobson II, Successor Trustee of the Peggy B. Dobson Revocable Trust. Mrs. Dobson's passing necessitated several internal steps on the part of the Applicant, including updated property appraisals and consultation with legal counsel, to ensure legal compliance and transition to the new trustee. These trust-related obligations introduced some unanticipated delays in the initiation of a final engineering design.

***d. Agency Review Delays and Coordination with Fire Department Have Created Additional Delays in Securing Final Plat Approval.***

As noted above, the final engineering design phase commenced during February 2024 by Soltesz with a goal of obtaining a construction permit for a small 15-lot rural subdivision phase of the overall project within 14 months. The objective was to complete 25% of construction by August 19, 2025 to vest the Preliminary Plan. This involved the completion, submission and review of the Step 2 Stormwater Management Plan ("Step 2 SWM"). The Step 2 SWM County review and approval process took approximately 7 months, which was approximately 3 months longer than anticipated by either the Applicant or the County.

Additional delays included several additional design revisions requested by MSHA to address and appease concerns expressed to MSHA by an adjacent property owner

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<sup>1</sup> Due to the project's infrastructure obligations (e.g., \$800K MD-488 improvements, \$200K fire tank), proceeding without the full allocation (49 seats) was not financially viable.

regarding safety and sight distance on MD Route 488. These changes resulted in approximately 3 months of additional MSHA review time.

Finally, the original Plan approval contained a condition for a 30,000-gallon water tank on-site for rural fire suppression, a County requirement. This necessitated coordination with local volunteer fire and safety departments and personnel. This condition is now under current review and possibly reconsideration by the fire department due to the proximity of the Property to several fire hydrants which did not exist at the time of the Plan's original approval, thus possibly eliminating the need for the water tank and future fire department resources for annual testing of the tank.

***(2) That strict enforcement of the provisions of these regulations would deprive the property owner of rights commonly shared by other owners of property in the area.***

Strict enforcement of the provisions of these regulations would deprive the property owner, who has diligently and in good faith worked to meet all requirements to obtain a recorded final plat, the ability to achieve final plat similar to other property owners within the County. The County has verified that no other project has been impacted by the May 2025 Document 7 requirements in this manner. Further, no other project has been impacted by the cumulative events and circumstances set forth above. Unlike other similarly situated projects, if Piney Branch Estates cannot obtain a one-year extension, the Preliminary Plan will expire, and the Applicant will be unable to reapply for a major subdivision plan which will not allow the Property to develop as intended.

***(3) That the granting of a modification will not confer upon an applicant any special privilege that would be denied to other owners of like property and/or structures within the same zone/land use classification.***

The granting of a modification to the Subdivision Regulations will not confer upon the Applicant any special privilege that would be denied to other owners of like property and/or structures within the same zone/land use classification. An owner of a like property with a similar circumstance would have the same opportunity to apply for a Modification 104.

***(4) That the modification request is not based upon conditions or circumstances which are self-created or self-imposed.***

The modification is based on an unexpected and unanticipated regulatory change, by itself and in conjunction with other circumstances. None of the circumstances were within the Applicant's control or created by the Applicant.

***(5) That greater profitability or lack of knowledge of the restrictions shall not be considered as sufficient justification for a modification.***

Greater profitability or lack of knowledge of the restrictions are not being considered as justification for the modification request.

***(6) That the proposed modification is consistent with the Charles County Comprehensive Plan.***

The proposed modification is consistent with the Charles County Comprehensive Plan. The 2016 Comprehensive Plan recognizes the importance of “Grandfathering.” According to the Comprehensive Plan:

Grandfathered rights means that a property owner is permitted to move forward with a development proposal even though a change in the applicable law would currently prevent such development....During the Comprehensive Plan process which included public outreach in 2011-2012, several participants raised the issue of grandfathering.

The Department of Planning and Growth Management reported to the Planning Commission that the current process is not fair to the applicant (developer) or to the public for the following reasons: 1. At some point a development should be allowed to proceed without the need to come back to the county for additional reviews and extensions even though the project is not yet 100% completed. 2. The public has the right to know that projects, once approved, will be advancing in the development process in a timely manner and complying with the most appropriate development regulations. Development should not have secure permits forever without doing any improvements, as is currently allowed. 3. The County accounts for public facility impacts for each project; so if a project does not move forward it could be locking up facility capacity that would otherwise be available for projects that are prepared to move forward but cannot because the capacity is lacking. The school allocation process is a good example. 4. The current system is a waste of time and resources for both developers and the County staff.

This same rationale applies to the situation in which Piney Branch Estates finds itself. Despite its best efforts and the significant expenditure of both monies and manpower, changed requirements at the eleventh hour along other unanticipated delays place this long planned project in peril.

The 104 Modification is also consistent with the housing goals and policies set forth in Chapter 10 of the 2016 Comprehensive Plan which provide:

*Goals:*

10.4 Provide a broad range of quality housing for all County residents, including those with low and moderate incomes.

10.10 Create healthy, safe neighborhoods and communities that remain viable and stable as their housing stock ages and turns over to new residents.

*Policies:*

10.3 To provide a balanced housing stock with housing opportunities for all residents Charles County will achieve a future county housing mix of approximately 80% single family, 15% townhomes and condominiums and 5% apartments.

The 2024 Planning Commission’s Annual Report is two pages and does not contain metrics. However, the 2023 Planning Commission’s Annual Report provides:

Figure 24: Development Consistency with Comprehensive Plan Goals

	Comprehensive Plan Goals	2023	5-Year Average	10-Year Average
<b>% Preliminary Plan Lots Inside PFA:</b>	75%	100%	99.6%	95%
<b>% Final Plat Lots Inside PFA:</b>	75%	94%	74%	77%
<b>Housing: Single Family</b>	80%	35%	57%	56%
<b>Housing: Townhomes</b>	15%	30%	33%	30%
<b>Housing: Apartments</b>	5%	34%	10%	10%

In 2023, only 35% of the dwelling units were single family detached. This is far below the goal of 80%.

This is buttressed by the 2023 Planning Commission Report which noted:

The 2016 Comprehensive Plan identifies a goal for a housing mix of approximately 80 percent single-family detached units, 15 percent townhouses and condominiums, and 5 percent apartments. Therefore, using building permit data for 2023 as an indicator, the County continues to exceed the goal for townhouses and while coming in below the goal for single-family dwellings.

Piney Branch Estates is located outside the Development District. However, according to the 2023 Planning Commission Report, 100% of the development occurred within the Development District and Priority Funding Areas (“PFAs”). This exceeds the goal of 75% of the growth occurring within the Development District and PFAs. Therefore, approving the 104 Modification to enable Piney Branch Estates to develop as planned is not inconsistent with the Comprehensive Plan and is consistent with 25% of growth occurring

outside of the Development District and outside of PFAs.<sup>2</sup> Finally, Piney Branch Estates is a large lot subdivision with lots ranging from 0.92 acres (40,000 SF) to 4.52 acres. The average lot size is 1.5 acres or more. The 2016 Comprehensive Plan acknowledges the desirability of large lot subdivisions in the RC zone and in areas outside the Development District but in close proximity to other residential development.

### **Conclusion**

The Applicant has encountered considerable obstacles despite continued investment and good faith actions and investments which demonstrate its' commitment to the Project. A one-year extension of the Preliminary Plan is essential to allow the Applicant to comply with current regulations and finalize project approvals.

Thank you in advance for your consideration. Please do not hesitate to reach out with any question, concerns or should you require additional information.

Respectfully,



Ste A. Greer

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<sup>2</sup> It should be noted that, due to the implementation of the Sustainable Growth and Agricultural Preservation Act Tier Area Designations Map and the down-zoning of approximately 36,000 acres in 2016, it is unlikely that any major subdivisions will occur outside the Development District or PFAs in the future.



## Project History for Piney Branch Estates

- 07/11/2012: Forest Stand Delineation Plan - **Approval**, FC#12-0959
- 12/18/2012: Sewage Easement Plat - **Approval** by CCHD
- 03/18/2013: Preliminary Forest Conservation Plan - **Approval**, FC#12-0959
- 03/28/2013: Concept Stormwater Management Plan (Step 1) – **Approval** – VSC-120029
- 07/20/2013: Phase 1A Archeological/Historical Study - **Approval**
- 08/19/2013: Preliminary Subdivision Plan - **Approval**, XPN#12-0016
- 05/20/2019: Preliminary Subdivision Plan Extension - **Approval**, XPN#12-0016
- 02/24/2021: 8 School Seat Allocations scheduled to expire 2/24/2026 (*First Allocation Offering Since Preliminary Plan Was Approved On August 19, 2013*)
- 09/20/2021: *Conformity Review and Extension approved with conditions*
- 04/27/2022: 16 School Seat Allocations scheduled to expire 4/27/2027
- 05/19/2022: Revision #1 to Preliminary Plan - **Approval** (PLREV-210011) based upon approval of 8 year Conformity Review on 09/20/2021
- 01/10/2023: 25 School Seat Allocations scheduled to expire 1/10/2028 (Offered through Sunset Provision) – All 49 allocations are now granted to the project.
- 02/01/2024: Applicant initiates final engineering design
- 05/16/2024: Final Engineering Plans - Initial Submission to MSHA
- 06/28/2024: Site Stormwater Management Plan (Step 2) – Initial Submission to PGM – SSWM-240014
- 7/2024–1/2025: Site Stormwater Management Plan (Step 2) – SSWM-240014  
Multiple rounds (4) of PGM comments and Applicant resubmissions back to PGM
- 2025-----
- 01/24/2025: Site Stormwater Management Plan (Step 2) – **Approval** – SSWM-240014 - (*7 Months review time to obtain Plan approval for 13 lots. Applicant is not allowed to submit for Development Services Permit until Step 2 SWM Plan is approved*)
- 02/26/2025: Development Services Permit – Initial Submission to PGM – DSP-250011 – (*Note: Upon approval of Step 2 SWM Plan, Applicant was able to finalize engineering design and quickly submit for DSP in only 1 month*)
- 03/18/2025: Final Engineering Plans – MSHA Technical Plan **Approval**
- 04/08/2025: Development Services Permit – 2nd Submission to PGM – DSP-250011
- 04/10/2025: Final Plats - Initial Submission to PGM – PLAT-250011
- 04/14/2025: Forest Stand Delineation Plan (FSD) Recertification – Submission to PGM
- 04/14/2025: Update to Final Forest Conservation Plan (FFCP) & Specimen Tree Variance – Submission to PGM
- 04/17/2025: Soil Conservation District **Approval** – SED# 97-12

- 04/22/2025: Phase 1B Archeological/Historical Study – **Approval**
- 04/22/2025: Revision #2 to Preliminary Plan – **Approval** (PLREV-250003)
- 04/24/2025: Submission of Preliminary Title Report and Dedication Documents
- 05/01/2025: Development Services Permit – 3rd Submission to PGM – DSP-250011
- 5/2024-3/2025: Final Engineering Plans - MSHA Comments Received & Applicant resubmissions back to MSHA
- 05/16/2025: Final Plats - PGM Comments Received – PLAT-250011
- 05/19/2025: Development Services Permit – 4th Submission to PGM – DSP-250011
- 05/29/2025: **PGM Comments Received** on FSD & FFCP
- 05/27/2025: Meeting with CCHD. **CCHD & MDE implementing new regulations on Sewage Easement Plats (SEP)**. Although CCHD previously approved SEP on 12/18/2012, CCHD will now be making new comments, including very possibly requesting new perc tests. These new regulations need to now be addressed in order for the final plat of subdivision to be approved/recorded. This will impact the project. CCHD Reviewer on vacation until 6/9/25 and will begin to review. Applicant to have meeting with CCHD upon the Reviewer’s return to office.
- 06/03/2025: Final Plats – 2<sup>nd</sup> Submission to PGM – PLAT-250011
- 6/2025: Applicant to provide MSHA with a \$652,000 performance bond and pay \$33,000 for inspection fees
- 7/2025: MSHA to issue site construction permit for MD-488 improvements

*Attachment B*

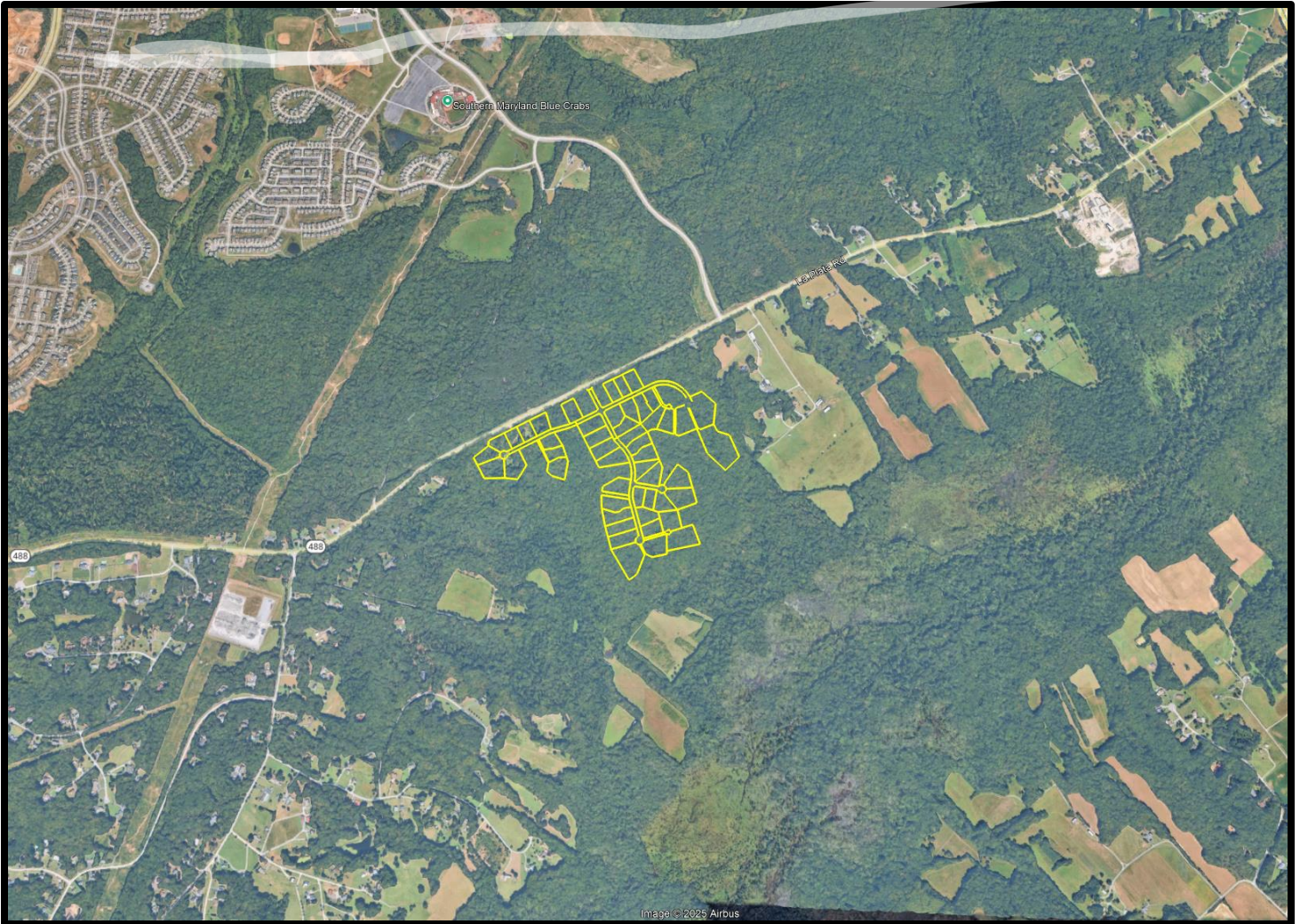
Location Map

# PINEY BRANCH ESTATES





Aerial Map



Piney Branch Estates Shown in Yellow



CHARLES COUNTY GOVERNMENT  
Department of Planning & Growth Management

Deborah A. Carpenter, AICP  
Director

Phone | 301-645-0692  
Email | PGMAdmin@CharlesCountyMD.gov

May 18, 2022

Cathy Flerlage  
c/o Soltesz  
401 Post Office Road, Suite 103  
Waldorf, MD 20602

**Re: Piney Branch Estates  
Revision #1 PLREV-  
210011  
Administrative Approval**

Dear Ms. Flerlage:

The following revisions to the above-referenced Preliminary Subdivision Plan, designated as Minor in accordance with the Subdivision Regulations, § 278-47B, have been approved:

1. *Piney Branch Estates is in Septic Tier IV, and the designation has been provided in Note 31 on the cover sheet of the Revised PSP.*
2. *In accordance with Appendix 'A', a summary of planned community facilities has been provided on the PSP cover sheet, in Note 29. The requirement for the establishment of an HOA to manage/maintain those community facilities is provided in Note 18. There are no currently existing deed restrictions or covenants associated with the property. Detailed HOA documents will be provided with final engineering plans as required.*
3. *The stop signs on Polar Ridge Court have been removed from the plans as requested.*
4. *As requested, and in accordance with Section 276-6 A(2) of the Charles County Road Ordinance, a turnaround has been provided at the ends of Marsh Lily Place and Spice Bush Place, as the length of those drives exceeds 250 feet.*
5. *As requested, grading exhibits for the common access easements / private right of ways have been provided. The exhibits illustrate the construction of the required minimum 16' paving width, turnaround, and 2' graded shoulders, along with any necessary stormwater management facilities.*

The revision is subject to the following conditions as adopted by the PC on September 20, 2022.

**Stormwater Management:**

1. A Step 1, Concept Stormwater Management Plan (VSC-120029) was approved on 03/28/2013 for this project. Any changes as a result of the Preliminary Plan Revision #1 review and approval must be coordinated onto the first submission of the Step 2, Site Stormwater Management Plan.

**Traffic Engineering:**

2. Per note 2 on sheet 1 of the Preliminary Subdivision Notes, this plan is a concept plan only and shall not be considered as a final engineered drawing meeting all applicable codes. Four way stop sign control is shown at the intersection of Poplar Ridge Court and Spring View Court (East and West). This location does not meet MUTCD criteria for four way stop control. Please remove the stop signs from the predominant road, Poplar ridge Court. Intersection control should be established during engineering review of this plan and showing the four stop signs at this time is misleading. If the intent is for traffic calming, a traffic calming circle would fit within the proposed right of way. This condition has been satisfied in the revised Preliminary Plan approval (PLREV-210011).
3. The minimum width of common access easements has been increased from 25 feet to 30 feet. Revise plan accordingly. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).
4. A turnaround is now also required at the end of each common access drive when required by the Road Ordinance. Revise plan accordingly. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).
5. You must demonstrate that the required minimum 16' width of drive, turnaround, and 2' graded shoulders, as well as any necessary culverts, ditches, and stormwater management facilities can be provided within the common access easements or common access rights of way. Please provide a grading exhibit showing how the common access driveways will be constructed so we can ensure the plan shows adequate easement widths. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).
6. Please provide a grading exhibit showing how a driveway can be constructed on the steep slopes for the flagstem of lot 5 meeting ordinance requirements for 10' minimum width, 2' shoulders, drainage and stormwater management. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).

**Zoning:**

7. In accordance with Appendix A, Item No. 53, of the Subdivision Regulations, please note the Septic Tier Map designation (Tier IV) on subsequent plats and/or revisions to the preliminary subdivision plan. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).
8. The Applicant shall provide an updated draft copy of the existing covenants and/or HOA documents which will apply to the new lots and open space recreational areas, in accordance with Appendix A, Items No. 18 and 52 of the Subdivision Regulations, with any future revisions to the

preliminary subdivision plan and the final plat.

9. Please address the requirements of Section 80 of the Subdivision Regulations pertaining to private access drives which have changed since the initial approval of this Preliminary Subdivision Plan. Specifically, please clarify how the proposed private access drives are consistent with the minimum design standards of Section 80(b)(5 & 6). This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).

**Environmental:**

10. Prior to approval of the Final Forest Conservation Plan, please confirm the specimen trees not protected by a Forest Conservation Easement and their critical root zones will be preserved as stated on the Preliminary Forest Conservation Plan.

Additionally, Piney Branch Estates is subject to the following conditions of the original approval by the Planning Commission on August 19, 2013:

1. A 30,000-gallon underground tank located on East Spring View Court is proposed as the water source to meet rural fire suppression requirements. The detailed design of the fire suppression facility shall be included in the development services application and plans and shall be reviewed and approved by the VFD before issuance of the development services permit. The fire suppression facility shall be bonded with the other subdivision infrastructure. The fire suppression facilities shall be constructed and deemed operational by the VFD before the issuance of any building permit for the project, other than a single model home. The fire suppression system & hydrant is to be maintained by the HOA.
2. The development of lots 4, 7, 8, 28, 29, 30, 31, 32, 45, and 46, will be required to minimize disturbance to steep slopes, as illustrated on the lot usability exhibits provided with the preliminary subdivision plan.
3. In accordance with the Subdivision Regulations, Section 80(f), a draft joint access and maintenance agreement for all private drives will be required at the time of application for a Final Plat for the subdivision of lots using private drive access
4. The use of a street tree caliper 2-2 ½ inches is required.
5. A Phase IB archaeological survey, restricted to within the limits of the lot lines, is required to be conducted on the Piney Branch Estates property prior to the issuance of any development services permits. The findings must be provided to the Historic Preservation Commission and the Planning Commission for review and comment.
6. Preliminary Subdivision Plan and Final Plat approval does not negate the need to comply with all applicable County, State, and Federal regulations, including but not limited to these local regulations: Charles County Zoning Ordinance, Subdivision Ordinance, Grading and Sediment Control Ordinance, Road Ordinance, Stormwater Management Ordinance, Forest Conservation Ordinance, and Floodplain Ordinance.

Please find via the County's Citizen Self Service Portal a stamped approved plan for your use. Piney Branch Estates has an original approval date of August 19, 2013 and is currently valid until August 19, 2025. **There are no additional extensions available to this project.** Final Plats and Development Services permits for the property will be reviewed for consistency with the above conditions of approval and the revised plan.

If you have any questions, or need additional information, please contact Heather Kelley at 301-645-0592 or E-mail her at [KelleyH@CharlesCountyMD.gov](mailto:KelleyH@CharlesCountyMD.gov).

Sincerely,



James B. Campbell, AICP  
*Planning Director*

CC Electronic only:  
PLREV-210011 via Melissa Hively  
Virginia Cooper, Permit Specialist, Codes, Permits & Inspections Services  
Read file



# PINEY BRANCH ESTATES PRELIMINARY SUBDIVISION PLAN - REVISION #1

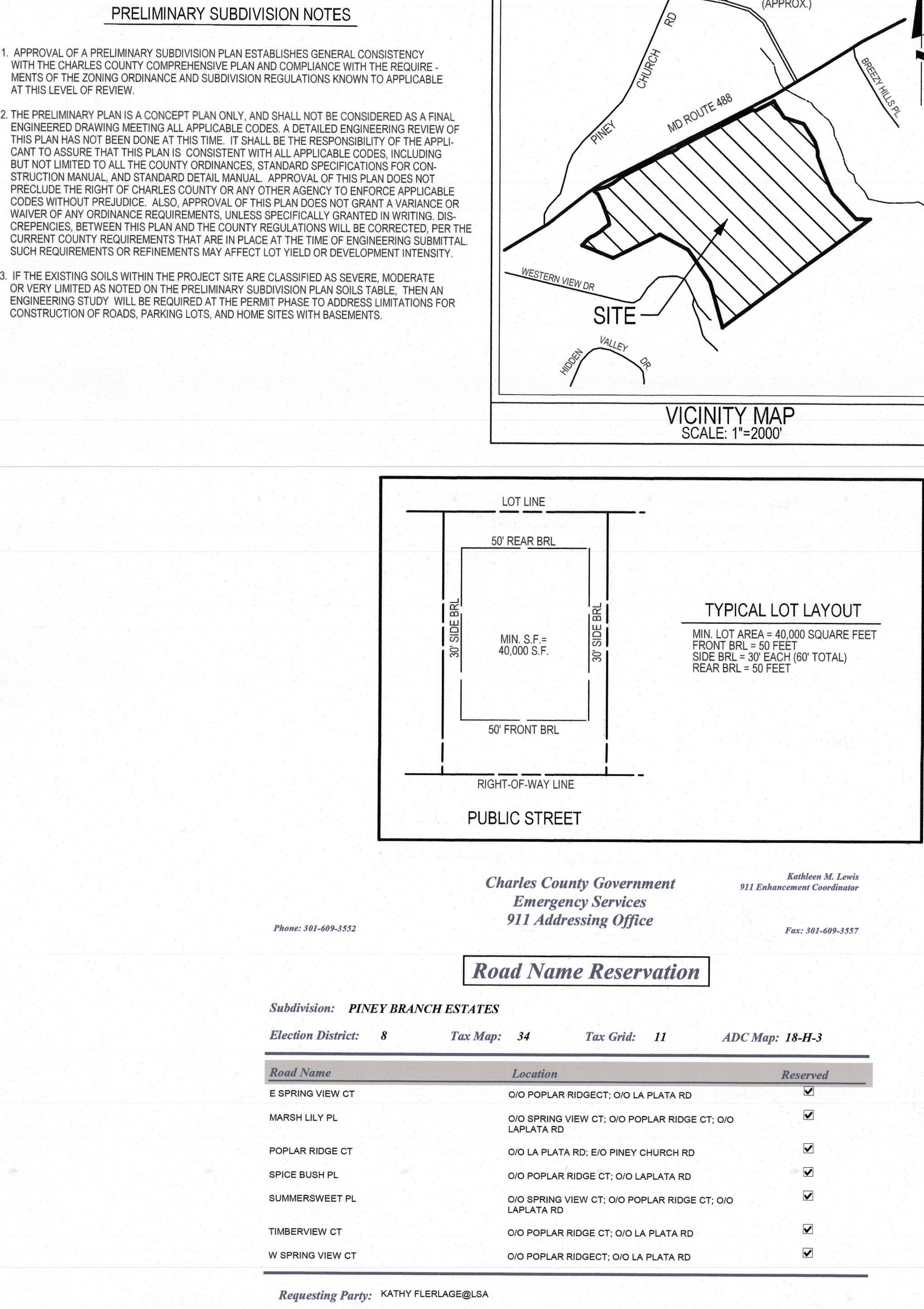
- LOCATION:**  
TAX MAP 34, GRID 11, P/O PARCEL 24  
SOUTH SIDE OF MD ROUTE 488  
ALL EXISTING R/W'S AND EASEMENTS W/IN 100' OF THE SITE HAVE BEEN SHOWN.
- OWNER/APPLICANT:**  
PEGGY DOBSON  
8735 MITCHELL ROAD  
LA PLATA, MARYLAND 20646
- ZONING:**  
RC - RURAL CONSERVATION (CLUSTER)
- SITE TABULATION:**  
TOTAL SITE PROJECT AREA = 208.67 ACRES  
LOT AREA = 74.37 ACRES  
PUBLIC R/W = 6.88 ACRES  
PRIVATE R/W = 0.68 ACRES  
OPEN SPACE = 126.76 ACRES  
FOREST CONSERVATION WITHIN LOT AREA = 10.22 ACRES  
RPZ = 26.67 ACRES (INCLUDES ALL NON-TIDAL WETLANDS ON SITE)
- PROPOSED DEVELOPMENT - RESIDENTIAL:**  
49 LOTS (CLUSTER DESIGN FOR SINGLE FAMILY DETACHED HOMES. NOTE: THERE IS NO LOT 6 PROPOSED)
- DENSITY REQUIREMENTS:**  
CLUSTER DESIGN = 1 du PER 3 ACRES  
208.67 ACRES / 3 = 69 LOTS (MAXIMUM ALLOWED)  
49 LOTS PROVIDED = 1 du PER 4.25 ACRES
- OPEN SPACE CALCULATIONS (CLUSTER):**  
OPEN SPACE REQ'D (60% OF 208.67 AC) = 125.20 ACRES  
OPEN SPACE PROVIDED = 126.76 ACRES (TOTAL)  
O/S LOCATED WITHIN FOREST CONSERVATION ESMT. = 113.59 ACRES  
O/S LOCATED OUTSIDE OF FOREST CONSERVATION ESMT. = 13.17 ACRES  
ALL WETLANDS ARE WITHIN THE RPZ = 20% OF THE OPEN SPACE  
ALL OPEN SPACE MAINTENANCE SHALL BE THE RESPONSIBILITY OF THE HOA.
- MINIMUM LOT REQUIREMENTS (CLUSTER LOTS):**  
SIZE = 40,000 SQUARE FEET (MINIMUM)  
DEPTH = N/A  
WIDTH = 100 FEET  
FRONTAGE = 80 FEET (FOR RADIAL LOTS, 12.5' FOR FLAG LOTS)
- SET BACK REQUIREMENTS:**  
FRONT YARD - 50 FEET  
REAR YARD - 50 FEET  
SIDE YARD - 30 FEET EACH (60' TOTAL)  
MAX. HEIGHT - 36 FEET (THREE STOREYS)
- FOREST CONSERVATION REQUIREMENTS:**  
AREA ON SITE REQUIRED:  
BREAK EVEN POINT = 83.03 ACRES  
AREA ON SITE PROVIDED: RETENTION = 123.81 ACRES
- PUBLIC UTILITIES:**  
TELEPHONE AND ELECTRIC ARE AVAILABLE
- STORM WATER MANAGEMENT:**  
SWM TO BE PROVIDED IN ACCORDANCE WITH THE LATEST CHARLES COUNTY SWM ORDINANCE.
- WATER & SEWER:**  
WATER CATEGORY: W-586  
SEWER CATEGORY: 5-8  
PRIVATE WELL AND SEWAGE DISPOSAL SYSTEMS WILL BE PROVIDED ON SITE.  
THE SEWAGE EASEMENT PLAT HAS BEEN APPROVED BY THE DEPT. OF ENVIRONMENTAL HEALTH AND THE FINAL LOCATIONS OF THE SEPTIC RESERVE AREAS HAVE BEEN SHOWN.
- LOTS ACCESSED BY PRIVATE R/W AND/OR COMMON ACCESS DRIVEWAYS:**  
SUMMERSWEET PLACE = LOTS 49 & 50  
MARSH LILY PLACE = LOTS 8 & 9  
SPICE BUSH PLACE = LOTS 27 & 28
- PER THE CAPITAL DISTRICT POST OFFICE, INDIVIDUAL MAILBOXES ARE ACCEPTABLE AND THEREFORE PROPOSED FOR THIS SUBDIVISION. MAILBOXES FOR LOTS SHARING A COMMON ACCESS DRIVEWAY WILL BE PLACED ON A SINGLE COMMON POST.**
- FIRE SUPPRESSION:**  
A 30,000 GALLON UNDERGROUND TANK LOCATED ON EAST SPRING VIEW CT. IS PROPOSED AS THE WATER SOURCE TO MEET RURAL FIRE SUPPRESSION REQUIREMENTS. THE DETAILED DESIGN OF THE FIRE SUPPRESSION FACILITY SHALL BE INCLUDED IN THE DEVELOPMENT SERVICES APPLICATION AND PLANS, AND SHALL BE REVIEWED AND APPROVED BY THE VFD BEFORE ISSUANCE OF THE DEVELOPMENT SERVICES PERMIT. THE FIRE SUPPRESSION FACILITY SHALL BE BONDED WITH THE OTHER SUBDIVISION INFRASTRUCTURE. THE FIRE SUPPRESSION FACILITIES SHALL BE CONSTRUCTED AND DEMONSTRATED OPERATIONAL BY THE VFD BEFORE THE ISSUANCE OF ANY BUILDING PERMIT FOR THE PROJECT, OTHER THAN A SINGLE MODEL HOME. THE FIRE SUPPRESSION SYSTEM & HYDRANT IS TO BE MAINTAINED BY THE HOA.
- COMMON ACCESS DRIVEWAYS FOR:**  
SUMMERSWEET PLACE, MARSH LILY PLACE, AND SPICE BUSH PLACE SHALL BE DESIGNED IN ACCORDANCE WITH THE LATEST CHARLES COUNTY ROAD ORDINANCE & STANDARD DETAIL R/2.57.

- WETLANDS/STREAMS:**  
NON-TIDAL WETLANDS AND STREAM INFORMATION PER DELINEATION & FLAGGING BY TERRA CONSULTANTS, INC. IN MARCH 2012. DELINEATION FLAGGING LOCATED BY U.S.A. ALL NON-TIDAL WETLANDS ON THE SITE ARE CONTAINED WITHIN THE RPZ, BASED UPON BEST AVAILABLE INFORMATION. THE EXISTING ENVIRONMENTAL FEATURES ON SITE REMAIN CONSISTENT WITH THE BOUNDARIES DEPICTED ON THIS CURRENT PLAN REVISION.
- FLOODPLAIN:**  
THERE IS NO 100 YEAR FLOODPLAIN ON THIS SITE PER FEMA MAP FIRM PANEL 240089 0035 B ZONE C, DATED JUNE 5, 1985.
- BOUNDARY:**  
BOUNDARY SURVEY BY USA, INC. COMPLETED ON FEBRUARY 14, 2012
- TOPOGRAPHY:**  
2 AERIAL TOPOGRAPHY PROVIDED BY OTHERS. AREAS WITH STEEP SLOPES OF 15-25% HAVE BEEN SHOWN ON SHEET 2
- EXISTING FOREST COVER = 206.80 AC.**  
REFER TO THE APPROVED FOREST STAND DELINEATION (#CF 12-959) AND THE PRELIMINARY FOREST CONSERVATION PLAN PREPARED BY USA, UNDER SEPARATE COVER.
- SOILS:**  
SOILS INFORMATION WAS TAKEN FROM THE USDA-NRCS WEB SOIL SURVEY OF CHARLES COUNTY.
- STREET TREES:**  
TO BE PROVIDED ON BOTH SIDES OF ALL PUBLIC STREETS IN ACCORDANCE WITH THE CHARLES COUNTY ROAD ORDINANCE, AND PLANTED PER STANDARD DETAIL MANUAL (R/2.85). STREET TREES SHALL BE A MINIMUM OF 2-2.5 INCH CALIPER.
- THERE ARE NO EXISTING STRUCTURES ON THE SITE, ONLY REMNANTS OF OLD BARN FOUNDATIONS.**
- DEVELOPMENT STAGING:**  
THE PROPOSED PROJECT SHALL BE DESIGNED AND CONSTRUCTED IN ONE STAGE. NO SUB-PHASING IS PROPOSED.
- HABITAT PROTECTION PLAN:**  
A LETTER OF REQUEST FOR INFORMATION PERTAINING TO THE PRESENCE ON THE SITE OF ANY RARE, THREATENED, OR ENDANGERED SPECIES WAS SUBMITTED TO THE MARYLAND DEPARTMENT OF NATURAL RESOURCES, WILDLIFE AND HERITAGE SERVICE ON 3/6/12. THE RESPONSE TO THIS REQUEST WAS RECEIVED ON 10/17/12. NO RTE SPECIES HAVE BEEN DOCUMENTED ON THE PROJECT SITE, HOWEVER PER DNR, THE SITE'S PROXIMITY TO THE ZEKIHA SWAMP WARRANTS THE APPLICATION OF SPECIAL PROTECTION PROCEDURES. A HABITAT PROTECTION PLAN IN ACCORDANCE WITH THE DNR'S RECOMMENDATIONS HAS BEEN DEVELOPED AND IS PROVIDED ON SHEET 1 OF THE PRELIMINARY FOREST CONSERVATION PLAN.
- RECREATION PLAN:**  
PER SECTION 297-220 OF THE CHARLES COUNTY ZONING CODE, ACTIVE AND PASSIVE RECREATIONAL FACILITIES CONSISTENT WITH THE REQUIREMENTS OF FIGURE XIV-3 MUST BE INCLUDED IN THE DESIGN PLAN FOR ANY CLUSTER DEVELOPMENT. RECREATIONAL FACILITIES ARE PROPOSED AS FOLLOWS TO SERVE THE 49 LOT COMMUNITY:  
A GAZEBO, (3) BENCHES, AND A BIKE RACK IN A "POCKET PARK" SETTING IN COMMUNITY OPEN SPACE LOCATED ON THE CORNER OF EAST SPRING VIEW CT. AND POPLAR RIDGE CT., AND  
A (5') WIDE BIKING/WALKING TRAIL LINKING THE END OF TIMBERVIEW CT. WITH COMMUNITY OPEN SPACE ON EAST SPRING VIEW CT. A TYPICAL TRAIL DETAIL HAS BEEN ADDED TO THE PLANS. TRAIL HEAD SIGNAGE AND A BENCH WILL BE PLACED AT EACH END OF THE TRAIL.  
NOTE: ALL RECREATION FACILITIES AND AMENITIES WILL BE MAINTAINED BY THE HOA.
- PARKING:**  
PER FIGURE XXI AND SECTION 297-335 OF THE CHARLES COUNTY ZONING CODE, (2) PARKING SPACES MUST BE PROVIDED PER SINGLE FAMILY DWELLING UNIT. TOTAL OFF-STREET SPACES REQ'D FOR 49 UNITS = 98  
TOTAL OFF-STREET SPACES PROVIDED (IN DRIVEWAYS) = 98  
NOTE: FOR EACH LOT, GUEST PARKING FOR 3-4 CARS CAN BE ACCOMMODATED ON THE STREET ALONG THE (80') LOT FRONTAGES.
- SEPTIC TIER:**  
THE PROJECT IS LOCATED WITHIN TIER 4.
- PLAN REVISION PURPOSE:**  
THE PURPOSE OF THIS REVISION TO THE APPROVED PRELIMINARY SUBDIVISION PLAN IS TO UPDATE IT TO REFLECT CONSISTENCY WITH CURRENT REGULATIONS. THE REVISIONS ARE A RESULT OF THE REQUIRED 8-YEAR CONFORMITY REVIEW REQUIREMENT OF THE CHARLES COUNTY SUBDIVISION REGULATIONS.



CHARLES COUNTY NET OPEN SPACE DATA CALCULATIONS

**Enter area totals in boxes at right**		IN ACRES	
A1	TOTAL TRACT or PLAT AREA		208.67
2	(Minus) Total area of cluster lots (not including agricultural lots)	74.37	
3	(Minus) Total area of conventional lots	0.00	
4	(Minus) Total area of public use lots	0.00	
5	(Minus) Total area of reserve	0.00	
6	(Minus) Total area of stormwater management lots	0.00	
7	(Minus) Total area of public road dedication	6.86	
8	(Minus) Total area of any land outside of open space, but not included above (PRIVATE R/W AREA)	0.68	
B1	GROSS AREA OF OPEN SPACE		126.76
2	(Minus) Resource Protection Area (RPZ) included within Open Space	26.67	
3	(Minus) Area of isolated Wetlands (not associated with RPZ) within Open Space	0.00	
C1	NET NEW OPEN SPACE		100.09



Charles County Government  
Emergency Services  
911 Addressing Office

Phone: 410-489-3332 Fax: 410-489-3337

Subdivision: PINEY BRANCH ESTATES  
Election District: 8 Tax Map: 34 Tax Grid: 11 ADC Map: 18-H-3

Road Name	Location	Reserved
E SPRING VIEW CT	010 POPLAR RIDGE CT; 010 LA PLATA RD; 010 LARITA RD	<input checked="" type="checkbox"/>
MARSH LILY PL	010 SPRING VIEW CT; 010 POPLAR RIDGE CT; 010 LARITA RD	<input checked="" type="checkbox"/>
POPLAR RIDGE CT	010 LA PLATA RD; 010 PINEY CHURCH RD	<input checked="" type="checkbox"/>
SPICE BUSH PL	010 POPLAR RIDGE CT; 010 LARITA RD	<input checked="" type="checkbox"/>
SUMMERSWEET PL	010 SPRING VIEW CT; 010 POPLAR RIDGE CT; 010 LARITA RD	<input checked="" type="checkbox"/>
TIMBERVIEW CT	010 POPLAR RIDGE CT; 010 LA PLATA RD	<input checked="" type="checkbox"/>
R SPRING VIEW CT	010 POPLAR RIDGE CT; 010 LA PLATA RD	<input checked="" type="checkbox"/>

Requesting Party: KATHY FLERAGE/USA  
Reserved Date: 5/4/2012 911 Coordinator: KMR Communications:

SHEET INDEX

1	COVER
2	PRELIMINARY SUBDIVISION PLAN
3	LOT DETAIL SHEET
4	ENTRANCE PLAN AND DETAIL SHEET

REQUESTED DESIGN MODIFICATIONS

USE OF PANHANDLE LOTS IN THE SUBDIVISION DESIGN

LIST OF REQUIRED REGULATORY APPROVALS (PER APPENDIX A ITEM 21 OF SUB. REGS.)

- PLANNING & GROWTH MANAGEMENT APPROVAL
- DEVELOPMENT SERVICES APPROVAL
- SOIL CONSERVATION DISTRICT APPROVAL
- RECORD PLAT APPROVAL AND RECORDATION

LIST OF REQUIRED PERMITS

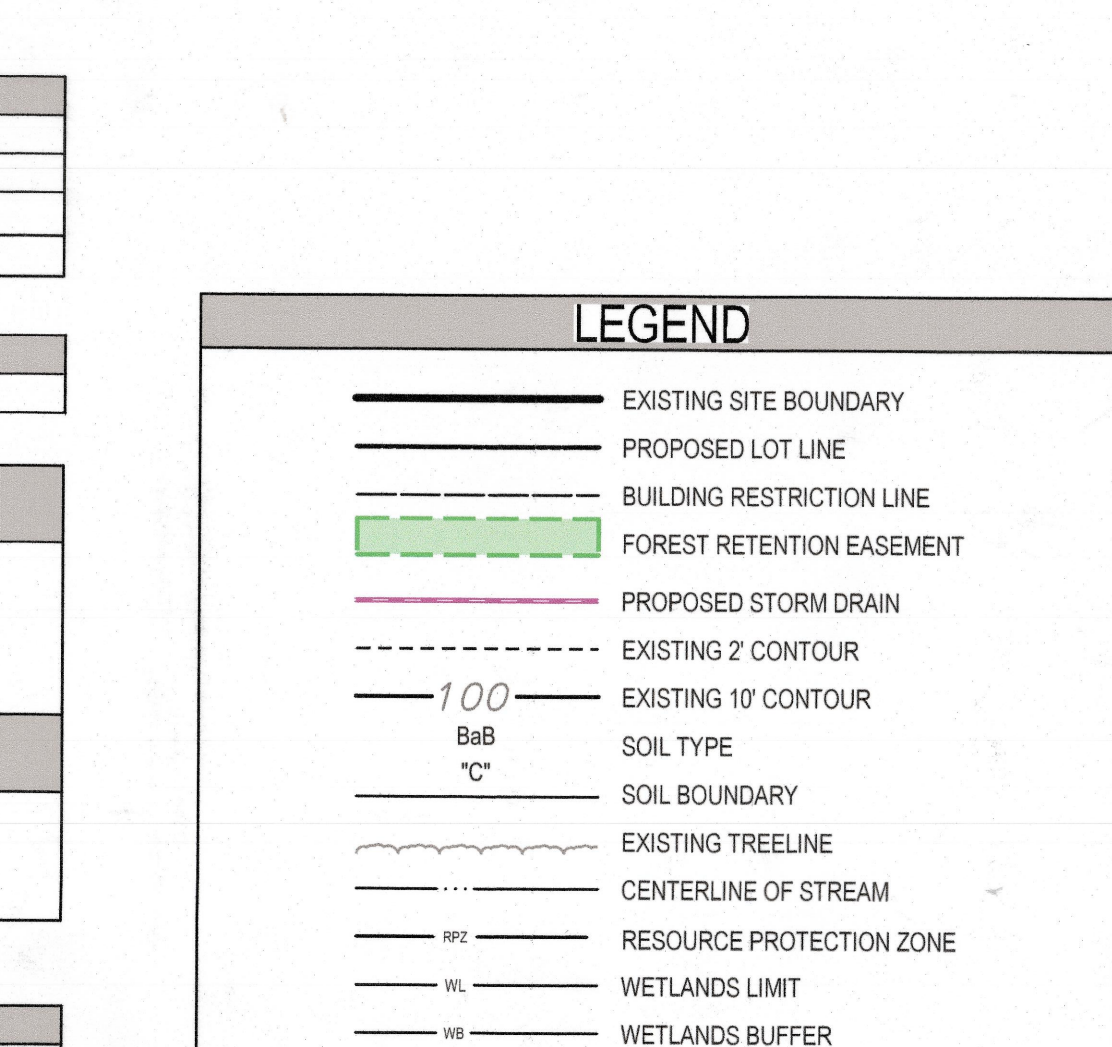
- DEVELOPMENT SERVICES PERMIT
- CPDM GRADING PERMIT
- S&D SEDIMENT & EROSION CONTROL PERMIT

RELATED SUBMITTALS

- CONCEPTUAL STORM WATER MANAGEMENT PLAN
- FOREST STAND DELINEATION PLAN
- PRELIMINARY FOREST CONSERVATION PLAN

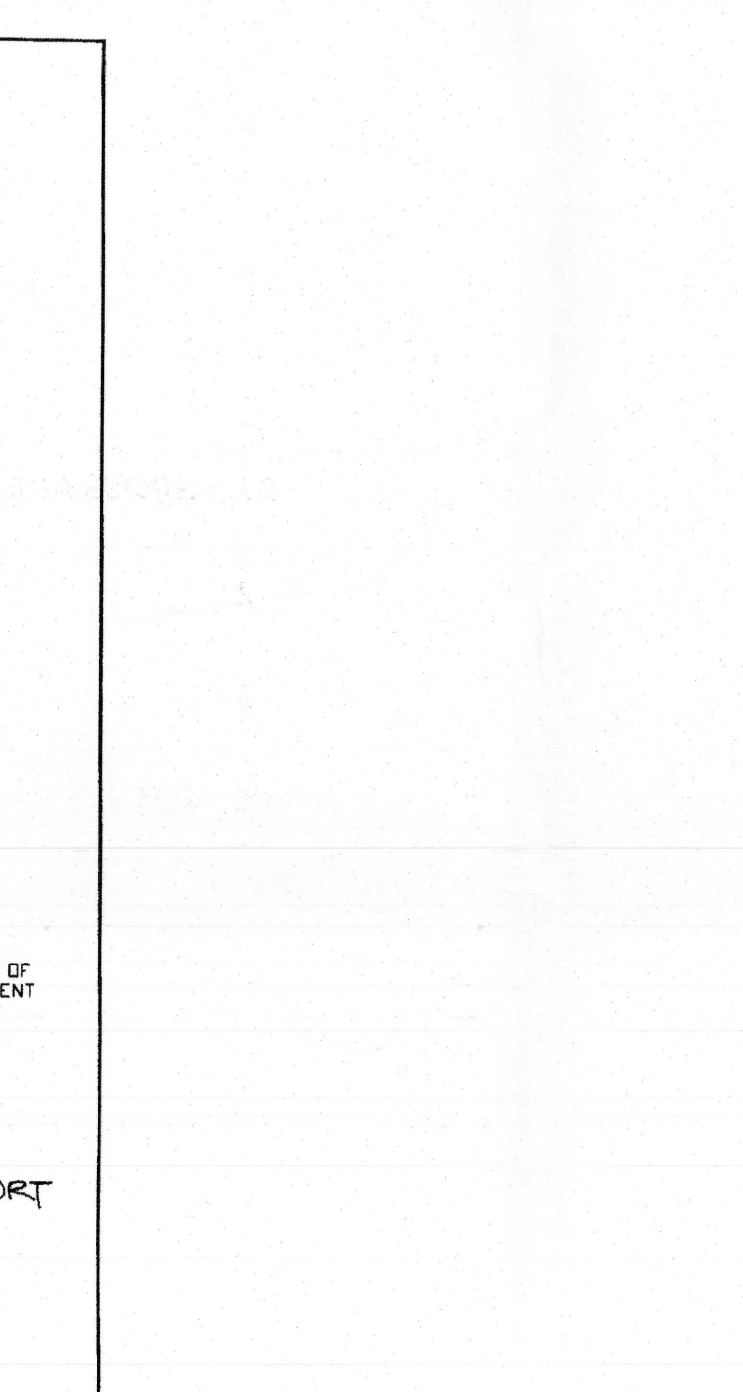
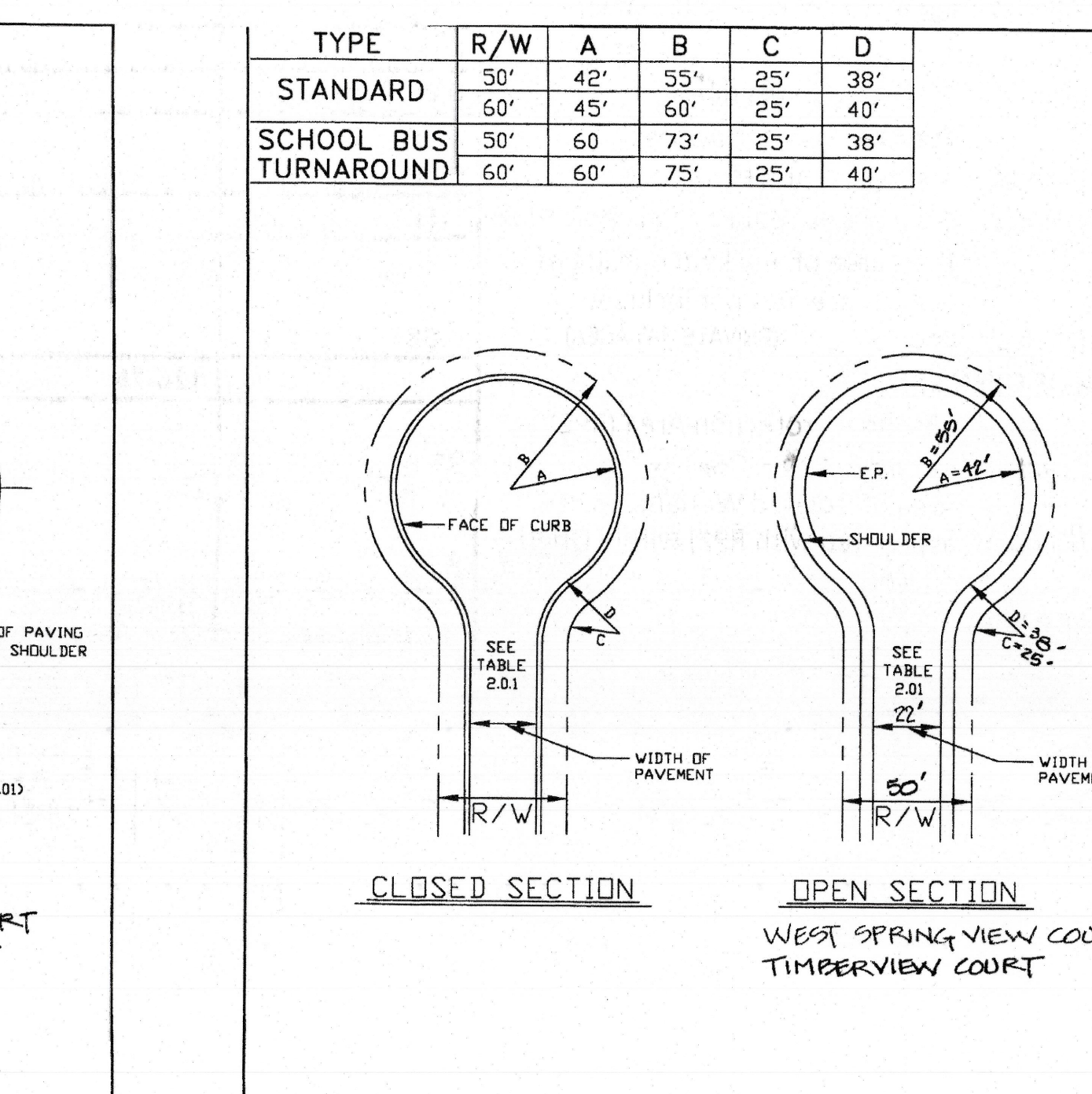
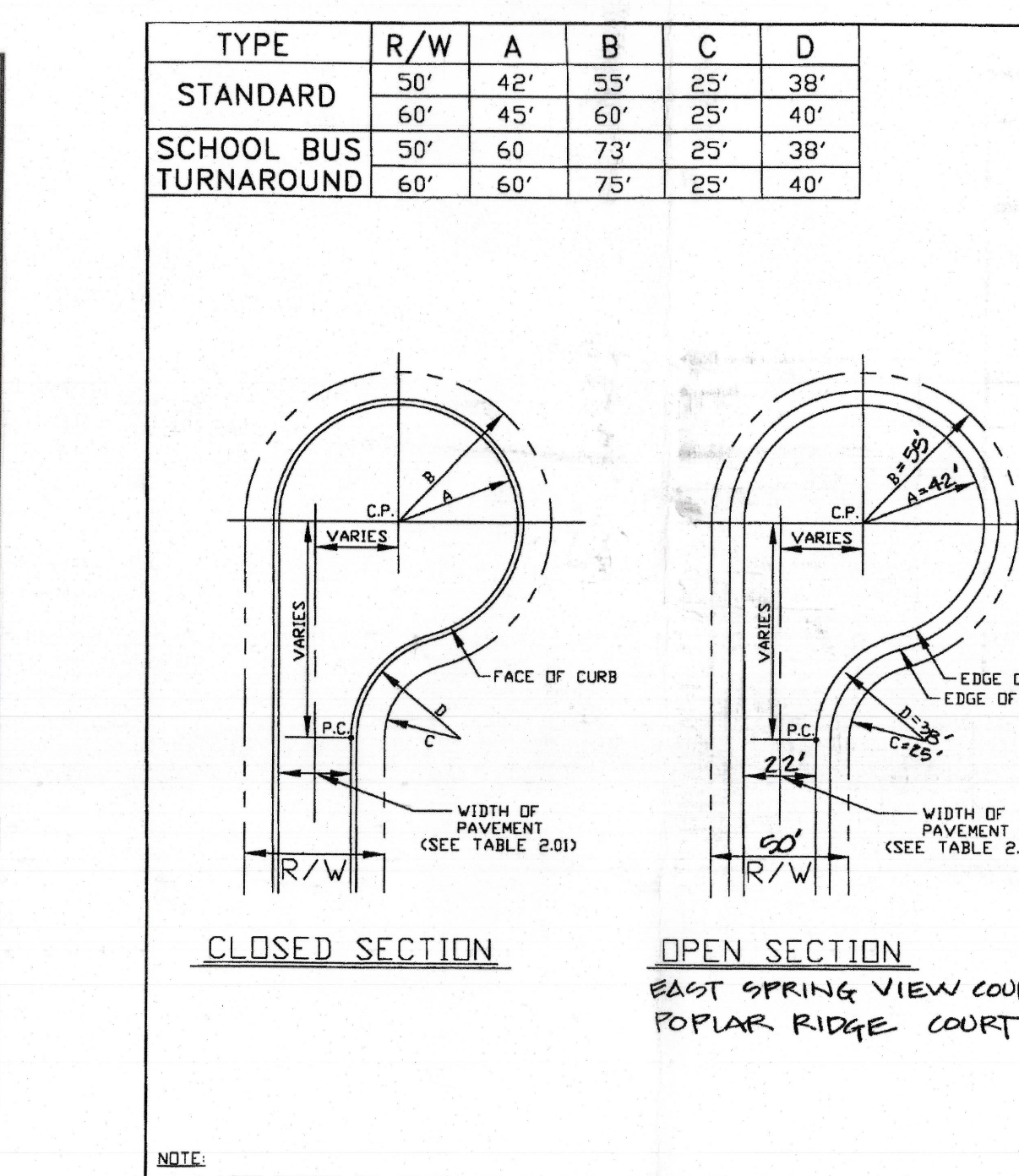
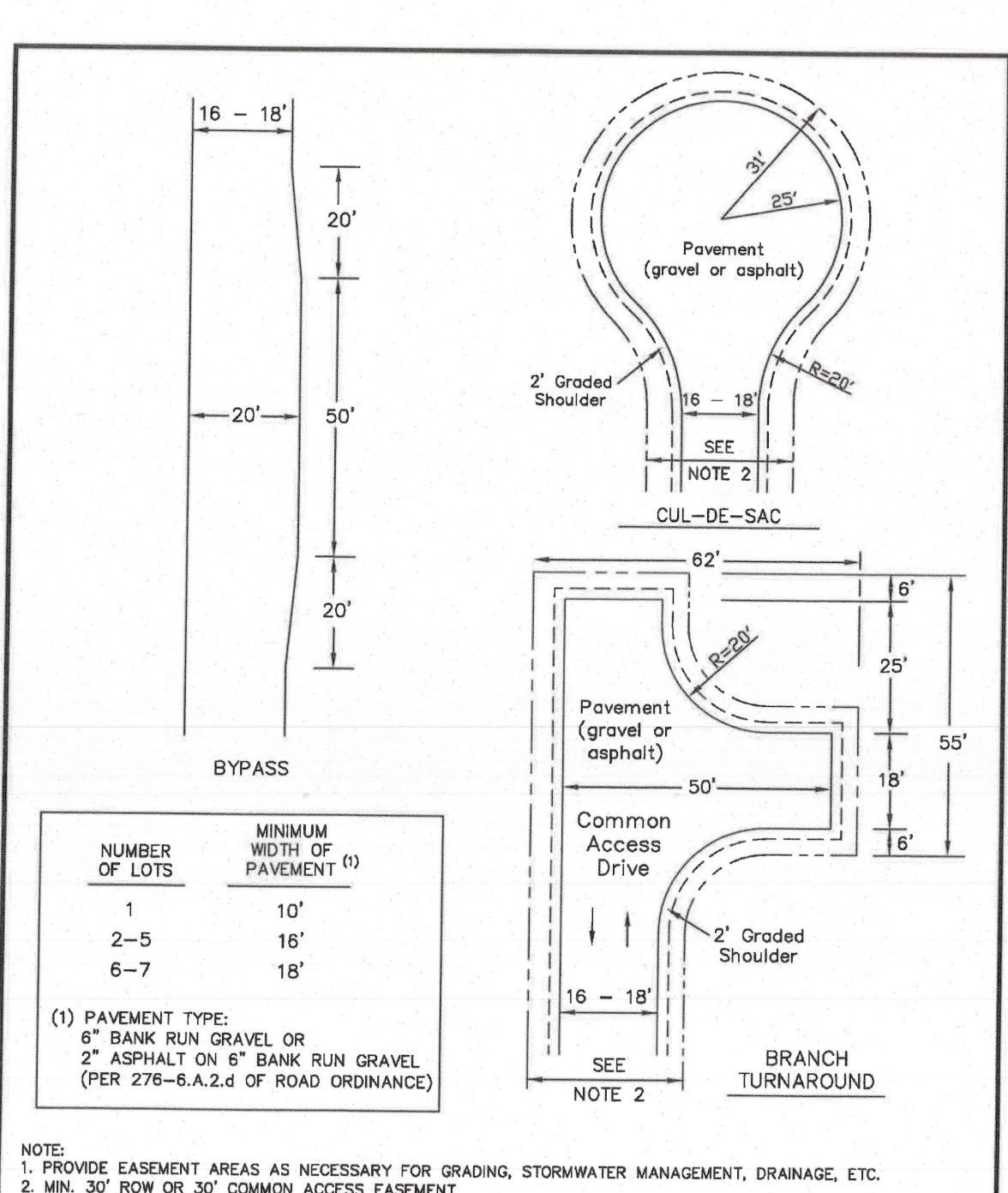
SOIL SUMMARY TABLE

SOIL SERIES	SYMBOL/HYDRO GROUP	HYDRIC	ERODIBILITY (K-FACTOR)	ROAD CONSTRUCTION
BELTSVILLE SILT LOAM	Bib	C	PARTIALLY 0.37	MODERATELY SUITED
BELTSVILLE SILT LOAM	Bbc	C	NO 0.37	MODERATELY SUITED
GROSSTOWN GRAVELLY	Gsb	B	NO 0.24	MODERATELY SUITED
GROSSTOWN-MARR-HOGSHEAD COMPLEX	Gmf	B	NO 0.32	MODERATELY SUITED
GROSSTOWN-MARR-HOGSHEAD COMPLEX	Gmf	B	PARTIALLY 0.32	POORLY SUITED
ISSUE SILT LOAM	Is	C	PARTIALLY 0.37	POORLY SUITED



APPROVED

CHARLES COUNTY GOVERNMENT  
PRELIMINARY PLAN  
FILE # PLREV-210011  
APPROVAL DATE 5/19/2012  
SIGNATURE *[Signature]*  
PLREV-210011



WALDORF OFFICE  
401 Post Office Road, Suite 103  
Waldorf, MD 20602  
P. 301.870.2196 F. 301.870.2884

Engineering  
Planning  
Environmental Sciences

www.soltesz.com

MISS UTILITY NOTE

OWNER/DEVELOPER/APPLICANT  
PEGGY DOBSON  
8735 MITCHELL ROAD  
LA PLATA, MARYLAND 20646  
ATTN: PEGGY DOBSON  
PHONE # (301) 870-2166

NO.	REVISIONS PER CPCM COMMENT	DATE	BY
4	REVISED PER CPCM COMMENTS	1-21-22	CNF/CNF
3	REVISED PER CPCM COMMENTS	11-2-21	CNF
2	REVISED PER SHA COMMENT DATED 7-22-13	7-24-13	CNF
1	REVISED PER CPCM COMMENT DATED 12-18-12	2-18-13	CNF

DATE: SEPTEMBER 2012  
CHECKED: LIZ/CNF/REC  
DESIGNED: LIZ/CNF/REC  
DATE: 9/10/12  
CHECKED: CNF/REC

PROFESSIONAL CERTIFICATION

HEREBY CERTIFY THAT THESE DOCUMENTS WERE PREPARED OR APPROVED BY ME AND THAT I AM A FULLY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MARYLAND  
LICENSE NO. 32,971 EXPIRATION DATE: 1-15-24

DATE: 5/19/2012

DATE	LOCATION	NO. OF SHEETS	TOTAL SHEETS
3/24/12	LIBBY FLOOD CONTROL	11	150/173
3/24/12	LIBBY FLOOD CONTROL	11	150/173

COVER SHEET

REVISION # 1

**PINEY BRANCH ESTATES**

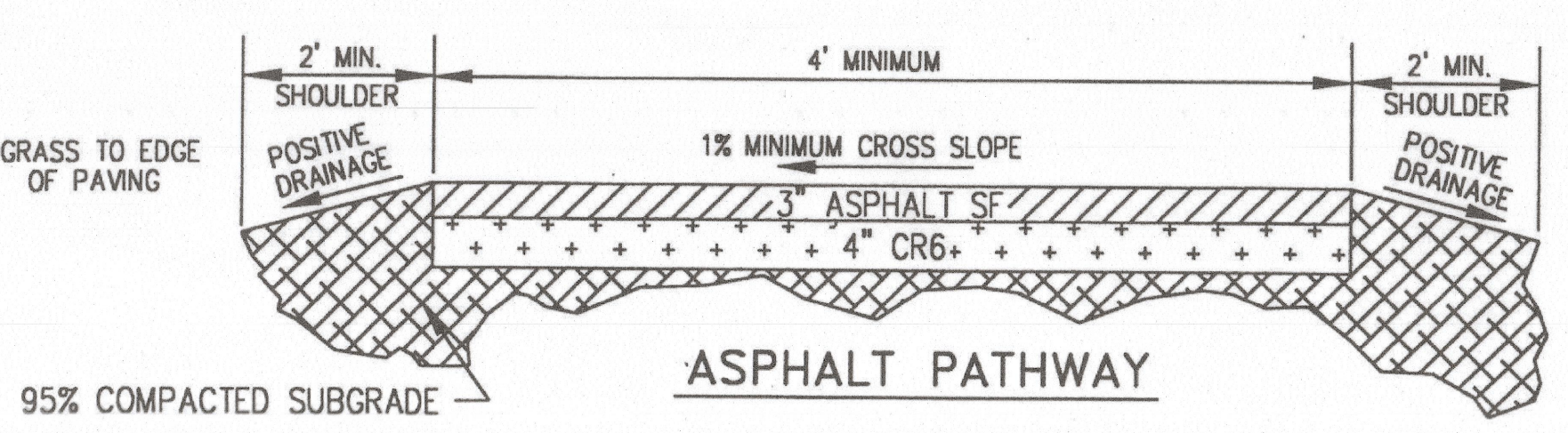
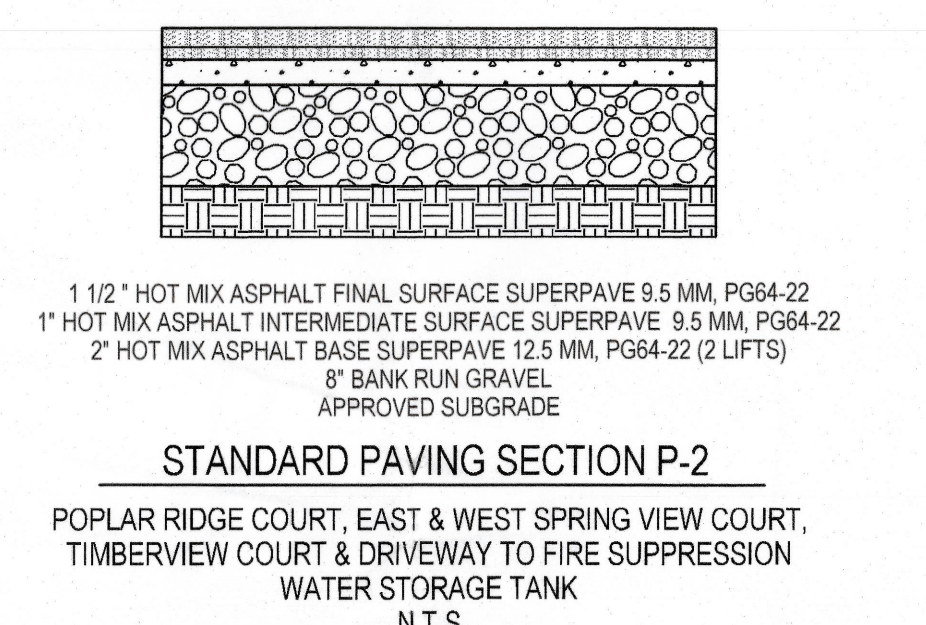
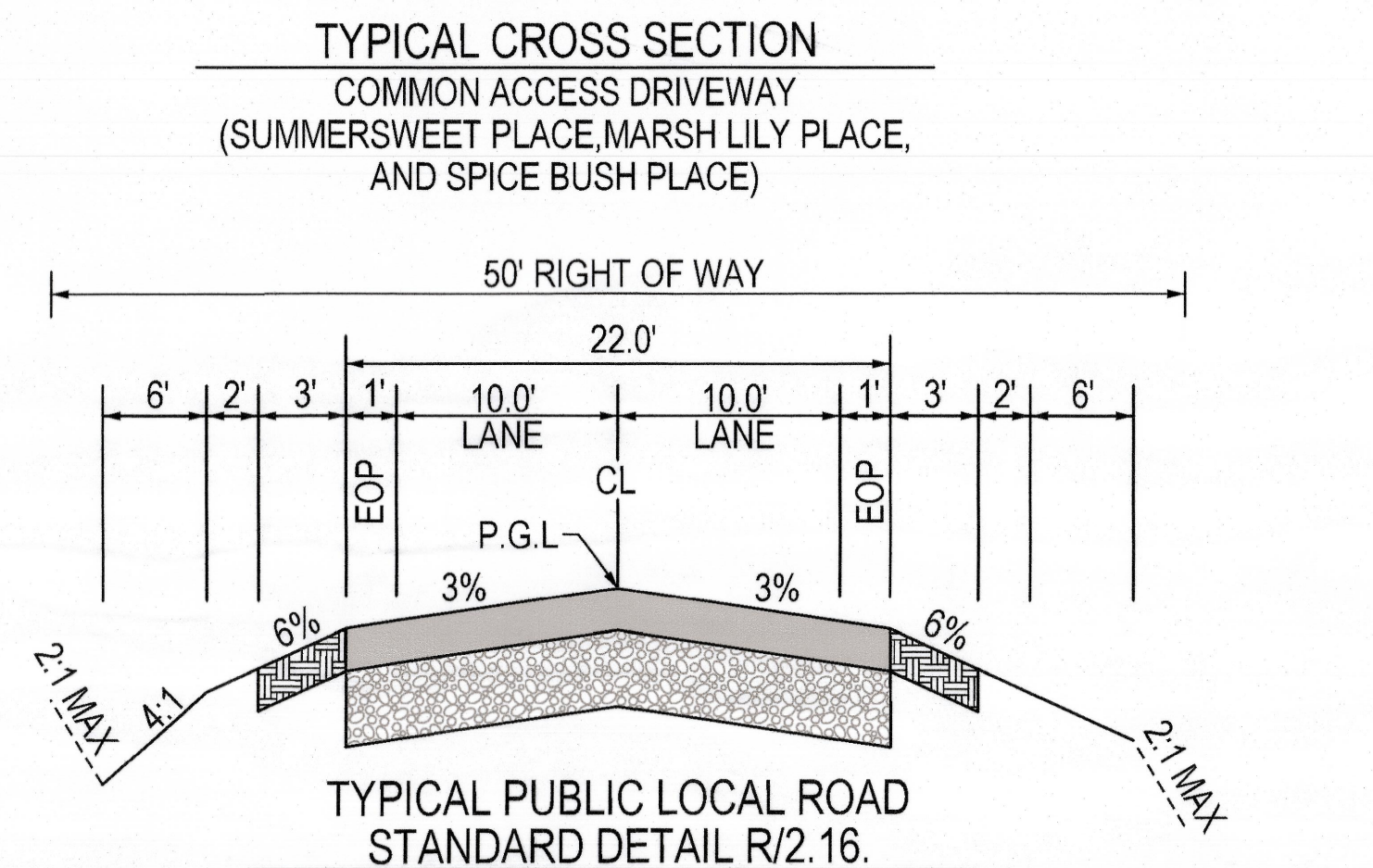
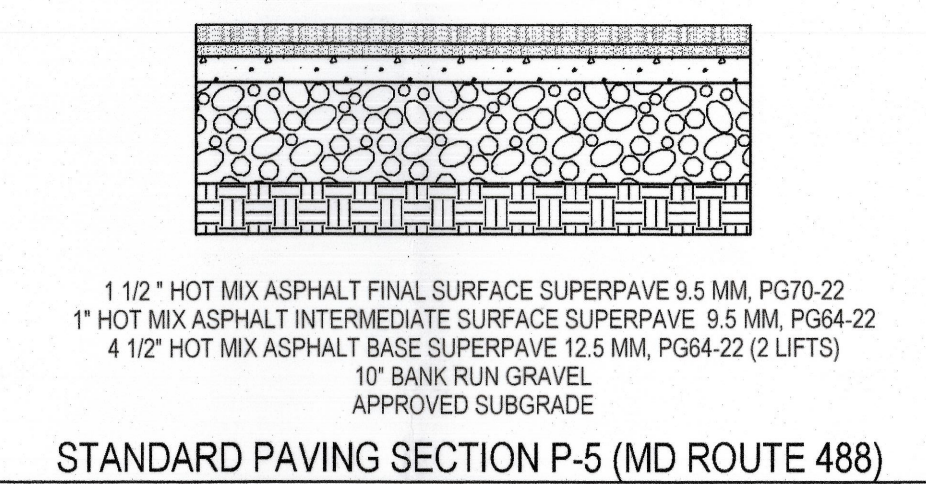
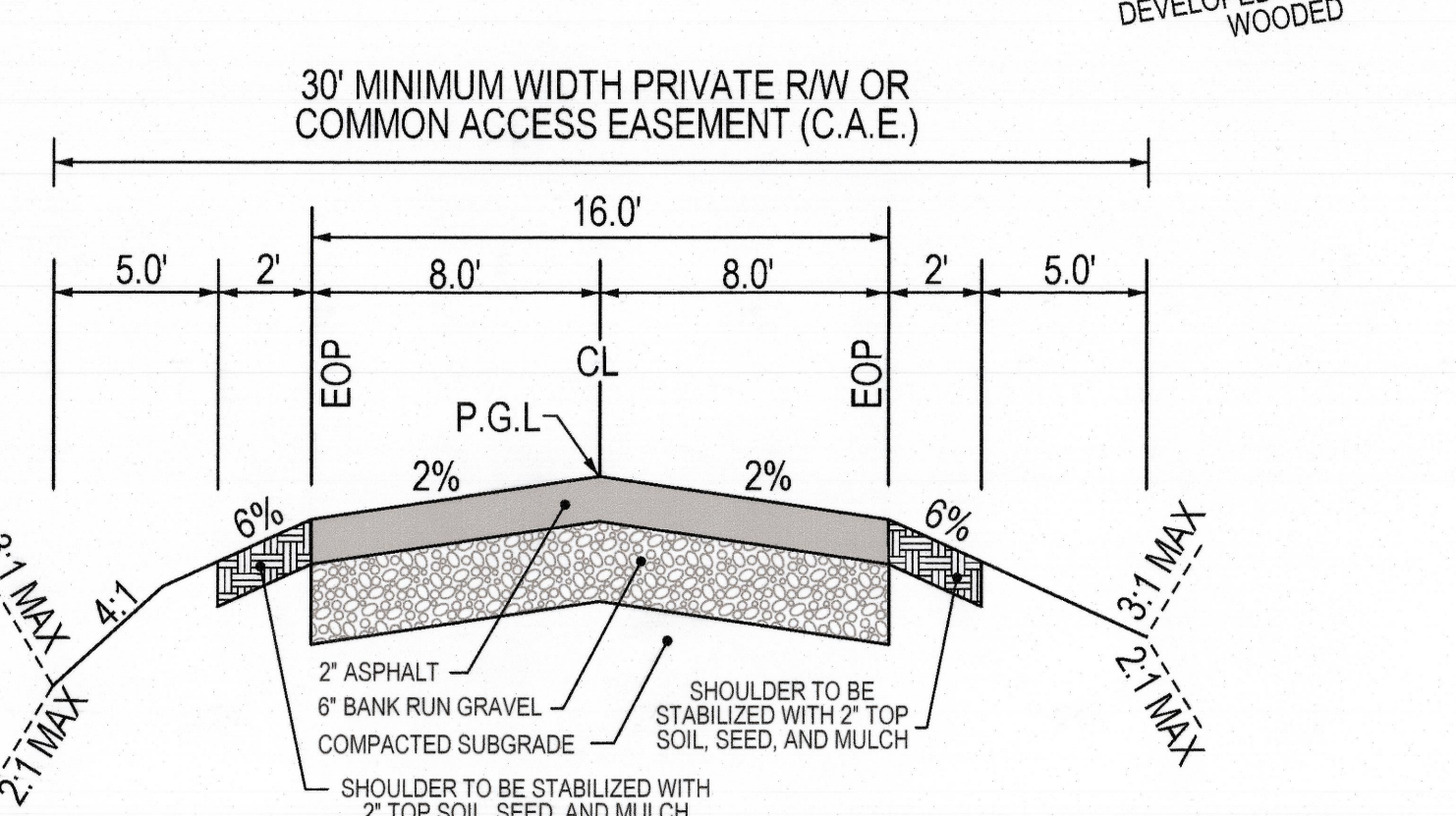
8TH ELECTION DISTRICT  
CHARLES COUNTY, MD

Engineering  
Planning  
Environmental Sciences

www.soltesz.com

PROJECT NO.





**MISS UTILITY NOTE**

INFORMATION CONCERNING EXISTING UNDERGROUND UTILITIES WAS OBTAINED FROM AVAILABLE RECORDS. THE CONTRACTOR MUST DETERMINE THE EXACT LOCATION AND DEPTH OF ALL EXISTING UTILITIES AND UTILITIES COVERED BY DIGGING TEST PITTS. THE CONTRACTOR SHALL BE RESPONSIBLE FOR THE DEPTH OF EXCAVATION. CONTACT THE UTILITY AT 1-800-291-7777 48 HOURS PRIOR TO THE START OF EXCAVATION. IF QUERIES ARE MADE, SHOW UP ON THE PLAN OR TRIM 10 INCHES. WHOEVER IS LESS, CONTACT THE ENGINEER AND THE UTILITY COMPANY BEFORE PROCEEDING WITH CONSTRUCTION. CLEARANCES LESS THAN NOTED MAY REQUIRE REVISION TO THE PLAN.

**OWNER/DEVELOPER/APPLICANT**

PEGGY DOBSON  
8735 MITCHELL ROAD  
LA PLATA, MARYLAND 20646  
ATTN: PEGGY DOBSON  
PHONE # (301) 870-2166

DATE	REVISION	BY	DATE
SEPTEMBER 2012	REVISED PER SHA COMMENT DATED 7-22-13	CNF	7-24-13
DESIGNED: IJZ/CNF/REC	REVISED PER CPGM COMMENT DATED 12-19-12	CNF	2-19-13
DESIGNED: IJZ/CNF/REC	REVISION		

**PROFESSIONAL CERTIFICATION**

I HEREBY CERTIFY THAT THESE DOCUMENTS WERE PREPARED OR APPROVED BY ME AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MARYLAND UNDER LICENSE NO. 32,511 EXPIRATION DATE: 1-15-24

STATE OF MARYLAND  
PROFESSIONAL ENGINEER  
REGISTRATION NO. 32,511  
EXPIRATION DATE: 1-15-24

**PRELIMINARY SUBDIVISION PLAN**

**REVISION # 1**

**PINEY BRANCH ESTATES**

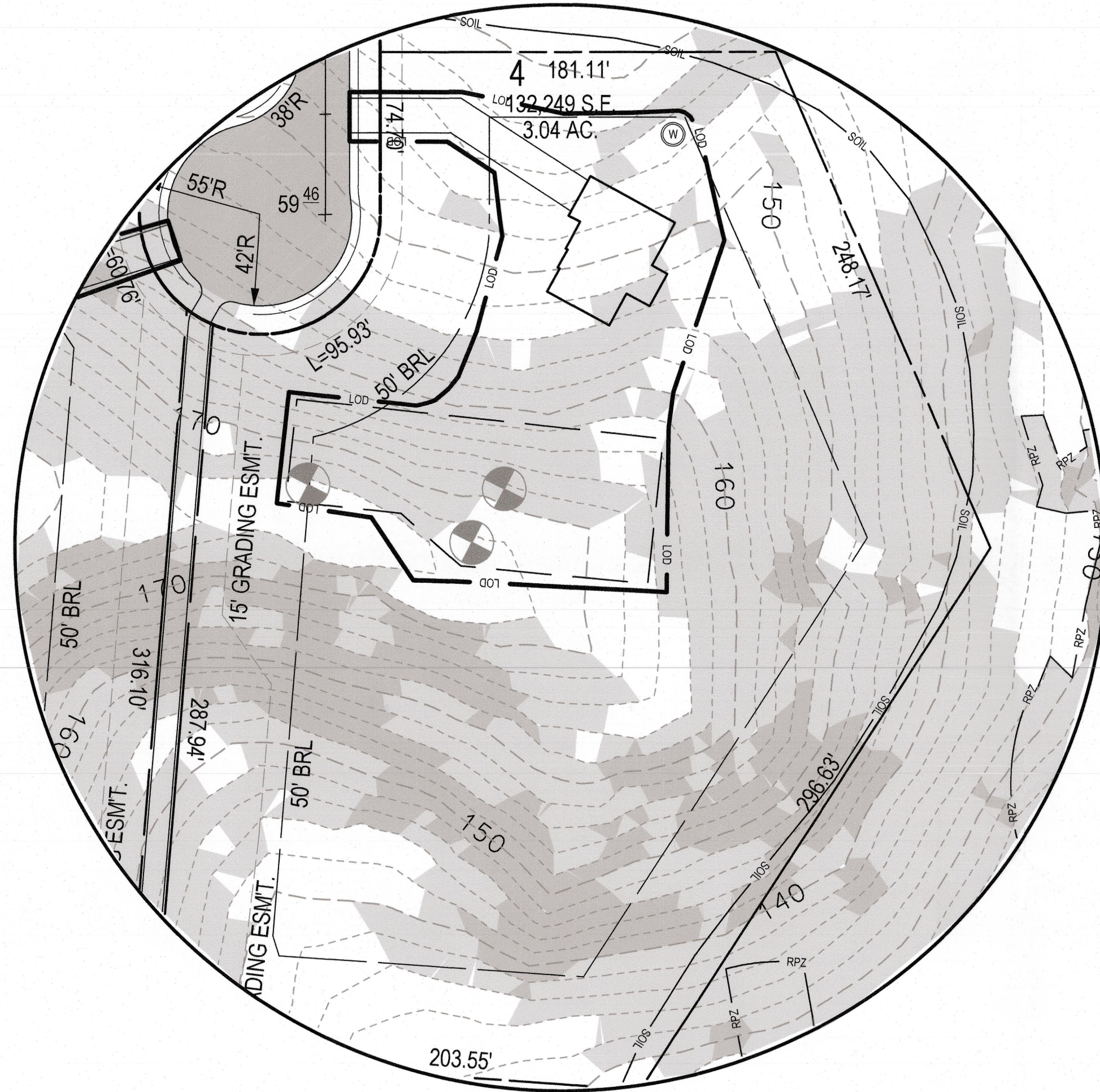
**8TH ELECTION DISTRICT**

**CHARLES COUNTY, MD**

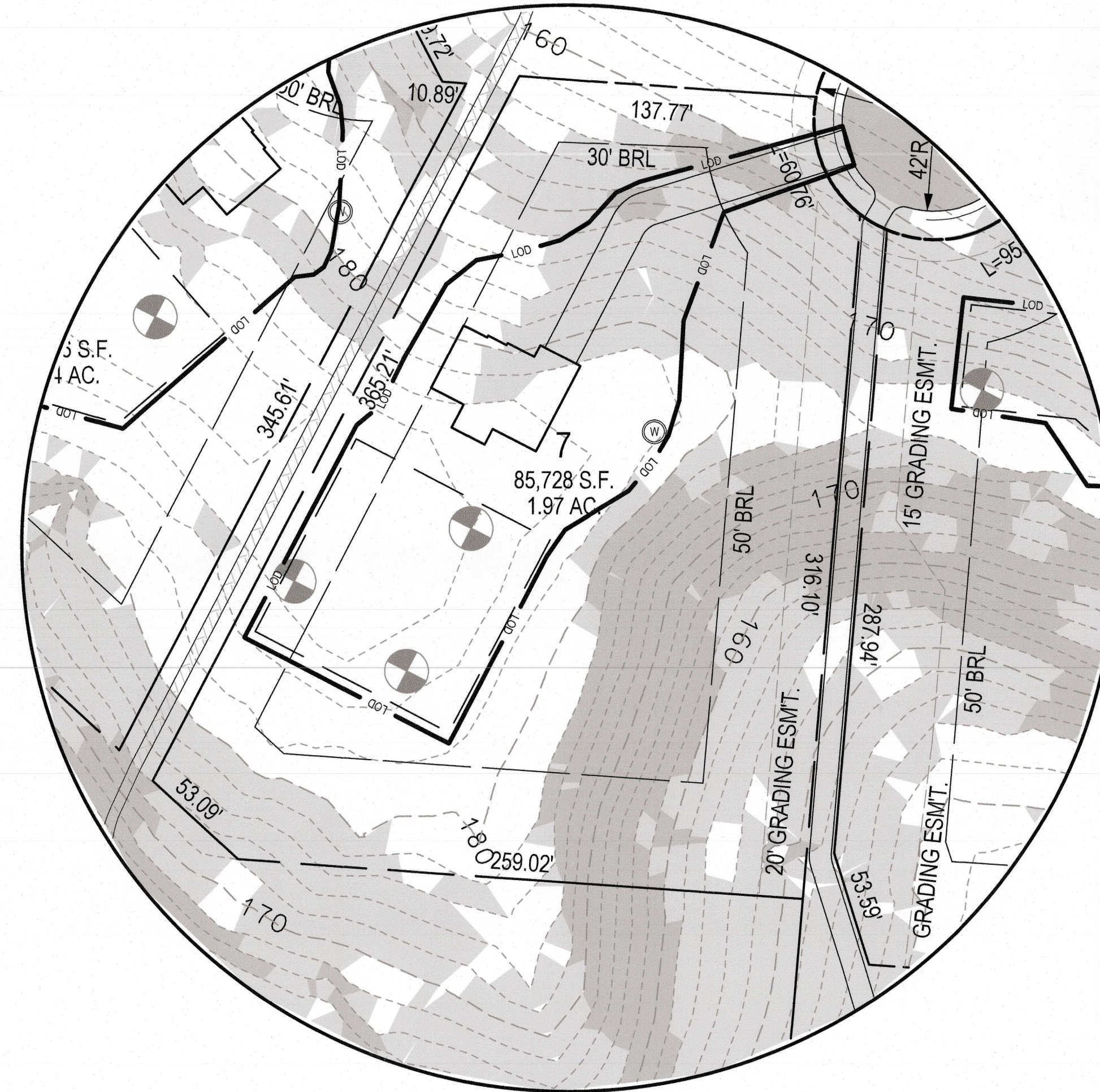
Engineering Planning Environmental Sciences  
WALDORF OFFICE  
401 Post Office Road, Suite 103  
Waldorf, MD 20602  
P. 301.870.2166 F. 301.870.2884

SHEET 2 OF 4

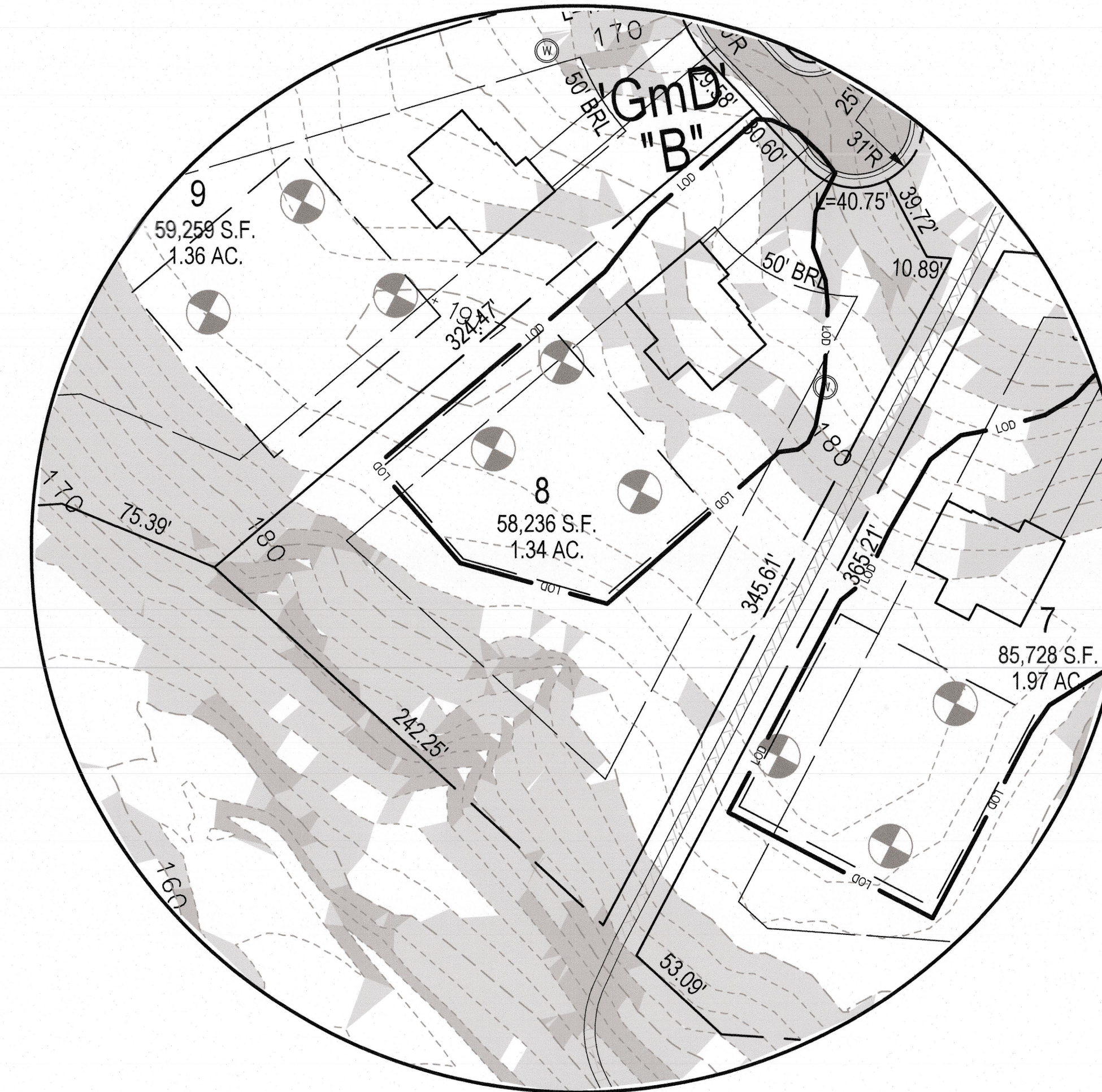




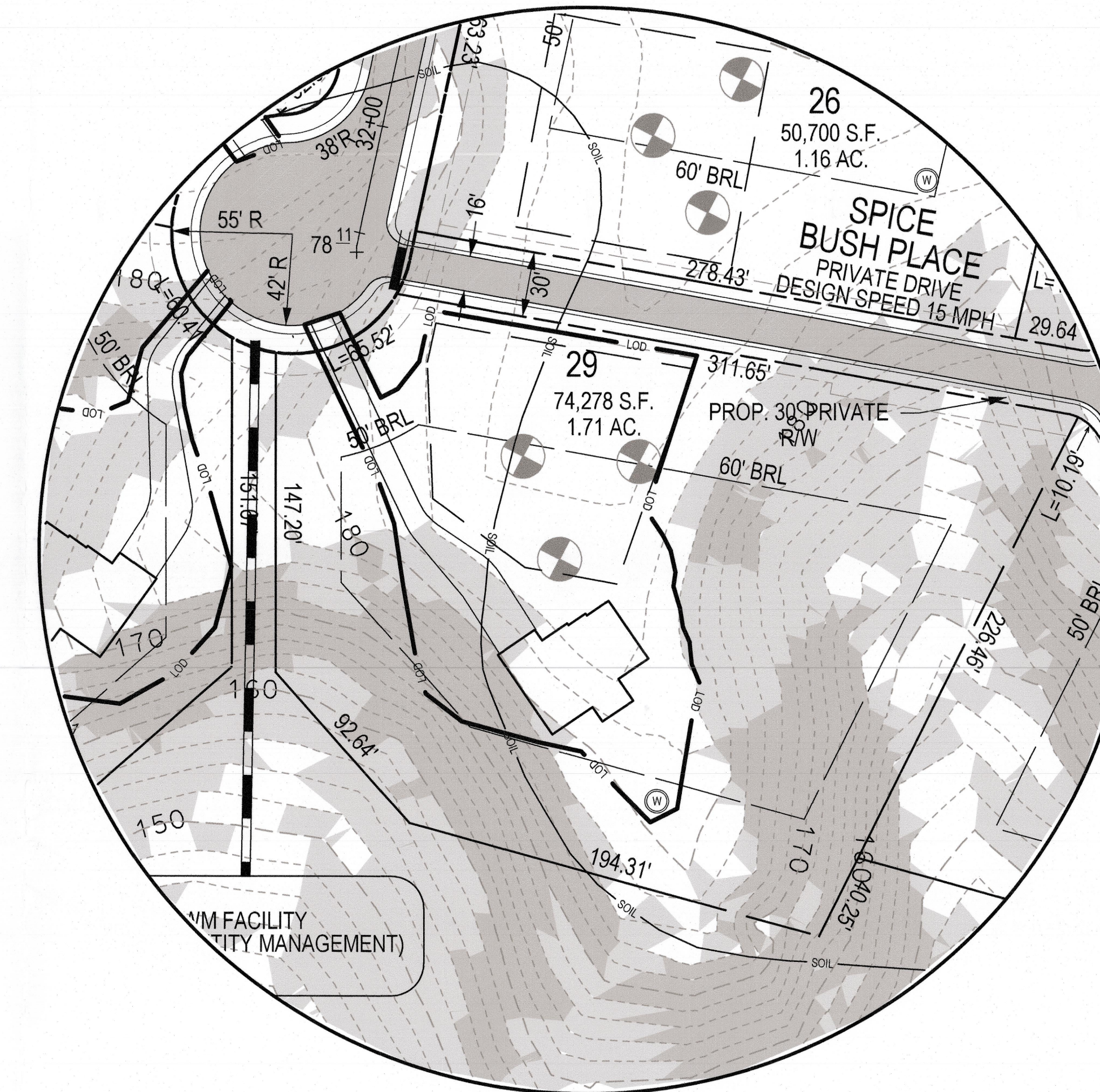
LOT 4



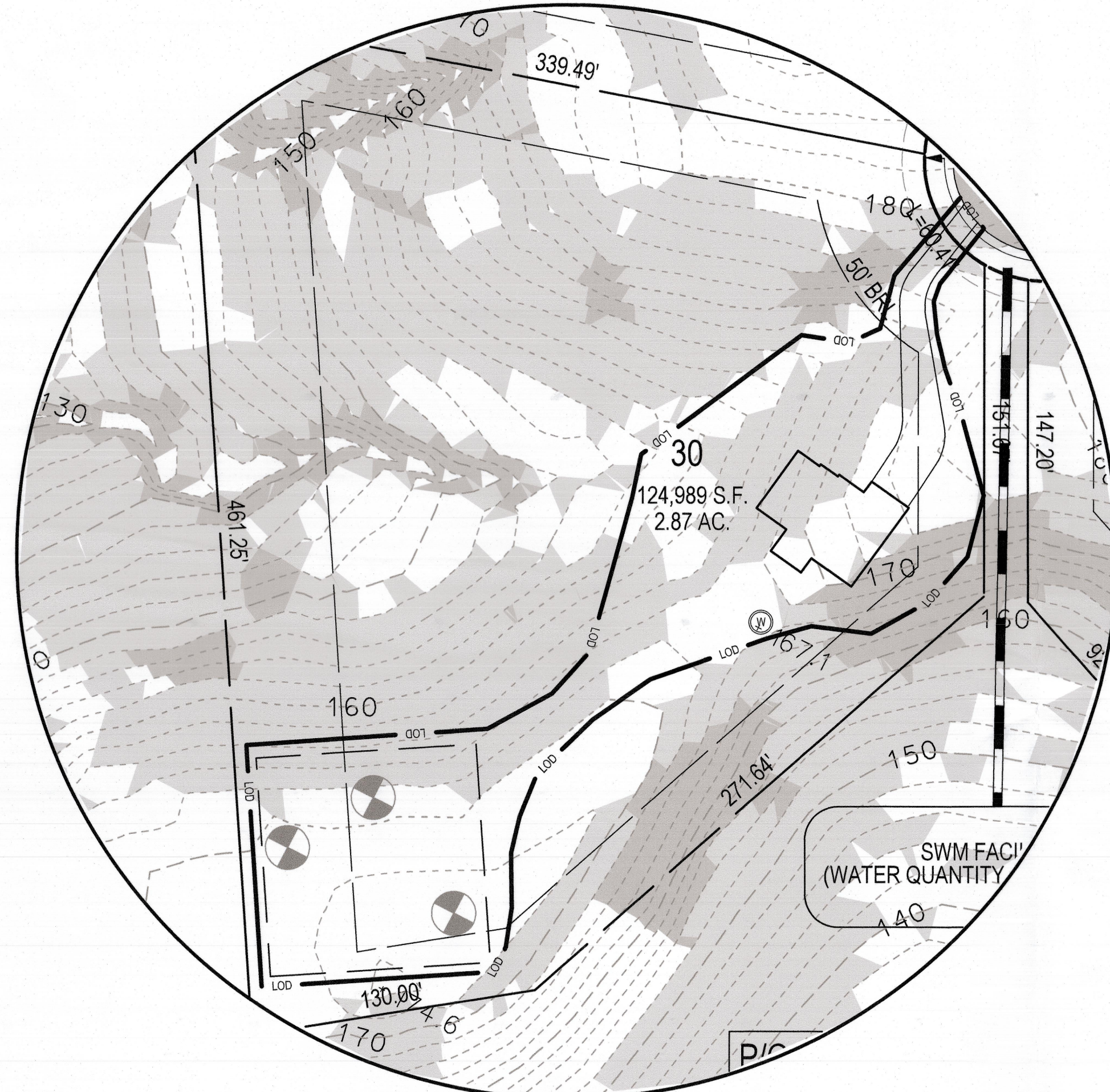
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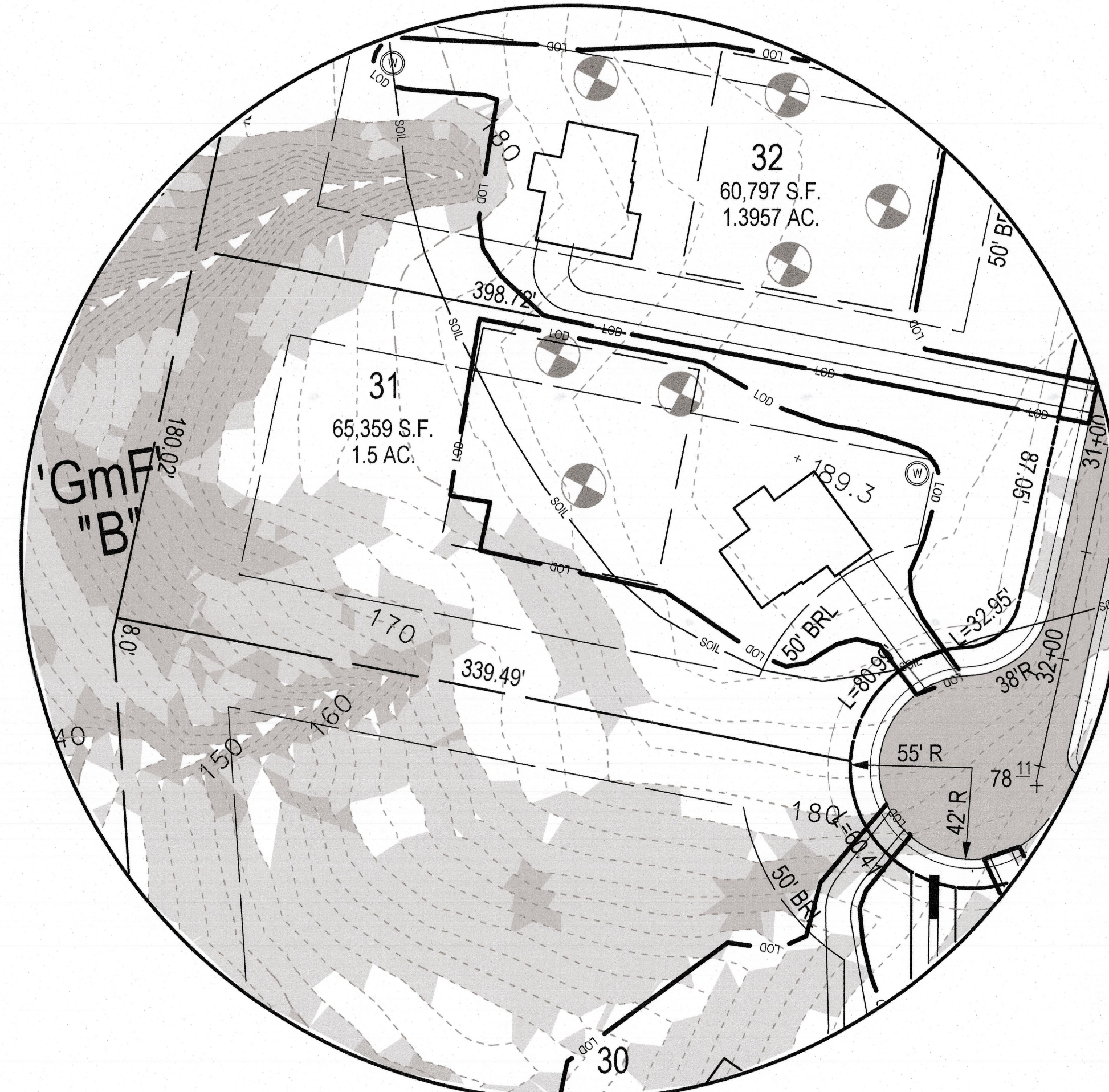
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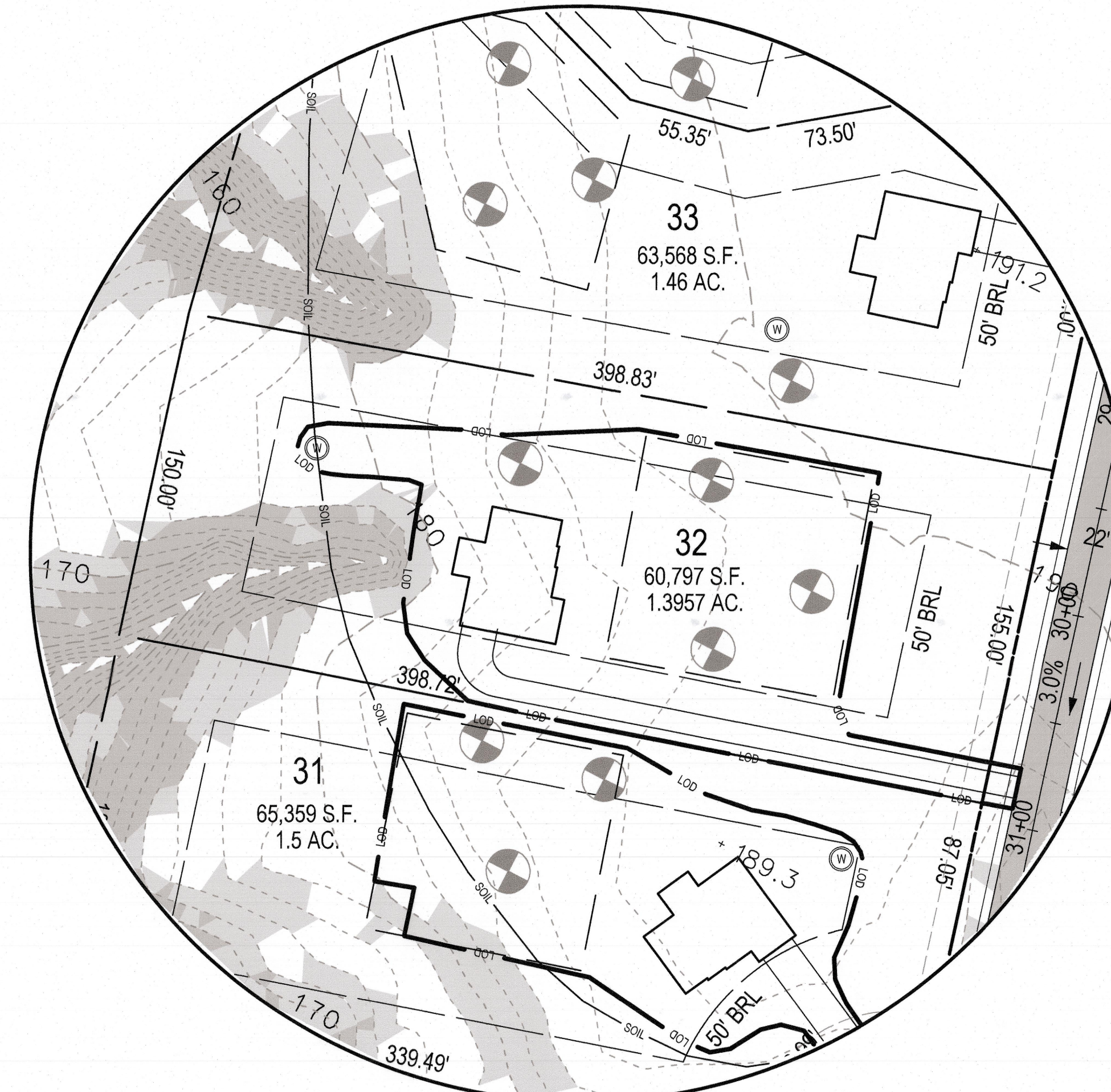
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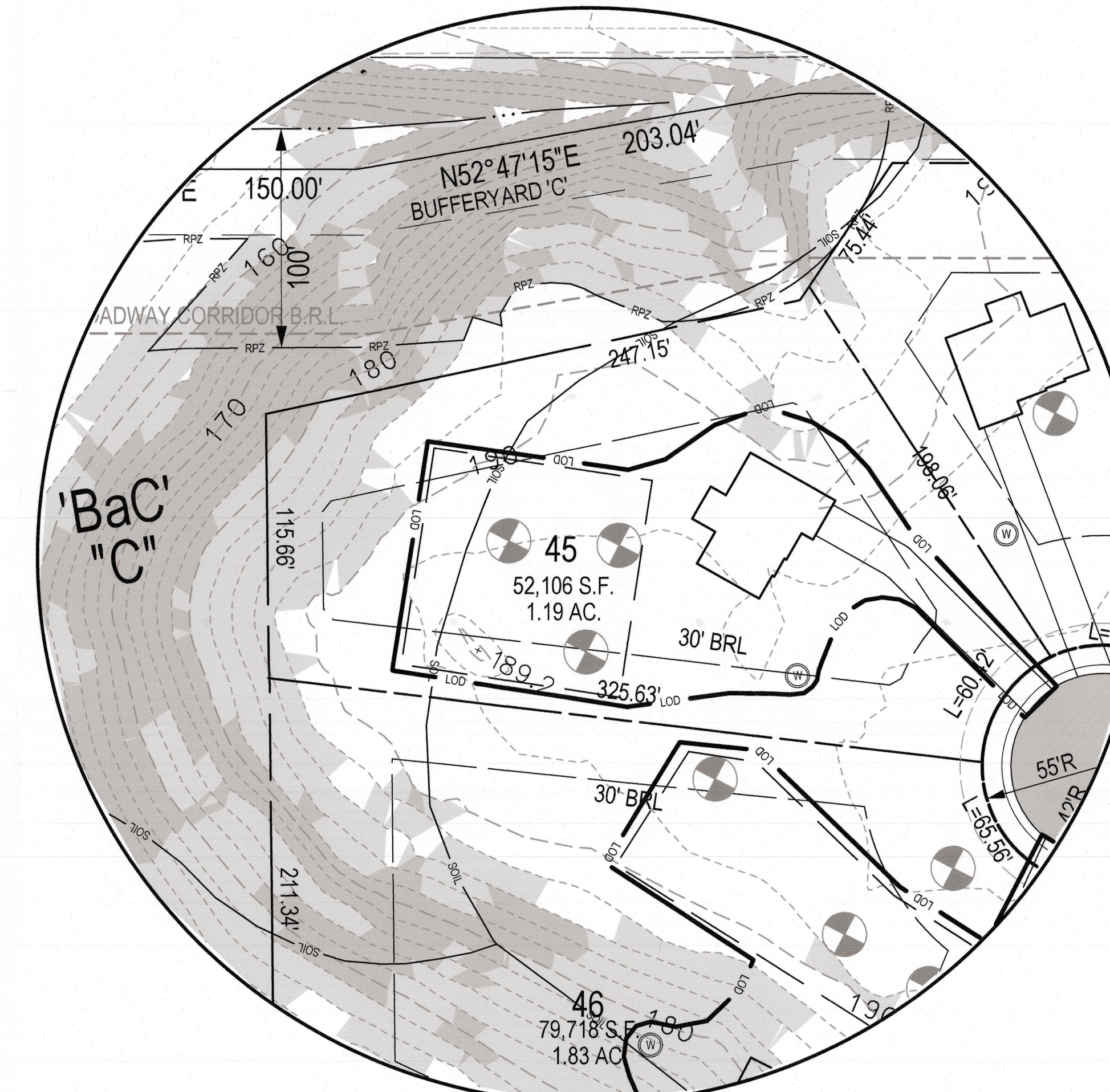
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LOT 31



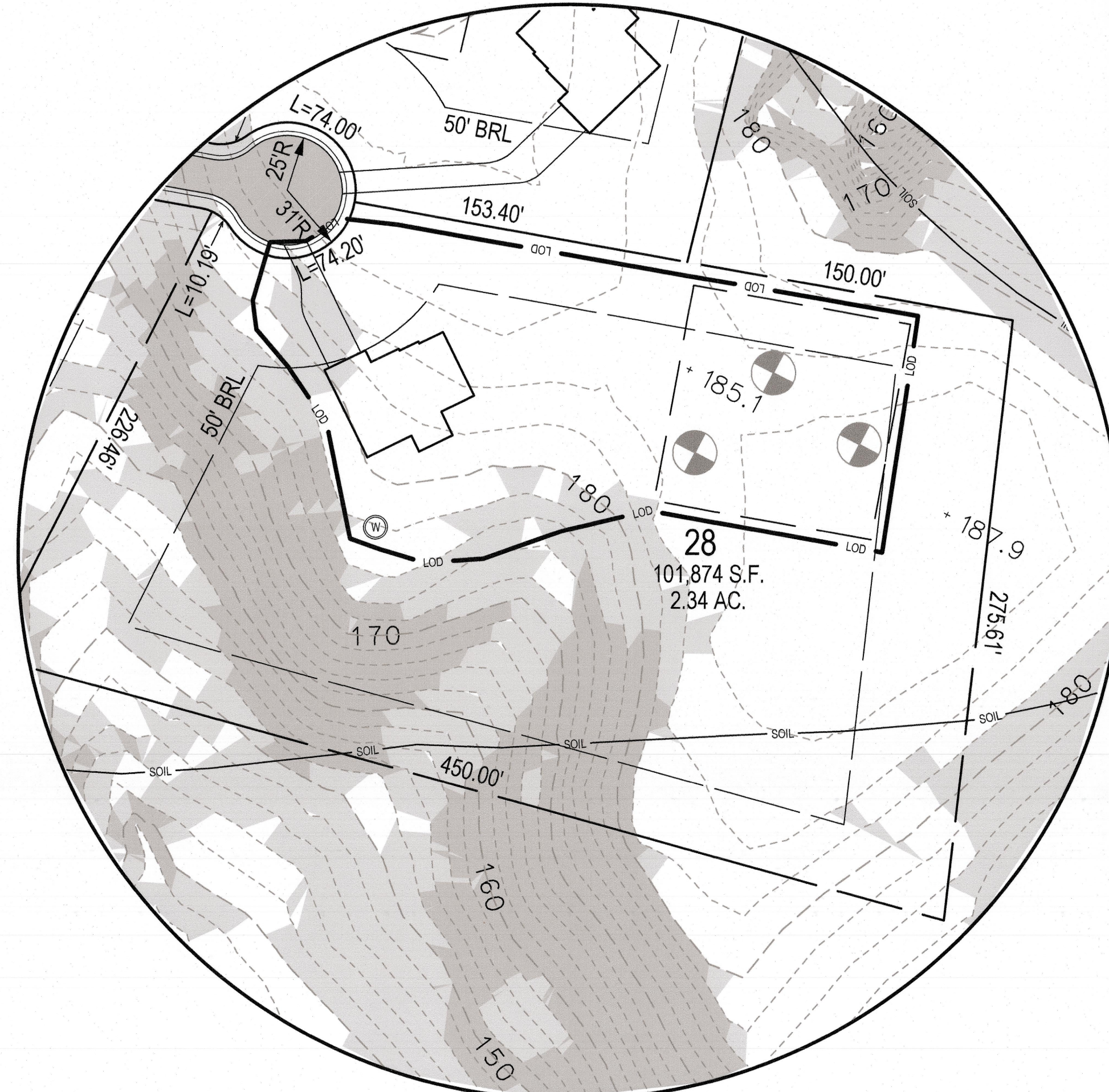
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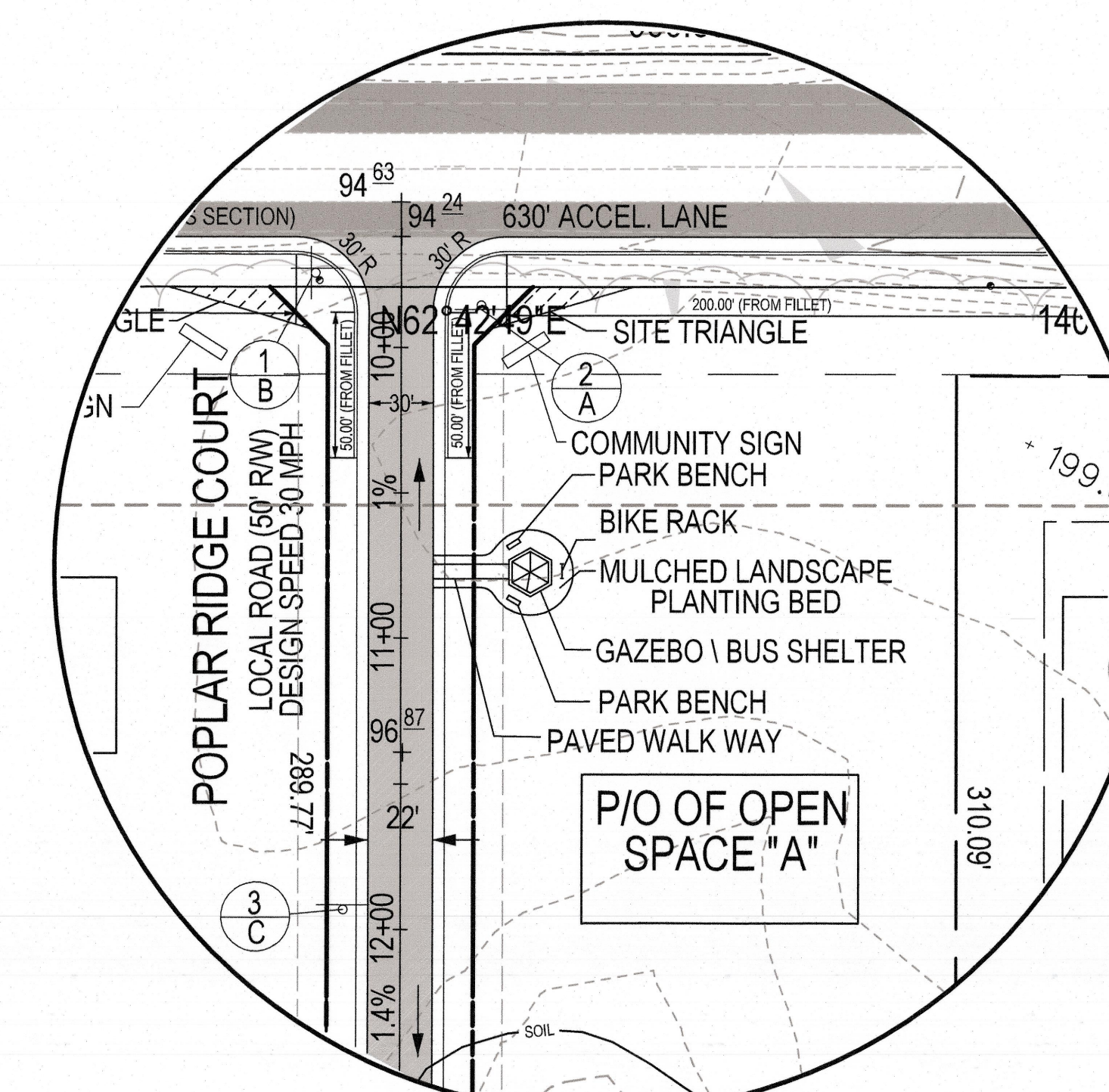
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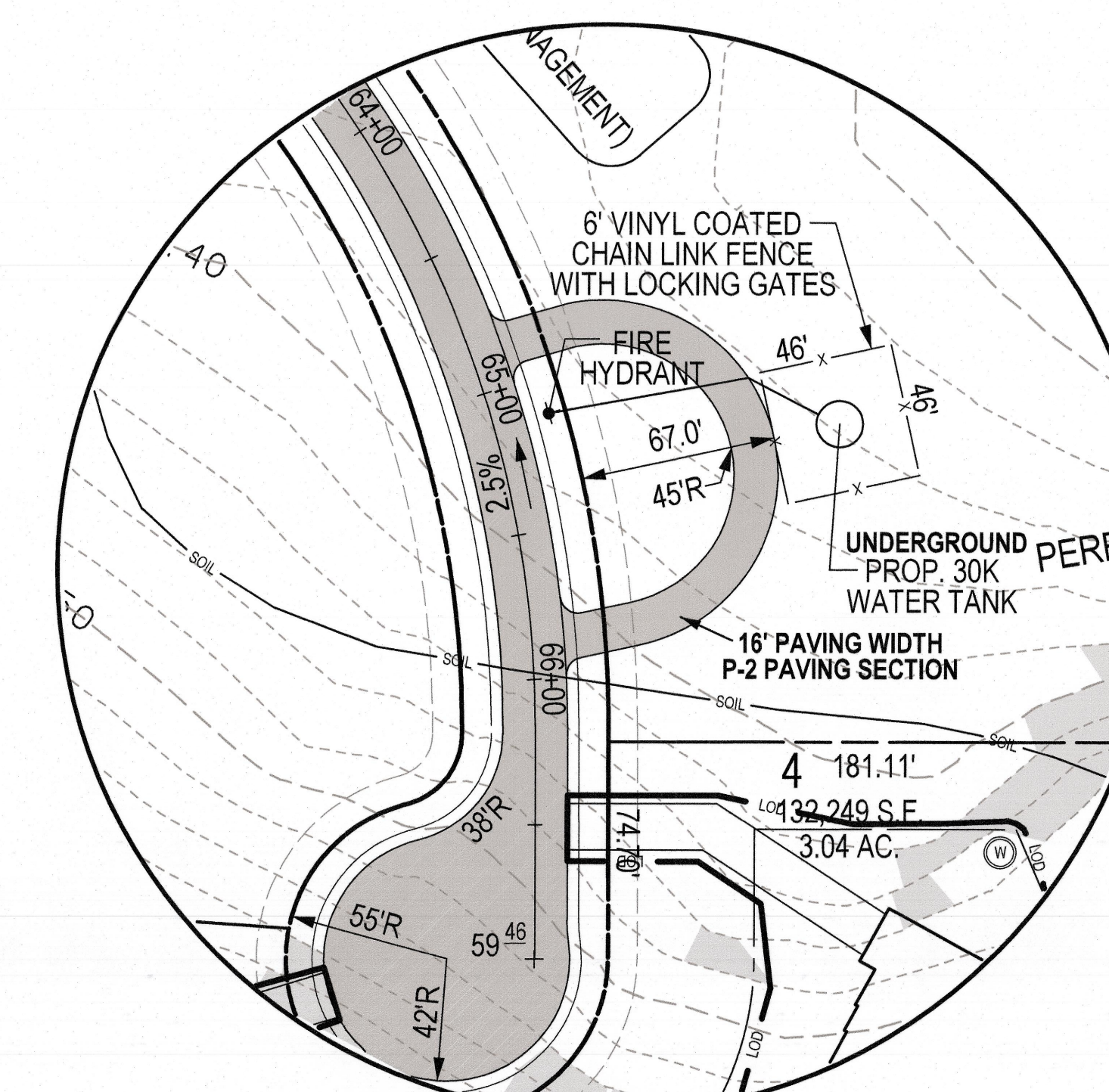
LOT 46



LOT 28



POCKET PARK DETAIL



FIRE SUPPRESSION FACILITY DETAIL

- 1. FIRE (DRY) HYDRANT TO BE 6' OR LESS FROM THE EDGE OF PAVING.
- 2. 30,000 GAL. STORAGE TANK TO BE UNDERGROUND.

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NO.	REVISION	DATE	BY	DATE
1	REVISED PER COPGM COMMENT DATED 12-16-12		CNF	2-19-13
		SEPTEMBER 2012		
		DESIGNED: ILUZ / CNF / REC		
		TECHNICAL: ILUZ / CNF / REC		
		CHECKED: CNF / REC		

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**OWNER/DEVELOPER/APPLICANT**  
 PEGGY DOBSON  
 8735 MITCHELL ROAD  
 LA PLATA, MARYLAND 20646  
 ATTN: PEGGY DOBSON  
 PHONE #: (301) 870-2168

NO.	REVISION	DATE	BY	DATE
1	REVISED PER COPGM COMMENT DATED 12-16-12		CNF	2-19-13
		SEPTEMBER 2012		
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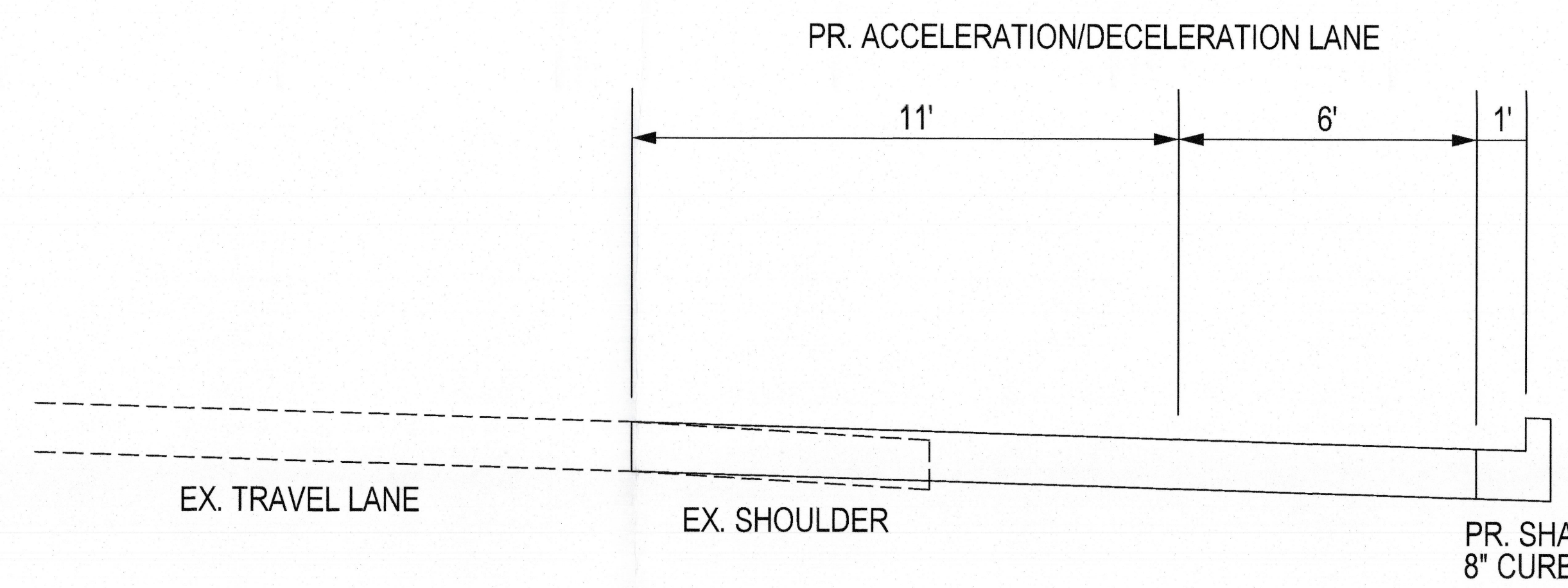
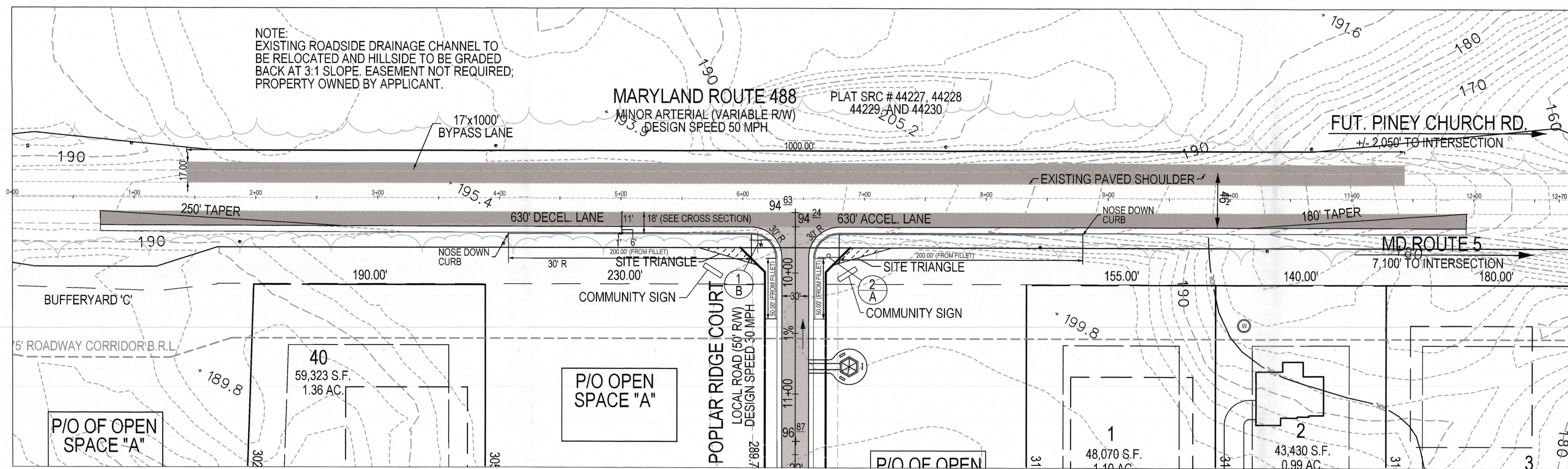
PROFESSIONAL CERTIFICATION  
 I HEREBY CERTIFY THAT THESE DOCUMENTS WERE PREPARED OR APPROVED BY ME, AND THAT I AM A FULLY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MARYLAND.  
 LICENSE NO. 12571 EXPIRATION DATE: 1-15-24

**INSET SHEET**

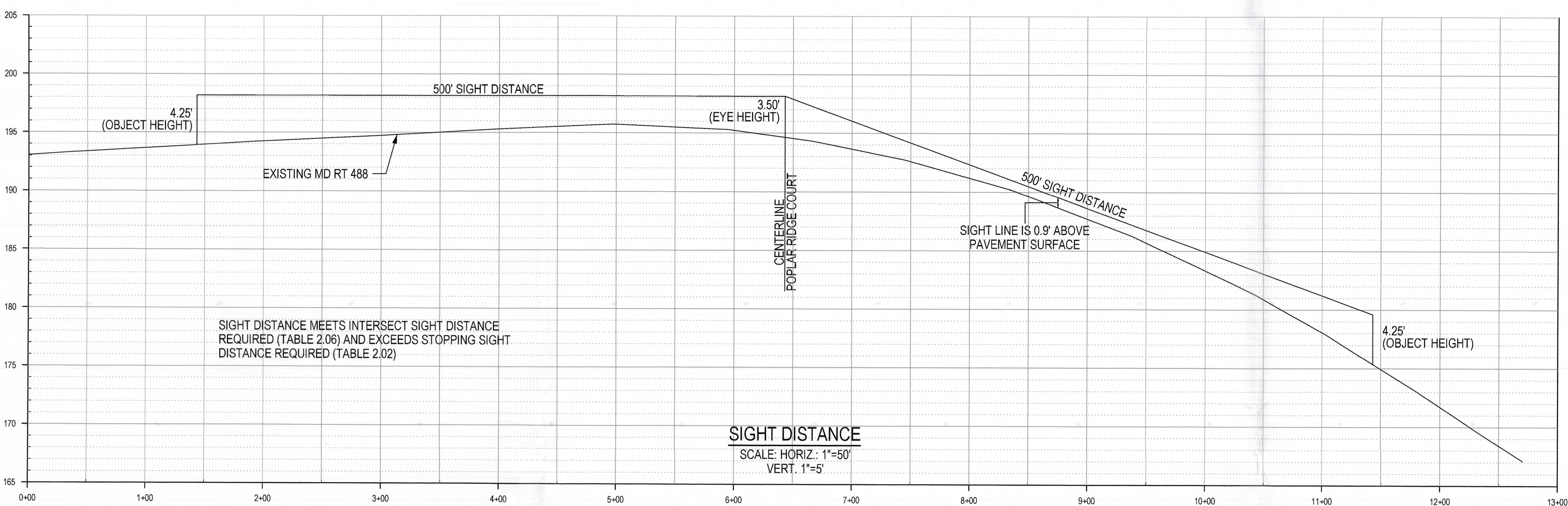
REVISION # 1  
**PINEY BRANCH ESTATES**  
 8TH ELECTION DISTRICT  
 CHARLES COUNTY, MD

SHEET 3 OF 4

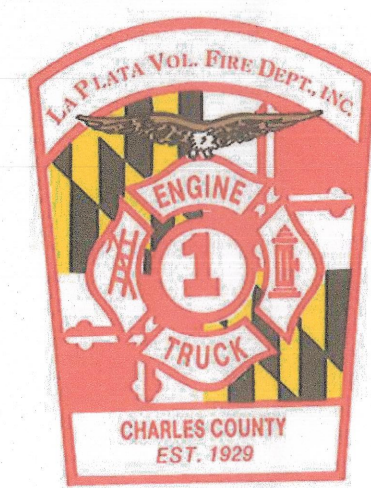




-EX. SHOULDER TO BE REMOVED AND RECONSTRUCTED TO FULL DEPTH PAVEMENT AND GRAVEL SECTION.  
-PAVEMENT SECTION TO BE IN ACCORDANCE WITH MSHA CRITERIA AT TIME OF FINAL DESIGN.



LA PLATA VOLUNTEER FIRE DEPARTMENT, INC.  
P.O. BOX 728  
LA PLATA, MARYLAND 20646  
301-934-9201 • 301-870-3858  
FAX 301-934-4217



May 30, 2013

Ms. Heather Kelley, Senior Planner  
Charles County Department of  
Planning & Growth Management  
P.O. Box 2150  
La Plata, MD 20646

Re: Piney Branch Estates, XPN #12-0016

Dear Ms. Kelley:

After completing our review of the revised preliminary subdivision plans for the above-referenced project, the La Plata Volunteer Fire Department is able to grant approval at this time of the rural fire suppression system as designed. The conditions of approval are as follows:

- General Note 16 on the cover sheet is revised to read, "A 30,000 gallon underground storage tank located on East Spring View Court is proposed as the water source to meet rural fire suppression requirements. The detailed design of the fire suppression facility shall be included in the Development Services application and plans, and shall be reviewed and approved by the La Plata VFD before issuance of the Development Services permit. The fire suppression system shall be bonded with the other subdivision infrastructure. The fire suppression facilities shall be constructed and deemed operational by the La Plata VFD before the issuance of any building permit for the project, other than a single model home. The fire suppression system and hydrant will be maintained by the Piney Branch Estates HOA."

- The final engineering plans for the subdivision will specify the following required features for the fire suppression system:
  - A hydrant or similar piping with a (6") swivel National Standard Thread (NST) female hose adapter
  - Vents on the tank
  - A 1.5" female NST on the fill support line
  - A minimum 2.5" fill support line with a 2.5" female coupling
  - The hydrant shall be located no further than 6' off the asphalt access roadway.
  - The access drive to the storage tank will be a minimum of (16') wide, using P-2 paving, and will be configured to allow ease of movement for fire apparatus. For security, the storage tank area will be enclosed within a (6") high chain link fence with locking gates.

The La Plata VFD approves the preliminary design for the rural fire suppression facilities and a copy of this letter will be placed on the preliminary subdivision plans. The plan revisions and conditions of approval have addressed our comments dated 3/27/13. Please let me know if you have any questions related to the VFD review of the plans.

Sincerely,  
Matt Gilroy  
Fire Chief  
La Plata Volunteer Fire Department, Inc.

CHARLES COUNTY COMPANY 1 ESTABLISHED IN 1929

ZONING REGULATIONS

Plant Unit Multiplier	Plant Unit Diagram	Plant Units Required
.6		2 Canopy Trees 5 Understory Trees 7 Shrubs
.8		3 Canopy Trees 6 Understory Trees 12 Shrubs
1		4 Canopy Trees 8 Understory Trees 12 Shrubs
.9		4 Canopy Trees 7 Understory Trees 11 Shrubs

\* Fence Option Not Applicable to the Road Buffer

BUFFERYARD C

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OWNER/DEVELOPER/APPLICANT

PEGGY DOBSON  
8735 MITCHELL ROAD  
LA PLATA, MARYLAND 20646  
ATTN: PEGGY DOBSON  
PHONE # (301) 870-2168

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MAP 19	33-153
FORMS CATEGORY: G90	ISSUE NUMBER:
RC W546/S6	
TAX MAP / PARCEL	GRID
3424	11
SITE DATA	LOWER TITLES
HORIZONTAL: NAD83	150173
VERTICAL: NAD83	

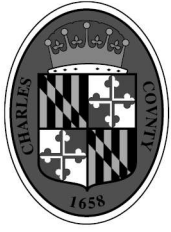


ENTRANCE PLAN AND DETAIL SHEET

REVISION # 1  
**PINEY BRANCH ESTATES**  
8TH ELECTION DISTRICT  
CHARLES COUNTY, MD

SHEET 4	
OF 4	
PROJECT NO.	





CHARLES COUNTY GOVERNMENT  
Department of Planning & Growth Management

Jason R. Groth, AICP  
Director

Phone | 301-645-0692  
Email | PGMadmin@CharlesCountyMD.gov

April 22, 2025

Michael Przybocki  
c/o Soltesz  
401 Post Office Road, Suite 103  
Waldorf, MD 20602

**Re: Piney Branch Estates  
Revision #2, PLREV-250003  
Planning Commission Approval**

Dear Mr. Przybocki

At their regular meeting on March 3, 2025, the Charles County Planning Commission reviewed a proposed revision to Condition #5 of the original approval for the Piney Branch Estates Preliminary Subdivision Plan. The Commission voted to accept the Phase 1B archaeological survey findings, as required by Condition #5 of the original plan approval, for the Phase I Development Area (42 acres) shown on the Proposed Drainage Area Map dated 9/12/2024, and to revise Condition #5 of the Preliminary Subdivision Plan to require:

A Phase 1B archaeological survey, restricted to within the limits of the lot lines, is required to be conducted on the Piney Branch Estates property prior to the issuance of any development services permits. The findings must be provided to the Historic Preservation Commission for review and comment. A memorandum of findings shall be provided to the Planning Commission as an administrative note.

All other prior conditions of approval remain in effect as necessary, which include the following conditions as administratively approved on May 19, 2022:

**Stormwater Management**

1. A Step 1, Concept Stormwater Management Plan (VSC-120029) was approved on 03/28/2013 for this project. Any changes as a result of the Preliminary Plan Revision #1 review and approval must be coordinated onto the first submission of the Step 2, Site Stormwater Management Plan.

**Traffic Engineering:**

2. Per note 2 on sheet 1 of the Preliminary Subdivision Notes, this plan is a concept plan only and shall not be considered as a final engineered drawing meeting all applicable codes. Four way stop sign control is shown at the intersection of Poplar Ridge Court and Spring View Court (East and West). This location does not meet MUTCD criteria for four way stop control. Please remove the stop signs from the predominant road, Poplar ridge Court. Intersection control should be established during engineering review of this plan and showing the

four stop signs at this time is misleading. If the intent is for traffic calming, a traffic calming circle would fit within the proposed right of way. This condition has been satisfied in the revised Preliminary Plan approval (PLREV-210011).

3. The minimum width of common access easements has been increased from 25 feet to 30 feet. Revise plan accordingly. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).
4. A turnaround is now also required at the end of each common access drive when required by the Road Ordinance. Revise plan accordingly. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).
5. You must demonstrate that the required minimum 16' width of drive, turnaround, and 2' graded shoulders, as well as any necessary culverts, ditches, and stormwater management facilities can be provided within the common access easements or common access rights of way. Please provide a grading exhibit showing how the common access driveways will be constructed so we can ensure the plan shows adequate easement widths. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).
6. Please provide a grading exhibit showing how a driveway can be constructed on the steep slopes for the flagstem of lot 5 meeting ordinance requirements for 10' minimum width, 2' shoulders, drainage and stormwater management. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).

**Zoning:**

7. In accordance with Appendix A, Item No. 53, of the Subdivision Regulations, please note the Septic Tier Map designation (Tier IV) on subsequent plats and/or revisions to the preliminary subdivision plan. This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).
8. The Applicant shall provide an updated draft copy of the existing covenants and/or HOA documents which will apply to the new lots and open space recreational areas, in accordance with Appendix A, Items No. 18 and 52 of the Subdivision Regulations, with any future revisions to the preliminary subdivision plan and the final plat.
9. Please address the requirements of Section 80 of the Subdivision Regulations pertaining to private access drives which have changed since the initial approval of this Preliminary Subdivision Plan. Specifically, please clarify how the proposed private access drives are consistent with the minimum design standards of Section 80(b) (5 & 6). This condition has been satisfied in the Preliminary Plan approval (PLREV-210011).

**Environmental:**

10. Prior to approval of the Final Forest Conservation Plan, please confirm the specimen trees not protected by a Forest Conservation Easement and their critical root zones will be preserved as stated on the Preliminary Forest Conservation Plan.

Additionally, Piney Branch Estates is subject to the following conditions of the original approval by the Planning Commission on August 19, 2013:

1. A 30,000-gallon underground tank located on East Spring View Court is proposed as the water source to meet rural fire suppression requirements. The detailed design of the fire suppression facility shall be included in the development services application and plans and shall be reviewed and approved by the VFD before issuance of the development services permit. The fire suppression facility shall be bonded with the other subdivision

infrastructure. The fire suppression facilities shall be constructed and deemed operational by the VFD before the issuance of any building permit for the project, other than a single model home. The fire suppression system & hydrant is to be maintained by the HOA.

2. The development of lots 4, 7, 8, 28, 29, 30, 31, 32, 45, and 46, will be required to minimize disturbance to steep slopes, as illustrated on the lot usability exhibits provided with the preliminary subdivision plan.
3. In accordance with the Subdivision Regulations, Section 80(f), a draft joint access and maintenance agreement for all private drives will be required at the time of application for a Final Plat for the subdivision of lots using private drive access.
4. The use of a street tree caliper 2-2 ½ inches is required.
5. ~~A Phase IB archaeological survey, restricted to within the limits of the lot lines, is required to be conducted on the Piney Branch Estates property prior to the issuance of any development services permits. The findings must be provided to the Historic Preservation Commission and the Planning Commission for review and comment.~~

As noted above, a revision to this condition was approved by the Planning Commission on March 3, 2025.

6. Preliminary Subdivision Plan and Final Plat approval does not negate the need to comply with all applicable County, State, and Federal regulations, including but not limited to these local regulations: Charles County Zoning Ordinance, Subdivision Ordinance, Grading and Sediment Control Ordinance, Road Ordinance, Stormwater Management Ordinance, Forest Conservation Ordinance, and Floodplain Ordinance.

Piney Branch Estates has an original approval date of August 19, 2013 and is currently valid until August 19, 2025. **There are no additional extensions available to this project.** Final Plats and Development Services permits for the property will be reviewed for consistency with the above conditions of approval and the revised plan.

If you have any questions, or need additional information, please contact Heather Kelley at 301-645-0592 or E-mail her at [KelleyH@CharlesCountyMD.gov](mailto:KelleyH@CharlesCountyMD.gov).

Sincerely,

  
Charles Rice (Apr 22, 2025 10:29 EDT)

Charles R. Rice, AICP  
*Planning Director*

CC Electronic only:  
PLREV-250003 via Amy Brackett  
Virginia Cooper, Permit Specialist, Infrastructure Management  
Read file

# Item Cover Page

## PLANNING COMMISSION AGENDA ITEM REPORT

**DATE:** July 21, 2025

**SUBMITTED BY:** Amy Brackett

**ITEM TYPE:** Briefing

**AGENDA SECTION:** UNFINISHED BUSINESS: No Public Comments

**SUBJECT:** **Briefing: 2026 Comprehensive Plan Update**

**Staff:** Amy Blessinger, AICP, Planner III

Staff will present the Planning Commission with a status update for the 2026 Comprehensive Plan Update.

**DOCUMENTS PENDING**

**SUGGESTED ACTION:**

**ATTACHMENTS:**

# Item Cover Page

## PLANNING COMMISSION AGENDA ITEM REPORT

**DATE:** July 21, 2025

**SUBMITTED BY:** Amy Brackett

**ITEM TYPE:** Approval Item(s)

**AGENDA SECTION:** UNFINISHED BUSINESS: No Public Comments

**SUBJECT:** **2024 Planning Commission Annual Report**

Staff will present the amended 2024 Planning Commission Annual Report for adoption by the Planning Commission

**Staff:**

Joel Binkley, AICP, Planning Supervisor

**DOCUMENT PENDING**

**SUGGESTED ACTION:**

**ATTACHMENTS:**

# Item Cover Page

## PLANNING COMMISSION AGENDA ITEM REPORT

**DATE:** July 21, 2025

**SUBMITTED BY:** Amy Brackett

**ITEM TYPE:** Briefing

**AGENDA SECTION:** UNFINISHED BUSINESS: No Public Comments

**SUBJECT:** **Affordable Housing Update**  
Staff will present the Draft Affordable Housing Strategy

**Staff:** Joel Binkley, AICP, Planning Supervisor

**SUGGESTED ACTION:**

**ATTACHMENTS:**  
[DRAFT Affordable Housing Strategy](#)

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# Executive Summary

The Charles County Affordable Housing Report presents a comprehensive strategy to address the critical need for affordable housing in the county. The effort is led by the Affordable Housing Workgroup, established in 2023 by the Board of Commissioners, to assess existing policies, set housing targets, and propose actionable recommendations to meet the housing needs of low- and moderate-income residents.

## Key Findings

- **Housing Affordability Crisis:** Over one-third of Charles County households fall into low- or very-low-income categories (earning less than 80% of the Area Median Income [AMI]), with the majority being cost-burdened—spending more than 30% of their income on housing.
- **Rising Costs:** Both home prices and rents in the county have consistently outpaced wage growth, leading to a significant housing affordability gap. As of 2025, the median home price is over \$460,000, and fair market rent for a two-bedroom apartment exceeds \$2,300—unaffordable for most residents earning under 80% AMI.
- **Workforce Impact:** Essential workers, such as teachers, service employees, and law enforcement officers, often fall into the low-income bracket and struggle to find affordable housing in the community they serve.
- **Economic Implications:** Affordable housing contributes to economic growth by supporting job creation, retaining local workers, and increasing consumer spending. In contrast, a lack of affordable housing can deter business investment and reduce GDP growth.
- **State and Local Policy Alignment:** Charles County’s strategy aligns with recent statewide housing initiatives under Maryland Governor Wes Moore, including zoning reforms, funding programs, and the promotion of accessory dwelling units.

## Public Engagement

Extensive public input was gathered through surveys and outreach. Younger residents, renters, and newer county residents strongly support affordable housing initiatives, while concerns from long-time homeowners included infrastructure strain and property values.

## Recommendations

The report outlines a mix of short-, medium-, and long-term policy recommendations across three major categories:

### Land Use and Zoning Policies

- Make inclusionary zoning (Moderately Priced Dwelling Units) mandatory.
- Allow more accessory dwelling units (ADUs) countywide and explore Tiny Home communities.
- Encourage “starter homes” by reducing minimum lot and home size requirements.
- Promote “Missing Middle” housing and reduce parking minimums near transit.

### Subsidy and Financial Tools

- Establish a Payment In Lieu of Taxes (PILOT) program to incentivize developers.
- Expand funding for emergency rental assistance, low-income homebuyer assistance, and renovation loans
- Create a Housing Trust Fund with dedicated local funding.

### Countywide Support Policies

- Form an Affordable Housing Board and increase staffing.
- Implement a Right of First Refusal program and a Rental Licensing program.
- Explore limiting corporate ownership of single-family rental housing.

### Targets

Previous research confirms that as of 2025 Charles County is short nearly 1,200 affordable housing units for households earning 30% to 80% AMI. To eliminate this deficit in the next 10 years this report estimates just over 200 units per year will need to be added to local supply. By implementing the policies outlined above, this report estimates that the County will see an increase of up to 240-260 additional affordable units per year. Once the supply deficit has been eliminated, this report estimates less than 100 affordable units will be needed per year to keep pace with Charles County’s population growth.

### Conclusion

This strategy offers a roadmap for Charles County to proactively address housing affordability, enhance community equity, and support economic development. By implementing these recommendations, the county can ensure that all residents—regardless of income—have access to safe, stable, and affordable homes.

## Introduction

Affordable housing is essential to a community's growth and economic development as it helps create a stable, reliable workforce and a more cohesive community. When people can afford to live near where they work, it reduces employee turnover, increases productivity, and strengthens local businesses—especially those that rely on essential workers like teachers, healthcare staff, and service employees.

It also boosts the local economy by freeing up residents' income for spending on goods and services, rather than just rent or mortgage payments. That additional spending supports small businesses and helps keep money circulating within the community. On a larger scale, developing affordable housing generates jobs in construction and related industries, further stimulating economic growth.

Beyond the financial impact, affordable housing leads to more inclusive, resilient communities. It allows people from various income levels and backgrounds to live in the same area, which fosters diversity and strengthens social ties. Stable housing is also linked to better health and education outcomes, especially for children, and reduces the demand for costly emergency services. In the long run, affordable housing encourages residents to invest in their neighborhoods, creating a more engaged, vibrant, and sustainable community.

In 2023 the Charles County Board of Commissioners formed the Affordable Housing Workgroup from members of the Planning Commission and staff from the Planning and Growth Management Department (PGM) with three goals: To review the County's existing affordable housing policies and research, to develop targets for affordable housing production, and to recommend necessary affordable housing policies and a timeline for their implementation.

This report is a culmination of the work of many county staff, volunteers, and consultant partners past and present. It provides a variety of recommendations based on the latest in planning, economics, and local government knowledge on the issue of housing affordability, and offers options for the Charles County Board of Commissioners to consider in delivering results on one of their top priorities.

# What is affordable housing?

## Definitions

Affordable housing refers to housing that is reasonably priced and accessible to people with low to moderate incomes. It includes a range of options, from government-subsidized housing to income-based apartments and affordable homeownership opportunities. Specifically, housing is considered “affordable” when a household spends no more than 30% of its income on a rent or mortgage and utilities.

Affordable housing is essential because housing costs have risen faster than wages in Charles County as well as across the country for the last several years. This increase has made it difficult for working families, people under 30, seniors, and others on fixed incomes to find safe, stable places to live. Without affordable options, people are often forced to live far from work, in overcrowded conditions, or in unsafe housing—or they risk becoming homeless.

## Area Median Income & Affordability Tiers

Determining housing affordability starts with a number called the Area Median Income. Area Median Income (AMI) is the midpoint of a region's income distribution—half of households earn more than the AMI, and half earn less. It is calculated annually by the U.S. Department of Housing and Urban Development (HUD) and varies by location and household size. AMI is a key benchmark used to determine eligibility for affordable housing programs. Households are classified based on their income as a percentage of the AMI: those earning 80% or less are considered low income, those earning 50% or less are very low income, and those earning 30% or less are extremely low income. Figure 1 below shows the difference between the income tiers and the type of housing that is affordable to each. These classifications help housing authorities and developers prioritize who needs the most assistance and design programs that target the appropriate income groups.

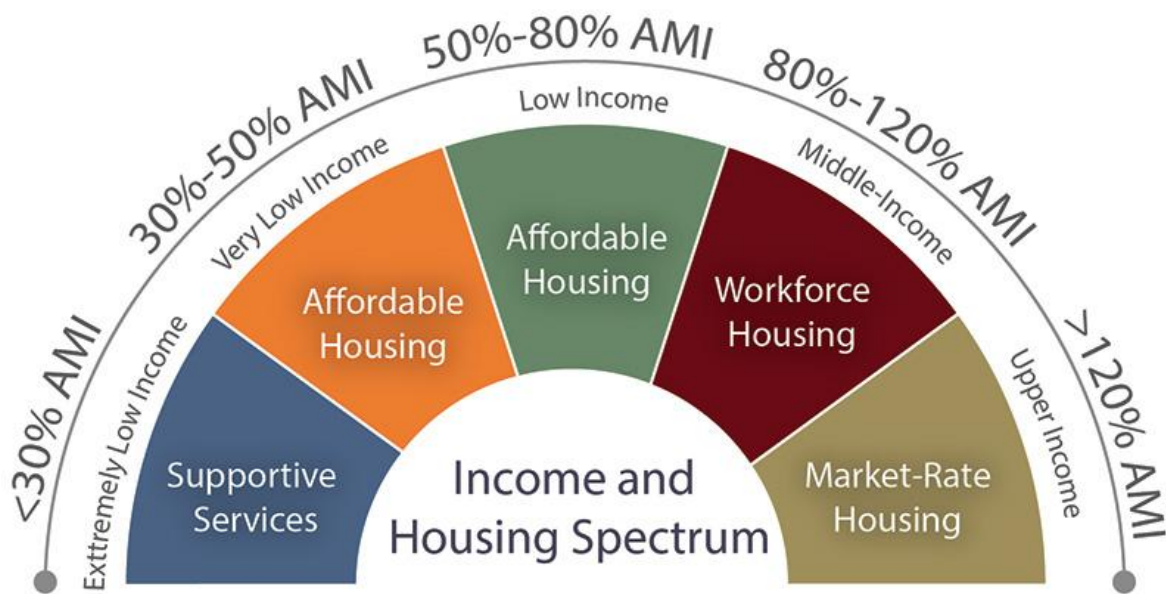


Figure 1 - Income and Housing Spectrum<sup>1</sup>

Maryland’s Department of Housing & Community Development (DHCD) calculates AMI annually for each county and produces a table outlining income and rent limits for each county according to household size. For 2024 Charles County’s AMI is \$154,700, and further calculations and references to AMI in this report will be based on this figure. Table 1 below outlines Charles County’s income tiers for general purposes, but further discussion of income levels will also be based on household size.

<b>Household Income Spectrum for Charles County</b> (2024 DHCD income figures)		
<b>Income Description</b>	<b>Income Percentage of AMI</b>	<b>Household Income in Dollars</b>
Extremely Low Income	Less than 30% AMI	Less than \$46,410
Very Low Income	Less than 50% AMI	Less than \$77,350
Low Income	Less than 80% AMI	Less than \$123,760
Middle Income	Less than 120% AMI	Less than \$185,640
Upper Income	More than 120% AMI	More than \$185,640

Table 1 - Household Income Spectrum for Charles County

The Affordable Housing Workgroup decided early after its formation to use DHCD’s calculations of AMI and income levels as the basis for Charles County’s ongoing affordable housing policies rather than adopt a different methodology for AMI based on, for instance, US Census Bureau data. This was done to take advantage of DHCD’s annual income

<sup>1</sup> Marzo, Andy and Stevens, Dan. “Humanizing Data: Area Median Income (AMI) and Affordable Housing Policy.” Last modified March 13, 2023. <https://camoinassociates.com/resources/humanizing-data-area-median-income-ami-and-affordable-housing-policy/>

updates as well as the detailed breakdown of income by household size and calculation of maximum gross rents.

In summary, affordable housing is less a definition of a specific type of building and more tailored to the individual household. What is affordable to a household making \$50,000 per year is different than affordable housing for a household making \$250,000 per year. Everyone in Charles County needs affordable housing for themselves, but also for the community as a whole to function effectively, socially and economically. In the next section the range of households who need affordable housing will be explored.

DRAFT

## Who is affordable housing for?

In 2018 a housing study was conducted for Charles County that determined around two-thirds of low income and very low income households were cost-burdened, which means they spent more than 30% of their income of housing costs<sup>2</sup>. More information from this report, which is included as Appendix A, will be discussed in a future section. Based on the rate of increase in housing costs versus income growth since 2018 it's likely the number of cost-burdened families is now much higher. Table 2 and Figure 2 below provide a general breakdown of the AMI income tiers presented in the previous section, and the number of households in Charles County falling into these tiers.

Charles County AMI		Census Estimates For Charles County		
Income Level (%)	Income Level (\$)	Income Level	Number of Households	Percentage of Total Households
+100% AMI	\$154,700+	\$150,000+	21,900	36.4%
80% to 100% AMI	\$123,760 - \$154,700	\$125k to \$150k	6,600	11%
50% to 80% AMI	\$77,350 - \$123,760	\$75k to \$125k	15,100	25.1%
30% to 50% AMI	\$46,410 - \$77,350	\$50k to \$75k	6,780	11.3%
0-30% AMI	\$0 - \$46,410	\$0 to \$50k	9,820	16.2%

Table 2 - Income Levels in Charles County and Corresponding Census Figures

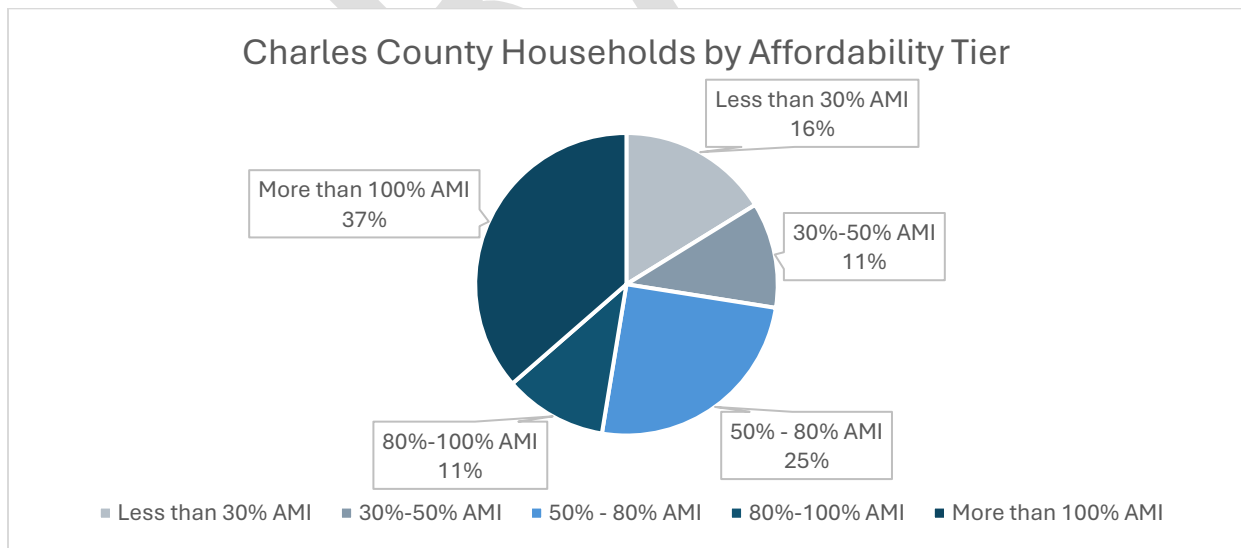


Figure 2 - Charles County Households by Affordability Tier

<sup>2</sup> Community Planning Assistance Teams, Charles County Housing Initiative Project: Inclusion, Affordability, and Diversity – Charles County, Maryland: Final Report (Chicago: American Planning Association, 2018), 11



According to 2023 Census estimates approximately 22,000 households in Charles County earn between 30% to 80% of the AMI, which is just over one third of all households. In summary, one in three households in Charles County is Low Income or Very Low Income, and at least 66% of those households live in unaffordable housing<sup>3</sup>.

It's important to note that households earning less than 80% of the AMI are not impoverished. A variety of entry level jobs across multiple public and private sector employers pay at a rate that falls below 100% AMI even when accounting for multiple earners in a household. Table 3 below highlights a collection of jobs that were advertised along with starting salaries in the spring of 2025, all of which would render a household with one earner (and in some cases two earners) as Low or Very Low Income for the purposes of housing affordability.

<b>Job Ad</b>	<b>Employer</b>	<b>Starting Salary</b>	<b>Single-Person Household AMI</b>
<b>Service Technician</b>	<b>Waldorf Chevrolet Cadillac</b>	<b>\$39,520</b>	<b>30-40%</b>
<b>Warehouse Handler</b>	<b>FedEx</b>	<b>\$41,600</b>	<b>40-50%</b>
<b>Elementary School Teacher</b>	<b>Charles County Board of Education</b>	<b>\$60,096</b>	<b>50-60%</b>
<b>Entry Level Police Officer</b>	<b>Charles County Sheriff's Office</b>	<b>\$68,673</b>	<b>70-80%</b>
<b>Youth Director</b>	<b>US Navy, Indian Head</b>	<b>\$69,680</b>	<b>80-90%</b>
<b>Development Review Engineer III</b>	<b>CC Planning &amp; Growth Management</b>	<b>\$76,072</b>	<b>90-100%</b>

*Table 3 - Sample Starting Salaries April 2025*

In summary, households considered Low or Very Low Income (30% to 80% AMI) make up more than one third of Charles County households, and are cost-burdened to a greater degree than households earning 100% AMI or more. These households are largely above the

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<sup>3</sup> "Charles County, Maryland," Data USA. Accessed May 1, 2025, <https://datausa.io/profile/geo/charles-county-md>

poverty line and can include two or more working adults in a variety of blue collar and white collar industries, but due to the increasing cost of housing find themselves with few options that cost less than 30% of their monthly budget.

## Transit Access and Affordability

While housing is often the largest expense of a typical household, transportation costs nearly always come in second. In the Washington DC metro area housing and transportation costs make up nearly 50% of the average household's budget according to the Bureau of Labor Statistics<sup>4</sup>. Neglecting transportation needs of households when developing housing policy solutions may reduce the effectiveness of those policies, as households may exchange housing affordability for increased transportation costs.

Charles County, like many jurisdictions in America, has long been designed around car dependency. Approximately 95% of Charles County households have access to at least one vehicle<sup>5</sup>, despite the nationwide estimate that 30% of low income households do not own or lease a vehicle<sup>6</sup>. This suggests that a large number of low income households in Charles County have access to a vehicle but cannot necessarily afford it, making access to transit all the more important. Charles County's 2025 Transit Development plan classifies a variety of population sub-groups as "transit-dependent" including "auto-less households", senior adults, youth aged 10-17, and individuals with disabilities<sup>7</sup>. Figure X below highlights the geographic areas of the County that are most transit-dependent.

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<sup>4</sup> "Consumer Expenditures in the Washington Metropolitan Area — 2022-23," US Bureau of Labor Statistics, October 22, 2024, [https://www.bls.gov/regions/mid-atlantic/news-release/consumerexpenditures\\_washington.htm](https://www.bls.gov/regions/mid-atlantic/news-release/consumerexpenditures_washington.htm)

<sup>5</sup> UM Charles Regional Medical Center, "Charles County Community Health Needs Assessment," 2021, <https://www.charlescountyhealth.org/wp-content/uploads/2022/01/CHNA-2021-Charles.pdf>

<sup>6</sup> "The Household Cost of Transportation: Is it Affordable?" US Bureau of Transportation Statistics, September 19, 2023, <https://www.bts.gov/data-spotlight/household-cost-transportation-it-affordable>

<sup>7</sup> KFH Group, Inc., "Charles County Transit Development Plan," May 2024, Page 4-11

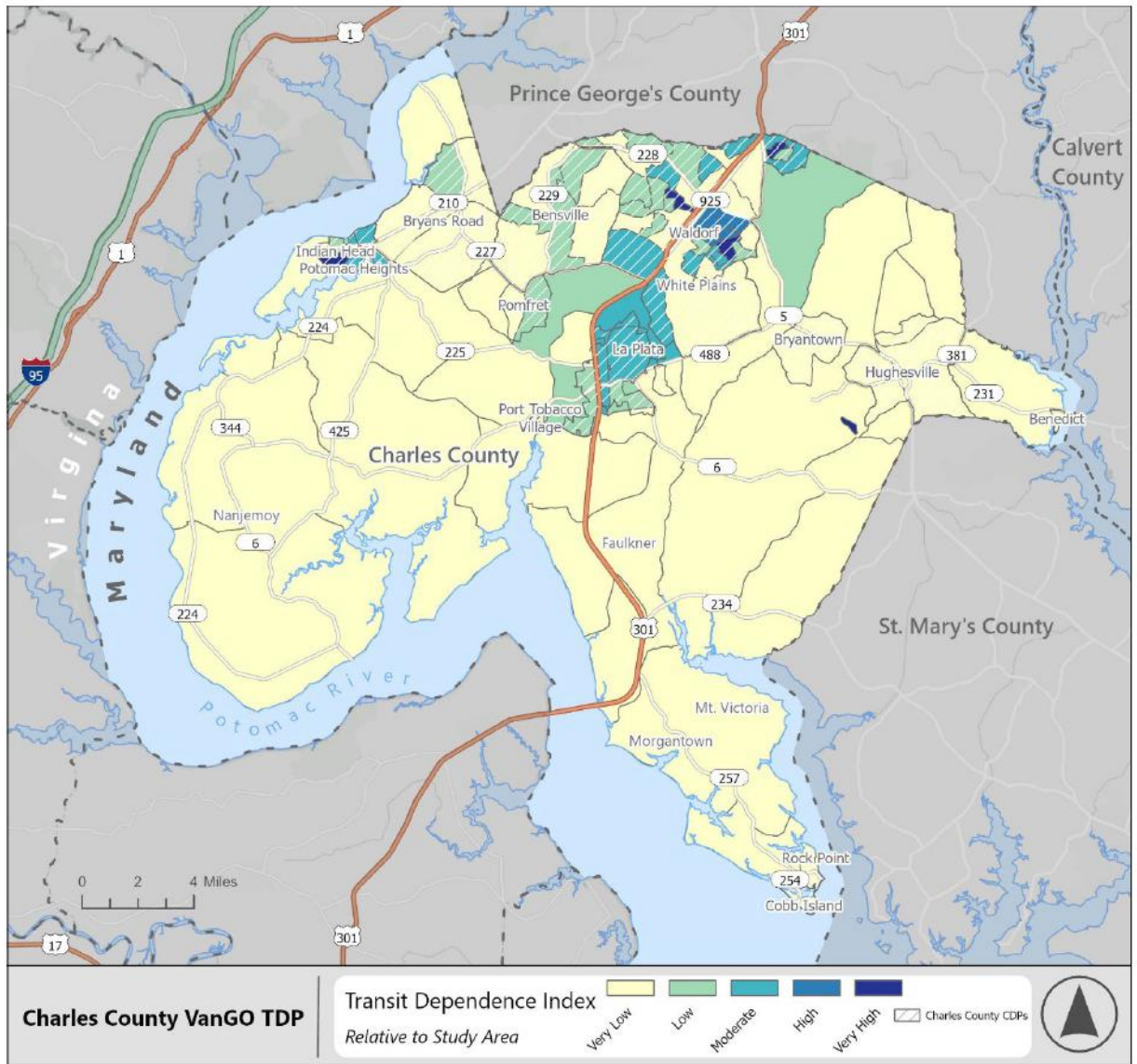


Figure 3 - Charles County Transit Development Plan - Transit Dependence Index

A 2015 Harvard study, designed to determine the impact of economic mobility, determined that access to affordable, convenient transportation choices is the top determinant of a household’s ability to escape poverty<sup>8</sup>. Public transportation options in Charles County range from the free-to-use VanGo bus system to the MTA regional commuter bus network to the future Southern Maryland Rapid Transit project, the latter of which would provide high frequency light rail or bus rapid transit service between Charles County, Prince George’s County, and the WMATA Metro System. While affordable housing is needed in

<sup>8</sup> Chetty, Raj and Hendren, Nathaniel. “The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates,” (Harvard University and NBER, May 2015), [http://www.equality-of-opportunity.org/images/nbhds\\_paper.pdf](http://www.equality-of-opportunity.org/images/nbhds_paper.pdf)

many places across Charles County, the most effective and sustainable locations to target affordable housing policies will be places with proximity to existing and future transit investments. These include the existing VanGo network, the multiple park & ride commuter bus stations, as well as the Transit Corridor as identified in Charles County's 2016 Comprehensive Plan.

Affordable housing and public transit are mutually reinforcing. When affordable homes are located near quality transit, families save money, gain access to opportunity, and enjoy a better quality of life. Likewise, transit systems are more successful and sustainable when they serve areas with a stable population that includes low- and moderate-income residents.

## The Unhoused Population

Affordable Housing policies targeted at households earning between 30% and 80% of the Area Median Income do not directly address the needs of the homeless, who would most likely fall below the 30% AMI threshold as “extremely low income” and in need of supportive services. However, affordable housing policies in general can indirectly benefit the most vulnerable and unhoused populations in the county in two main ways. Affordable housing policies can be designed to protect existing tenants and homeowners from becoming homeless, thereby reducing the strain on local support services and keeping families sheltered. Additionally, policies that expand the supply and lower the cost of housing provide affordable options for people transitioning out of supportive services and into independent housing.

## Economic Development Implications of Affordable Housing.

Affordable housing in Charles County delivers significant economic benefits by driving job creation, supporting workforce stability, and promoting long-term growth. In the short term, construction of affordable housing directly creates jobs in the trades and indirectly supports local suppliers, service providers, and related industries. According to the National Association of Homebuilders every \$1 million spent on affordable housing construction generates approximately 8-12 jobs are generated across a variety of industries, reflecting a strong multiplier effect throughout the economy.

Affordable housing also contributes to broader economic revitalization by stabilizing property values and attracting commercial investments to underdeveloped areas. Studies have shown that projects financed through the Low-Income Housing Tax Credit (LIHTC) have been associated with an increase of between 3.8 and 6.5 percent in nearby property values.<sup>9</sup> Over time, this leads to increased tax revenues from sales, income, and business activity.

Maryland's Department of Housing and Community Development estimated in their FY 2024 Annual Report that its affordable rental housing program created or preserved 2,949 housing units spread across \$1.2 billion worth of development. The development resulting from this housing program generated nearly \$60 million in tax revenue, and created an overall economic impact of \$3.2 billion.<sup>10</sup> This data supports the idea that the construction of affordable housing units, even with direct governmental subsidies, can generate wider economic development that enables affordable housing to pay for itself over time.

Long-term, affordable housing helps retain essential workers—such as teachers, healthcare professionals, and service employees—by enabling them to live within the communities they serve. This proximity reduces employee turnover and increases productivity, benefiting both workers and employers. Additionally, when residents spend less on housing, they have more disposable income to inject into the local economy, supporting small businesses and driving consumer demand.

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<sup>9</sup> Stacy, Christina and Davis, Christopher. "Assessing the Impact of Affordable Housing on Nearby Property Values in Alexandria, Virginia," (Urban Institute: Metropolitan Housing and Communities Policy Center, April 2022). <https://www.urban.org/sites/default/files/2022-04/Alexandria%20Affordable%20Housing%20Brief.pdf>

<sup>10</sup> Department of Housing and Community Development, "FY 24 Annual Report – A Year of Housing," 2024, <https://indd.adobe.com/view/f3ce175f-ec54-4ef2-b716-cd68fff7121d>

## What happens in the absence of affordable housing?

According to a 2022 study from the University of Iowa, “quality-of-life factors play an increasingly significant role in the location decisions of large employers.”<sup>11</sup> Companies realize that potential employees will be less likely to join them if local housing costs are high and housing options few, and areas of high housing costs are often passed over for new investment. This research demonstrates that housing affordability has a strong and significant effect on an area’s economic wellbeing, with lower housing affordability correlated with lesser economic growth.

This study found that increasing the supply of affordable housing, while not historically considered part of economic development policy, makes a significant contribution to local GDP. In one example a 2009 study by the Minnesota Housing Finance Agency showed that \$261 million of public funding invested in housing for low-income populations between 2006 and 2008 generated an investment match of \$471 million from public and private sources. This \$732 million in direct investment spurred indirect and induced spending of over \$665 million, creating and sustaining nearly 10,700 jobs in Minnesota for two years.<sup>12</sup> Other examples in the research highlight the fact that lowering the percentage of cost-burdened households creates a significant positive impact on per-capita GDP. This economic multiplier effect holds true whether the new affordable housing is for rent or for sale.

While there is no formula to predict how much economic benefit will result from increasing affordable housing supply, the research demonstrates that the two are inextricably linked. In cities and counties across the country economic data trends lower when the number of cost-burdened households increase. Companies are more confident in investing, and citizens are more comfortable spending in communities where housing is affordable. Overall, investing in affordable housing through a variety of policy tools and programs is not only socially responsible—it’s a catalyst for sustainable economic development in Charles County.

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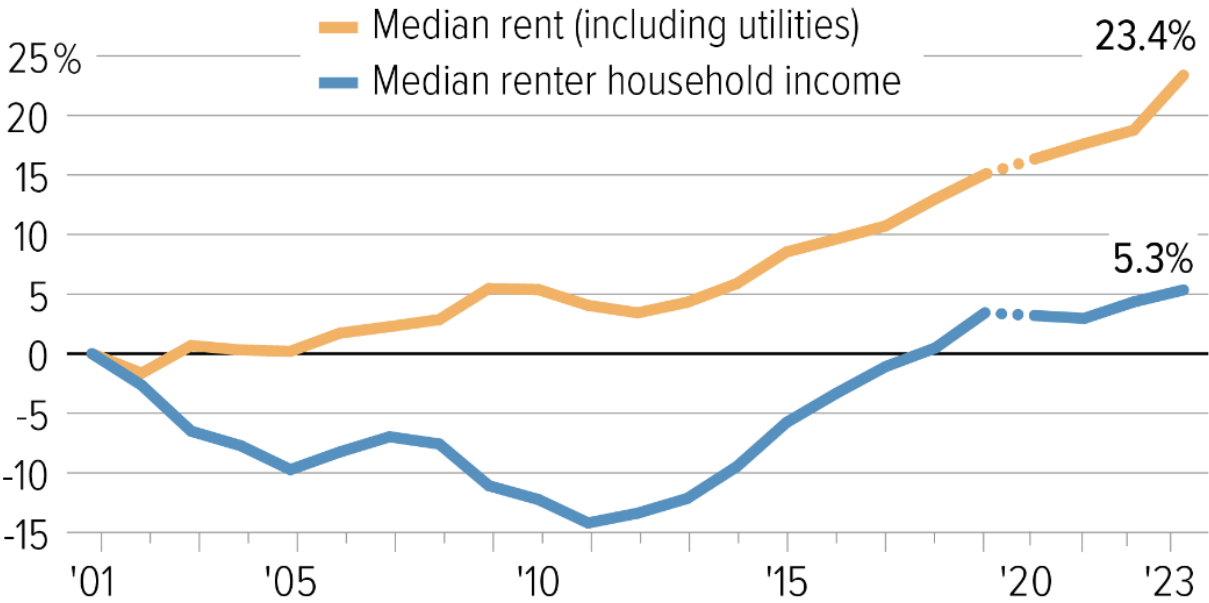
<sup>11</sup> Anthony, Jerry. “Housing Affordability and Economic Growth,” (Housing Policy Debate, April 7, 2022) [https://nlihc.org/sites/default/files/Housing\\_Affordability\\_Economic\\_Growth.pdf](https://nlihc.org/sites/default/files/Housing_Affordability_Economic_Growth.pdf), page 3

<sup>12</sup> Anthony, “Housing Affordability and Economic Growth,” page 8



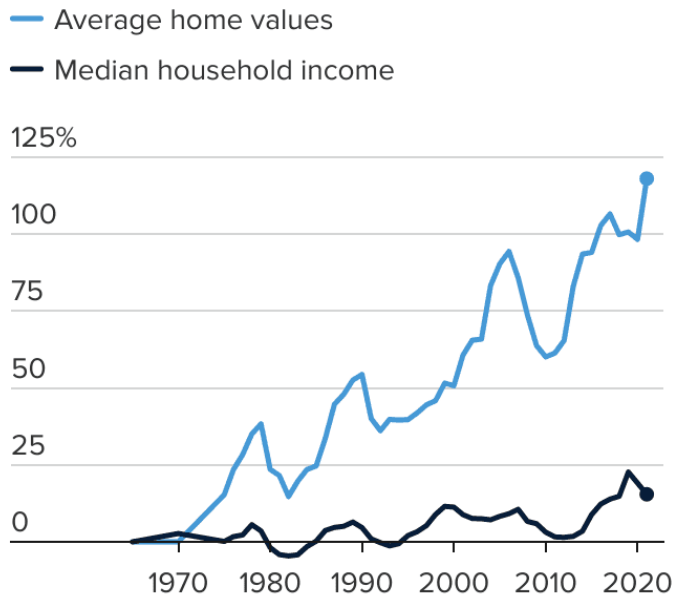
# Existing conditions & trends

Over the past several years in the U.S., the cost of housing has consistently outpaced household income growth and widened the affordability gap. Home prices and rents have risen sharply due to factors like limited housing supply, increased demand, and rising construction costs. Meanwhile, wages—especially for low- and moderate-income workers—have not kept up at the same rate. As a result, a growing number of households are spending more than the recommended 30% of their income on housing, leading to increased housing insecurity and financial strain, particularly among renters and lower-income families. This imbalance has intensified the need for affordable housing solutions nationwide. Figure 4 below highlights the faster pace of rent increases versus household incomes in the past 25 years.



Source: CBPP tabulations of the Census Bureau’s American Community Survey  
 Note: Dashed line indicates missing 2020 1-year ACS data due to pandemic-related data collection issues.

Figure 4 - Rent Growth vs Income Growth Since 2001




Source: Real Estate Witch analysis of U.S. Census Bureau data 

Figure 5 - Growth in Home Prices vs Income Growth

Figure 5 shows that the discrepancy between home values and income has been expanding for even longer. Accounting for inflation, home prices nationally have increased significantly since the 1960 while median household income has lagged. It has also been well-documented that since 2020 home prices have risen an additional 47% while household income has lagged post-pandemic<sup>13</sup>.

In Maryland, and in the Washington DC metro region in particular, housing costs are high due to a combination of limited housing supply, strong demand, and economic and regulatory challenges.

Both areas have seen rapid population growth fueled by robust job markets—especially in government, tech, defense, and healthcare—which has intensified demand for housing. However, new housing construction has not kept pace, particularly in Maryland, which ranks among the slowest states for homebuilding. Various zoning laws and regulatory barriers further limit the development of affordable or high-density housing. At the same time, rising construction costs, high mortgage rates, and increased property taxes have contributed to the overall cost of homeownership and renting. The result is a competitive market where housing prices continue to rise, making affordability a significant challenge for many residents.

### Statewide Housing Initiatives

Since taking office Maryland Governor, Wes Moore has implemented a comprehensive housing agenda to address the state’s housing affordability crisis. In addition to a number of programs targeting the City of Baltimore, Governor Moore has also introduced the **UPLIFT program** to increase homeownership opportunities in historically underinvested communities affected by redlining, addressing appraisal gaps and promoting equitable

<sup>13</sup> Ludden, Jennifer and Wood, Daniel. “U.S. Home Prices Have Far Outpaced Paychecks,” (National Public Radio: June 20, 2024), <https://www.npr.org/2024/06/20/nx-s1-5005972/home-prices-wages-paychecks-rent-housing-harvard-report>

development. To further support affordable housing, Governor Moore signed the **Housing Expansion and Affordability Act** into law, incentivizing new housing construction by removing development barriers and modernizing land-use laws. He also enacted the **Housing and Community Development Financing Act**, establishing the Maryland Community Investment Corporation to unlock federal funding for investments in low-income communities. Additionally, the **Renters' Rights and Stabilization Act** was signed to protect renters by establishing an Office of Tenant Rights, creating a tenants' bill of rights, and providing pathways to homeownership. Other more recent initiatives include the **Housing Development Act** of 2025 which establishes a state panel to set housing targets for local governments, and a bill to expand the use of **Accessory Dwelling Units**.

While many of the Governor's actions have encouraged housing production at the state level, some also have direct implication for local zoning rules and land use policies. The Affordable Housing Workgroup has worked to ensure that its recommendations are consistent with emerging state legislation as well as aligned with the Governor's pro-housing agenda.

### Charles County Growth and Trends

Charles County has experienced strong population growth over the last 70 years due to its proximity to regional job centers and relatively low cost of living compared to the rest of the Washington DC metro region. While seeing double digit growth in each census dating back to 1950, Charles County has also seen incomes rise thanks to an abundance of well-paying federal jobs. As of 2020 Charles County has been ranked the highest-income county in the United States with an African American majority population.

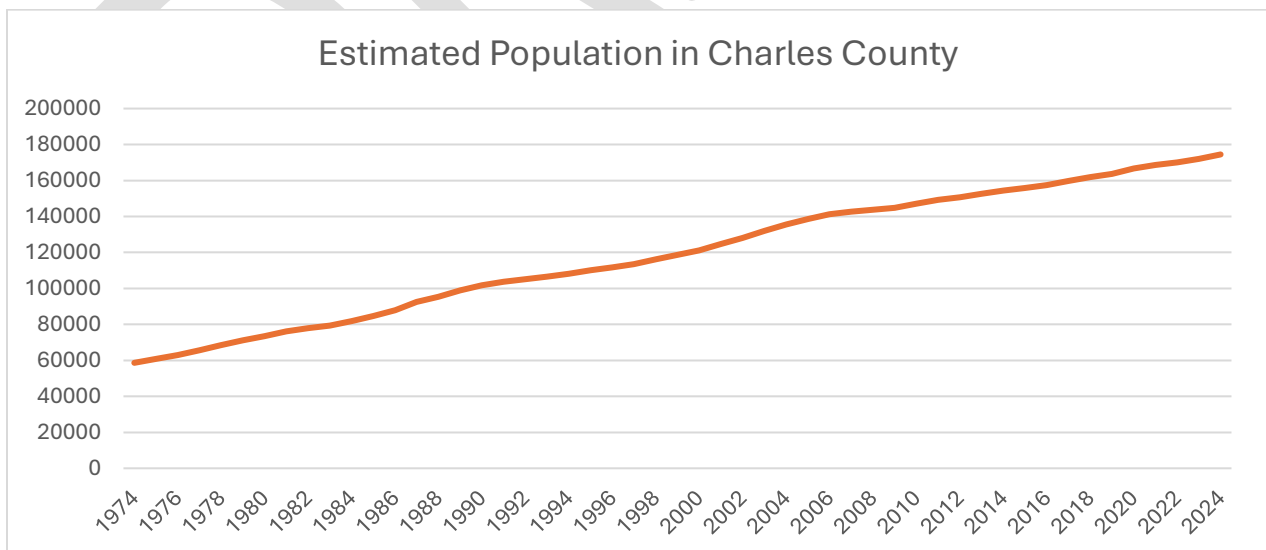


Figure 6 - Population Growth in Charles County Since 1974

Charles County leaders have taken steps to manage its growth, with the County's most recent comprehensive plan in 2016 setting a target of 1% annual population growth, prioritizing single family housing over multi-family housing, and rezoning approximately 36,000 acres of land to a Watershed Conservation District that would protect the Mattawoman Creek watershed from overdevelopment. Growth and development in the County continues, however, with a post-pandemic uptick in both building permits, multi-family, and affordable housing developments. If current growth trends continue Charles County will likely reach a population of 200,000 in the mid-2030s. It is too soon to know whether the recent job cuts at federal agencies will have a lasting impact on the rate of growth in Charles County or its local economy, but even at a 1% annual growth rate the population of Charles County will continue to drive the need for affordable housing.

### Local Costs of Housing

While one-third of Charles County's households are considered Low or Very Low Income, the vast majority of housing that is developed is market rate and only affordable to households making 100% AMI or higher. The median sale price of a new single family home in February 2025 in Charles County was \$466,000 according to Redfin.com<sup>14</sup>, far above the approximate price of \$240,000 to \$320,000 that would be affordable to a household making 80% AMI. The website Zillow's Home Value Index for single family homes in Charles County was \$460,000 in April 2025<sup>15</sup>. While much of the discussion around affordable housing revolves around rental units, multi-family housing, and rent prices, it is important to note that affordable housing for purchase must also be part of the solution. Homeownership provides a significant number of economic and social benefits to individuals and to the communities they live in, and without affordable options to get on the property ladder Charles County residents will fall behind in building generational wealth.

Rental prices continue to rise in Charles County as well for all housing types. The US Department of Housing and Urban Development calculates and published Fair Market Rent figures each year, which represent the cost to rent a moderately priced housing unit in a particular market. The FMR for a 2 bedroom apartment in Charles County for 2025 is \$2,314, which is higher than any other county in Maryland<sup>16</sup>, and significantly higher than

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<sup>14</sup> "Charles County, MD Housing Market," Redfin, Accessed May 1<sup>st</sup>, 2025.

<https://www.redfin.com/county/1317/MD/Charles-County/housing-market#trends>

<sup>15</sup> "Charles County, MD Housing Market," Zillow, Accessed May 1<sup>st</sup>, 2025. <https://www.zillow.com/home-values/1607/charles-county-md/>

<sup>16</sup> "Charles County, MD – 2025 Fair Market Rents", US Housing Data, Accessed May 1<sup>st</sup>, 2025. <https://www.ushousingdata.com/fair-market-rents/charles-county-md>

what a 2, 3, or 4 person household making less than 80% AMI could afford<sup>17</sup>. Table 4 below highlights the gap between what is affordable to a household making less than 80% AMI and what the typical rental home or apartment costs in Charles County.

<b>Fair Market Rent (40<sup>th</sup> Percentile) in Charles County – 2025 (According to HUD)</b>		<b>Affordable Rents for 60% and 80% AMI (According to Maryland DHCD)</b>	
<b>Rental Size</b>	<b>Price</b>	<b>Household Size</b>	<b>Price Range (60%-80% AMI)</b>
Studio	\$2,012	1	\$1,490 - \$1,713
1 Bedroom	\$2,056	2	\$1,703 - \$1,956
2 Bedroom	\$2,314	3	\$1,916 - \$2,201
3 Bedroom	\$2,893	4	\$2,128 - \$2,445
4 Bedroom	\$3,413	5	\$2,298 - \$2,641
		6	\$2,469 - \$2,836

Table 4 - Charles County Rents and Affordability 2025 According to HUD and DHCD

Charles County by virtue of its high per-capita income and proximity to high-paying jobs has been a prime location for residential development over the last half-century. Due to a variety of national and regional factors, most notably the dramatic increase in the cost of housing compared to the rise in income levels, the County has a dearth of housing units that are affordable to Low and Very Low income households. Within this context the Affordable Housing Workgroup was formed and tasked with developing practical strategies and policies to enable more housing affordable to low and middle income earners, both for purchase and for rent.

<sup>17</sup> DHCD, “2024 Income Limits,” Accessed May 1<sup>st</sup>, 2025, <https://dhcd.maryland.gov/HousingDevelopment/Documents/prhp/2024-MD-Income-Limits.pdf>

# The Affordable Housing Workgroup

## Workgroup Background

The Affordable Housing Workgroup was formed with the straightforward goal “to develop a Comprehensive Affordable Housing Strategy to increase the availability of affordable housing.” The practical work of the group would be to evaluate key topic areas and present recommendations for discussion with the full Planning Commission, who, after deliberation and public input, would present recommendations to the Board of County Commissioners.

It was understood that the following would be key features of the comprehensive strategy:

1. Incentives and mandatory measures
2. An implementation plan
3. County funding and staff constraints
4. Flexibility in the approach to adjust to changing markets and inflation, as well as the influence of regulatory legislation
5. Realistic targets/goals
6. The incorporation of short, medium, and long-range recommendations to ensure attainable action; and
7. Engagement with the County’s media team to devise and execute a media strategy to encourage public engagement and understanding.

The first goal set by the Affordable Housing Workgroup was that “25% of new residential housing units, both rental and mortgage-based, will fall into the three affordable tiers by the year 2033.” Additionally the workgroup set a goal of “developing a 5-year workplan which would be updated annually by the Planning Commission. The workplan will include specifics of implementation of the Affordable Housing Strategy to include both regulatory changes, developer incentives, and housing programs.”

## Existing Solutions

With Affordable Housing becoming an acute nationwide concern in the years following the COVID pandemic, the Affordable Housing Workgroup began its work by looking within CCG at housing programs already in operation, as well as casting a wide net for successful affordable housing solutions across the country.



## Other Charles County Government Departments

Most of the work to develop and protect housing in Charles County is handled by the Department of Community Services (DCS), or the Planning & Growth Management (PGM) Department. PGM handles land use planning, zoning review, and building permits while DCS's Housing Authority administers a variety of housing programs directed at assisting low and moderate income families, and those seeking housing assistance. A full list of County Departments and the housing programs they administer is provided in Appendix B.

### *DCS and Housing Authority*

The Charles County Housing Authority administers a variety of programs that are funded by a combination of local, state, and federal sources.

**The Housing Choice Voucher program** provides ongoing assistance to families to ensure that rental housing is affordable, decent, safe, and sanitary in accordance with housing quality standards. Vouchers are provided to low-income persons to secure private rental housing and payments are made directly to participating landlords on behalf of the tenant.

**The Housing Choice Voucher Home Ownership program** is available to eligible participants who have completed at least one year of successful participation in the Housing Choice Voucher Program. A monthly assistance subsidy is paid towards the mortgage on the participant's home. Eligibility requirements must be met and households must obtain independent financing through a participating lender.

**The USDA Housing Preservation Grant program** is administered by the Housing Authority and offers grants to low-income and very low-income households in rural areas of Charles County, Maryland. Funds will be used to repair or rehabilitate owner-occupied units that have health or safety issues to improve living conditions for homeowners.

Other programs administered by the Housing Authority include Community Development Block Grants, the First Time Home Buyers Settlement Expense Loan Program (SELP), and the Rural Housing Initiative & indoor Plumbing Assistance program.

### *Planning & Growth Management*

Charles County PGM manages long range planning and the County's zoning ordinance and oversees a number of initiatives that aim to increase the supply of affordable housing.

Charles County's **Moderately Priced Dwelling Unit (MPDU) program** asks developers in the County to set aside a set of moderately priced units in new developments in exchange for a density bonus up to 22% depending on the number of MPDUs. The program was started in 2008 and has only been used in one development as of 2025. Multiple studies, as well as the 2016 Comprehensive Plan, have recommended this policy be made

mandatory. Multiple jurisdictions around the Baltimore-Washington DC metro area employ a mandatory inclusionary zoning policy that delivers long term, or in some cases permanent, affordable housing but Charles County has yet to make its own program compulsory for developers.

Charles County is currently undergoing a comprehensive **re-write of its Zoning Code** with a goal of simplifying the language, removing contradictions and redundancies, and streamlining the code so that it is more understandable to the public and to the development community. While encouraging affordable housing is not necessarily a stated goal of the re-write, it does provide an opportunity to revisit what uses are allowed in each zoning district, and to determine if there are unnecessary barriers to housing supply. This process is ongoing, and multiple teams within PGM's Planning Division, as well as our consultant partners, are scouring the zoning code for instances where restrictions on housing may be outdated or burdensome, or where definitions can be clarified in order to encourage development.

The **Adequate Public Facilities** element of the Charles County Zoning Ordinance is often seen by some in the development community as a barrier to housing development, and by its very nature it is designed to ensure that proposed developments will not adversely affect the health safety and welfare of the public, and to require developers to provide new, additional, or upgrades of existing public facilities which are necessary to address the impact on public facilities from their projects.<sup>18</sup> This can result in developments being delayed until developers can ensure schools and public utilities like sewer, water, and transportation can adequately support the expected new residents. However, because of the need for affordable housing, there is a provision in the APF manual that exempts certain "priority development projects" from some of the APF requirements, and one way in which a project can qualify as a "priority development" is to provide a minimum of 25% of the total units as affordable/workforce housing.

Charles County's most recent **Comprehensive Plan in 2016** identified a number of housing needs and a number of solutions to implement. During the public engagement for the 2016 Comprehensive plan "the dominant issue...was affordability with many comments regarding the high cost of housing and the inability of many working individuals

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<sup>18</sup> Charles County PGM, "Adequate Public Facilities Manual", (Charles County Board of Commissioners, October 4, 2022), <https://www.charlescountymd.gov/home/showpublisheddocument/670/638042933750270000>, Page 4

and families to obtain decent housing at an affordable cost.”<sup>19</sup> The greatest needs identified were as follows:

- For-sale housing at lower price ranges
- Workforce housing
- Emergency and transitional housing to meet the needs of the rising homeless population
- Affordable housing for the physically and developmentally disabled.
- Housing designed with an aging population in mind
- Greater overall housing diversity.<sup>20</sup>

In order to combat the issue of housing affordability the Comprehensive Plan recommended the Policies and Actions shown in Table 5 below.

	<b>Housing Policies<sup>21</sup></b>
<b>10.3</b>	To provide a balanced housing stock with housing opportunities for all residents Charles County will achieve a future county housing mix of approximately 80% single family, 15% townhomes and condominiums and 5% apartments.
<b>10.4</b>	Serve the homeless, with special attention on service-supported transitional housing and permanent housing for family households
<b>10.5</b>	Develop a variety of elderly care facilities such as, but not limited to, independent living facilities, assisted living accommodations, and retirement communities
<b>10.6</b>	Create an effective Moderately Priced Dwelling Unit (MPDU) Program
<b>10.7</b>	Seek greater housing diversity in the development district and villages.
	<b>Housing Actions<sup>22</sup></b>
<b>7</b>	Periodically revisit and update the Housing Supply, Demand and Zoning Options Analysis and respond accordingly based on the findings at that time.
<b>8</b>	Update the County’s 2005 Community Development Housing Plan
<b>9</b>	Continue programs and policies to upgrade existing substandard housing, both rental and owner-occupied, through private and public actions.
<b>10</b>	Examine options for increasing housing diversity within the development district and villages to include accessory apartments and live-work units.
<b>11</b>	Conduct an Affordable Housing Technical Assistance Program report working with community and county leaders, developers and stakeholders such as the Housing Association of Non Profit Developers and the Southern Maryland Association of Realtors, and a team of professionals from an organization such as the Urban Land Institute or the American Planning Association, in order to develop specific action items that result in a greater supply of low to moderate income housing for the residents of Charles County.

<sup>19</sup> Charles County PGM, “The Charles County Comprehensive Plan,” (Chares County Board of Commissioners, July 12, 2016), <https://www.charlescountymd.gov/home/showpublisheddocument/3674/637958177846030000>, Page 10-25

<sup>20</sup> PGM, “Comprehensive Plan,” Page 10-28

<sup>21</sup> PGM, “Comprehensive Plan,” Page 10-35

<sup>22</sup> PGM, “Comprehensive Plan,” Page 10-36

<b>12</b>	Continue County settlement expense financial assistance loan programs and policies to assist existing Charles County income eligible residents as first time home buyers and to consider home ownership in existing residential communities, and future mixed use communities in Charles County
<b>13</b>	Amend the Zoning Ordinance to require moderately priced dwelling units for any subdivision of 20 units or greater. Include the formation of an Affordable Housing Board to implement the monitoring and enforcement of such.
<b>14</b>	Ensure that the Planning & Growth Management permitting process is aligned with the balanced housing stock policy 10.3 listed above.

*Table 5 - Housing Policies and Actions in the 2016 Comprehensive Plan*

Not all of the policies and actions above have been implemented in the years since the adoption of the last comprehensive plan. Notably the 2005 Community Development Housing Plan has not been updated in the last 20 years, nor has the zoning code been updated to require MPDUs in subdivisions larger than 20 units. Additionally the goal of 80% single family detached dwelling units permitted in Charles County contradicts with Policy 10.7 which seeks greater housing diversity, and in reality annual building permit information continues to show a more balanced supply of single family housing, townhouses, and apartments despite this target.

The County has made progress on the goals related to upgrading substandard housing, and in facilitating assistance to first-time homebuyers. The goal of conducting an Affordable Housing Technical Assistance Program report was also successfully completed in 2018, and is described below under “CPAT Report”.

*PILOT workgroup*

In 2024 a group of department heads and staff from the County Administrator’s Office, County Attorney’s Office, PGM, Fiscal and Administrative Services, Economic Development, and Community Services began meeting to discuss the increase in developments requesting tax abatements for affordable housing projects. This group of County staff has for several months been discussing how to implement a fair and transparent **Payment In Lieu of Taxes** program or PILOT that would set up clear criteria for which projects could be eligible for such incentives, and how much to offer developers on an annual basis. This group has worked in parallel with the Affordable Housing Workgroup, with some staff involved in each effort, with a goal of determining how much Charles County can afford to incentivize affordable housing development, for how long, and under what criteria so that a transparent process is established for public investment.

**Other Jurisdictions**

The Workgroup researched a variety of diverse strategies from cities and counties across the United States to address affordable housing shortages. San Francisco, for instance, is

proposing a significant rezoning plan to add multi-family dwellings and allow taller buildings, aiming to meet the state's mandate of adding 82,000 new homes by 2031. Similarly, cities like Atlanta and Denver are developing micro-communities by repurposing shipping containers and constructing small cabin-like structures to provide rapid, cost-effective housing solutions for the homeless. In the realm of zoning reforms, Boise has rewritten its zoning code to permit duplexes and cottage court homes on most residential land, promoting higher-density housing options. Additionally, counties such as Guilford in North Carolina and Harris in Texas are leveraging underutilized county-owned land to develop affordable housing, with projects ranging from multifamily units to mixed-use developments. These initiatives reflect a growing realization that innovative solutions are needed to address affordable housing, and that each solution has to be appropriate for each jurisdiction. However, what works in Washington, D.C. or rural Indiana may not be relevant or suitable for Charles County.

The Mid-Atlantic Region has a number of jurisdictions already attempting to implement policies targeting housing affordability that can influence the direction taken by Charles County. Table 6 highlights some regional jurisdictions that have taken steps in recent years to combat housing affordability.

Jurisdiction	Policy
Anne Arundel County, MD	In 2023 Anne Arundel County passed a law making it easier for homeowners to build <b>accessory dwelling units</b> of up to 800 square feet on almost all residential lots. The County also established a <b>Housing Trust Fund</b> with dedicated funding for FY 2024 to provide funds for downpayment assistance programs, affordable rental housing preservation, eviction prevention, and tenant-based rental assistance. <sup>23</sup>
Montgomery County, MD and Arlington VA	Both counties recently proposed zoning changes that would allow <b>Missing Middle Housing</b> types to be developed in single family neighborhoods, and in both counties there was public opposition to such changes. Arlington adopted a Missing Middle zoning policy that was legally challenged in 2024, while Montgomery County began a series of public listening sessions in 2024 on what they branded as “attainable housing”
Queen Anne’s County, MD	Queen Anne’s County has had an <b>MPDU program</b> in place for a number of years, along with a low-income homeownership program. Their 2022 Comprehensive Plan recommends providing <b>density bonuses</b> to

<sup>23</sup> Office of County Executive Steuart Pittman, “Anne Arundel County Affordable Housing Accomplishments,” (Anne Arundel County: October 31, 2023) <https://www.aacounty.org/sites/default/files/2023-10/Affordable-Housing-Accomplishments-20231031.pdf>, Page 2

	developers in addition to mandatory MPDU provisions to encourage more housing development. <sup>24</sup>
Howard County, MD	Howard County has a <b>Housing Commission as a separate county agency</b> with an appointed governing board. The Commission oversees its housing voucher program, and it owns and maintains a number of affordable housing developments. It also helps market and facilitate the rental of affordable units that are developed under the County’s <b>inclusionary zoning program.</b>

Table 6 - Regional Affordable Housing Policies

## Summary of past consultant research

### CPAT report

Charles County’s most recent comprehensive housing study was undertaken in 2018 by the American Planning Association’s Community Planning Assistance Team or CPAT. The effort combined volunteer planning professionals from the APA with Charles County PGM staff and local stakeholders in order to review existing county housing initiatives and studies, and to recommend strategies “for the effective implementation of the identified affordable housing initiatives.”<sup>25</sup> Please see Appendix A for the full Charles County Housing Initiative Project report, referred to hereafter as “the CPAT report”.

The CPAT report examined existing conditions in Charles County and recommended a number of action steps to address housing affordability for households earning 30% to 80% of the Area Median Income. Additionally, the report investigated the 2018 supply of affordable housing in Charles County and forecasted the need for additional housing, based on Charles County’s population growth, through the year 2025. This provided a target of 1,823 affordable units for policymakers to achieve and a statistical model for staff to estimate housing needs beyond 2025. Further discussion of this model and its practical uses to Charles County staff is in a future section entitled Targets.

### Policy Recommendations

In order to deliver the needed 1,823 additional units of affordable housing by 2025 the CPAT report provided an action plan recommending a variety of policy changes. For additional details of each recommendation see Appendix A.

<sup>24</sup> Queen Anne’s County Planning Commission, “Comprehensive Plan 2022,” (Queen Anne’s County Commissioners: May 24, 2022). [https://www.qac.org/DocumentCenter/View/17397/2022-Queen-Annes-County-Comprehensive-Plan\\_FINAL\\_links](https://www.qac.org/DocumentCenter/View/17397/2022-Queen-Annes-County-Comprehensive-Plan_FINAL_links), Page 9-24

<sup>25</sup> CPAT, “Charles County Housing Initiative Project,” Page 6



<b>Summary of Recommendations in the 2018 CPAT Report<sup>26</sup></b>	
<p><b>Amend the balanced housing stock policy</b> Reduce the target in the comprehensive plan of 80% single family detached dwellings, modify the targets to include targets for affordable housing</p>	<p><b>Modify the MPDU program</b> Make it mandatory, increase the percentage of affordable units, apply requirements to rental and housing for sale, encourage on-site vs. off-site housing through incentives, assess the fiscal impact.</p>
<p><b>Identify and prioritize county-owned parcels for affordable housing</b> County staff should vet public land for housing suitability, work with non-profit developers to build housing</p>	<p><b>Incorporate affordability into subarea and village plans</b> Following Comprehensive Plan recommendation for housing diversity in development district and villages, include MPDU mandates</p>
<p><b>Remove barriers to affordable housing production</b> Streamline permitting, expedite when necessary based on affordable housing criteria, make design standards more flexible, remove unit size requirements</p>	<p><b>Devote funding and resources to production and preservation of affordable housing</b> Utilize local partners, non profits, state agencies, and federal and state funding where available.</p>
<p><b>Ensure housing remains affordable</b> Affordable units the county mandates should remain affordable in perpetuity</p>	<p><b>Establish the Charles County Affordable Housing Board</b></p>
<p><b>Engage the public in continued dialogue about housing</b></p>	<p><b>Explore feasibility of creating Housing Advisory Board</b></p>

Table 7 - Summary of CPAT Report Recommendations

In the seven years since the CPAT report was produced none of the recommendations of the report have been carried out. The Affordable Housing Workgroup has therefore incorporated many of the Action Plan recommendations from the CPAT report into its own policy proposals.

Affordable housing continues to be developed by the private sector but at a rate closer to 60 units per year, far below the 228 units per year the report recommended to allow Charles County to “catch up” with affordable housing demand. PGM staff have expanded the model used by the APA to forecast affordable housing needs into the 2040s based on Charles County’s current rate of population growth, building permits, and household size, as well as incorporating the affordable housing units that have been developed since 2018. With this model staff can predict future affordable housing needs as well as track when the county’s supply of affordable housing has caught up with demand. More information about future affordable housing supply will be provided in the next chapter.

<sup>26</sup> CPAT, “Charles County Housing Initiative Project,” Page 24-26

### 2024 Charles County Affordable Housing Strategy Guide

In 2022 Charles County worked with HR&A Advisors, Inc. and the non-profit group HAND Housing on a Regional Housing Practicum Series “to facilitate a series of one-on-one sessions with county and local governments in the Washington, DC region to help participants make thoughtful decisions about affordable housing programs and policies, guided by local housing needs, community priorities, and feasible approaches to increase housing affordability.”<sup>27</sup> Please see Appendix C for the full Affordable Housing Strategy Guide, referred to hereafter as “the HR&A Report”.

The HR&A report generated from this effort highlighted three groups of policy tools that would advance affordable housing: Land Use and Regulatory tools, Subsidy tools, and tenants’ rights tools. “Each type of tool,” according to the report, “involves tradeoffs; land use and regulatory tools accommodate new growth and increase the housing supply, but typically do not serve the lowest-income residents. Subsidy tools can be deployed directly to meet the needs of target populations, but because of the cost most governments cannot provide enough subsidy to solve affordable housing challenges. Tenants’ rights tools help to avoid displacement but do not change the fundamental economics of the housing market.”<sup>28</sup> This trifecta of policy focus areas is supported by other affordable housing research, including work by UCLA researcher Shane Phillips. Phillips advocates for policy tools that he labels “Supply, Stability, and Subsidies” in his book “The Affordable City”.

#### Housing Tools

Affordable housing tools fall into three main categories:

- **Land use and regulatory tools** use municipal regulations and zoning authority to indirectly improve affordability by increasing the supply of housing, or to directly incentivize or require the production of affordable units.
- **Subsidy tools** provide below market rate loans, grants, or other public resources to close the gap between what a household can afford to pay and the costs to develop and operate housing.
- **Tenants’ rights tools** preserve existing affordable housing and housing stability by using laws and regulations that protect current occupants.

Figure 7 - Three Housing Tools from HR&A Report

<sup>27</sup> HR&A, “Affordable Housing Strategy Guide – Charles County Maryland,” January, 2024, Page 2

<sup>28</sup> HR&A, “Affordable Housing Strategy Guide,” Page 1

## Policy Recommendations

The Strategy Guide recommended four policy tools with additional guidance on what to consider and how to implement each.

<b>Summary of Recommendations in the 2024 HR&amp;A Report<sup>29</sup></b>	
<p><b>Accessory Dwelling Units:</b> Revise zoning to remove barriers to constructing Accessory Dwelling Units. Provide information and resources to help property owners build ADUs.</p>	<p><b>Missing Middle Zoning:</b> Revise County zoning to allow missing middle development by-right in specific areas.</p>
<p><b>Inclusionary Zoning:</b> Redesign the County’s inclusionary zoning program to increase its impacts by aligning the affordability of homes developed, incentives to offset developer costs, and administrative needs and processes with market conditions and County Priorities.</p>	<p><b>Low Income Housing Tax Credit (LIHTC) Gap Financing</b> Develop a gap financing program to increase affordable housing development in Charles County.</p>

*Table 8 - Summary of Recommendations in the HR&A Report*

The Affordable Housing Strategy was presented to the Affordable Housing Workgroup in its finished form at the beginning of 2024, and the Workgroup has incorporated elements of each of the policy tools into its own policy proposals. Further details will be provided in the Recommendations section of this report.

## Public engagement

Effective communications and public engagement strategies build knowledge, listen to varied voices, and lead to better, more widely accepted decisions. It requires a continuous dialogue with members of the community. It should motivate participation from a broad audience whose members are equitably represented; foster a cooperative process that collects and utilizes meaningful feedback prior to decision-making and empowers an informed community partner network that can use their voices to further these goals.

Public engagement is especially important to the issue of affordable housing because there are a number of misconceptions, and its importance is often underestimated by the public. Homeowners may fear that affordable housing will decrease nearby property values, though evidence on this is mixed and often depends on the scale and design of the project. Some associate affordable housing with an increase in crime or a decline in neighborhood quality, often rooted in stereotypes rather than data. Opponents may worry about increased demand on schools, roads, or emergency services without corresponding

<sup>29</sup> HR&A, “Affordable Housing Strategy Guide,” Page 1-2

investment in infrastructure. There's often resistance to change in the physical or social makeup of a neighborhood—what's known as “Not In My BackYard” or “NIMBYism”, where residents may prefer to keep areas low-density or demographically homogenous. Some oppose government involvement in housing markets on principle, preferring market-based solutions over subsidized or publicly supported housing. Misunderstandings about what affordable housing actually is—and who it serves—can lead to unfounded fears. Many people don't realize it provides a housing solution for teachers, healthcare workers, young people, retirees, or others with steady jobs but modest incomes.

To attempt to counter some of these misconceptions Charles County staff in PGM as well as the Media Division produced a variety of tools to facilitate public education on affordable housing beginning in 2024. These tools included an explanatory video highlighting “myths vs facts” on affordable housing, multiple infographics that were publicized on the county’s social media pages, a video interview with county staff on the Charles County Now TV program, and multiple presentations to groups like the Charles County Citizens Academy. A housing-specific “Engage Page” was set up on the county’s website that collected all these educational resources in one location.

The Engage Page was also utilized as a hub for public input. Two public feedback surveys were developed and distributed via the Engage Page, one in the fall of 2024 that sought general public sentiments on affordable housing, and a second in the spring of 2025 that sought public input on a number of specific policy suggestions.

### Public Sentiment Survey

The first public survey, entitled “What Does Affordable Housing Mean to You?,” garnered nearly 150 responses from a wide variety of demographics in Charles County and provided valuable insights into the public’s feelings towards affordable housing. A full summary of the public sentiment survey is provided in Appendix D.

The results of the public sentiment survey showed a clear divide in Charles County in terms of attitudes towards affordable housing. People under 44 years of age, renters, and persons living in Charles County less than 10 years were much more supportive of affordable housing than older citizens, homeowners, and residents of Charles County for longer than 10 years. Figure 8 below shows a comparison of positive and negative attitudes based on age in response to the prompt “The creation of affordable housing is important and will have a positive impact on our community”. Figure 9 shows responses to the same question but with differences based on tenure.

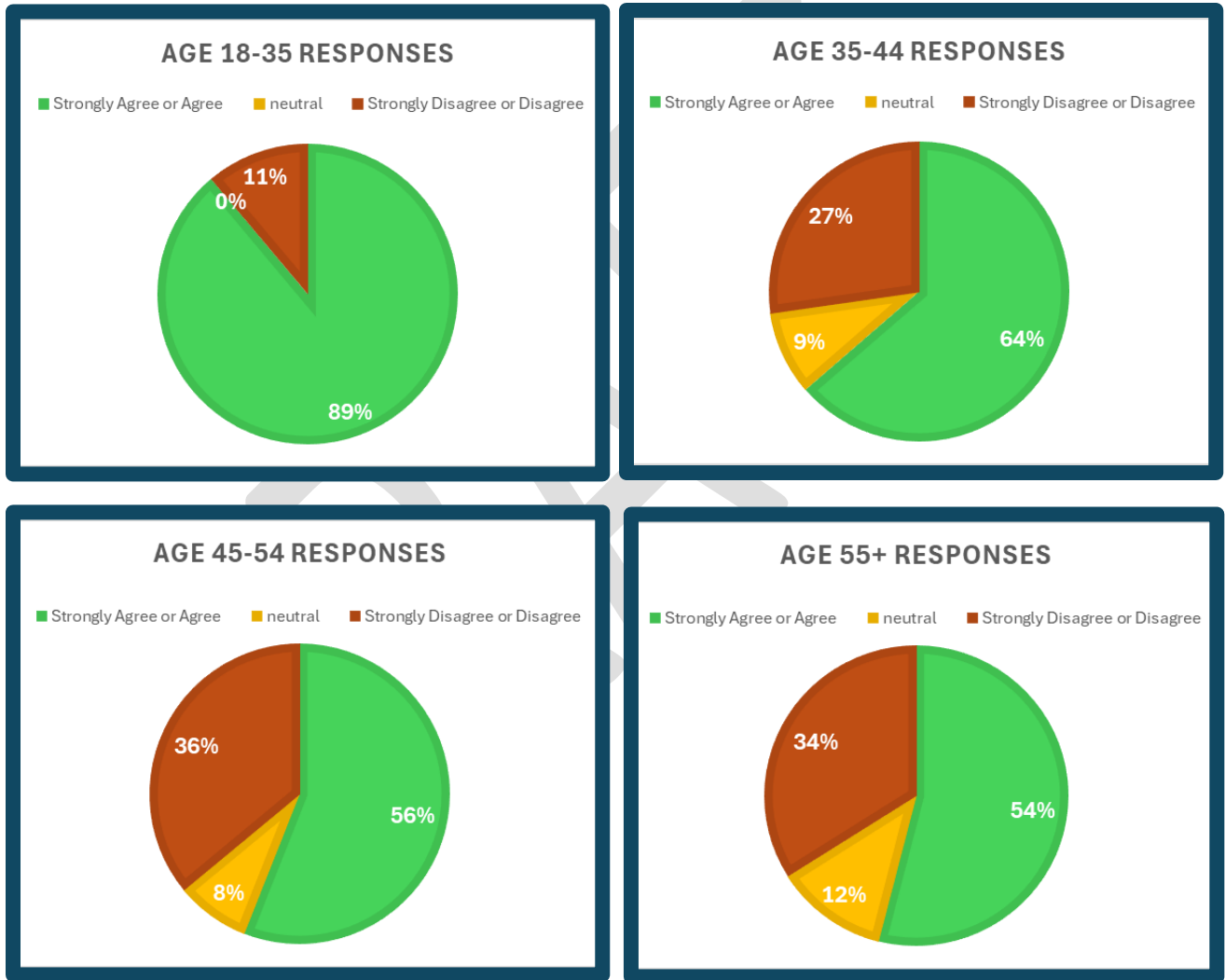


Figure 8 - Responses to "The Creation of Affordable Housing Is Important and Will Have a Positive Impact on Our Community"

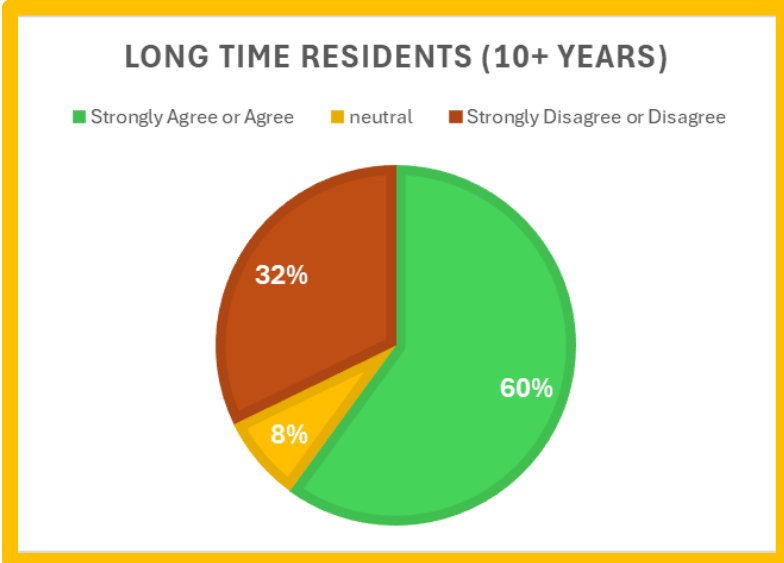
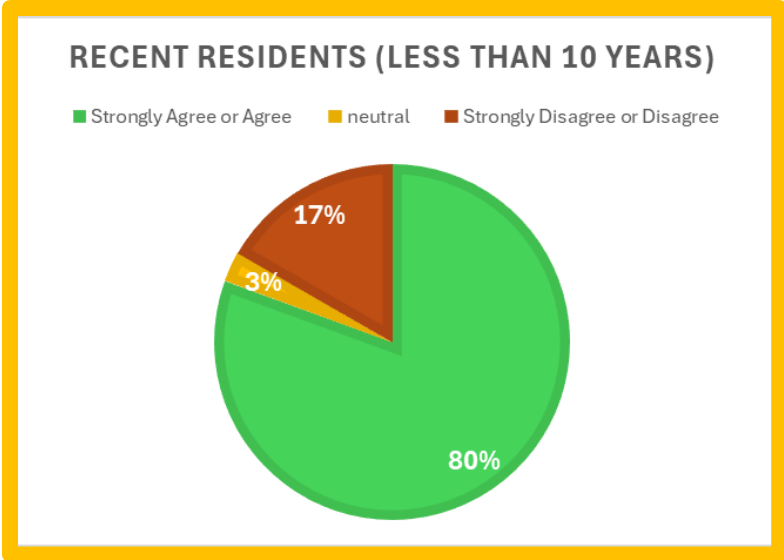


Figure 9 - Responses to "The Creation of Affordable Housing Is Important and Will Have a Positive Impact on Our Community"

Importantly, very few groups had a majority negative opinion of affordable housing, but overall there was a strong correlation between younger and newer residents of Charles County and support for affordable housing development. Renters and younger demographics also expressed a greater interest in learning more about affordable housing, and in large part believed there are not enough affordable housing units in the county.

Survey respondents were also given an opportunity to weigh in on the best geographic locations for affordable housing, as well as to provide open ended suggestions as to what to do about housing affordability. While most respondents recommended affordable housing be kept in the county's development

district and major population centers like Waldorf, La Plata, and Bryan's Road, there were a number of suggestions for affordable housing in rural parts of the county such as Newburg, Marbury, and around Hughesville indicating that housing affordability is not only an urban or suburban problem.

Open-ended suggestions from the public were categorized into positive and negative sentiments, and most of the positive sentiments included the types of affordable housing that the public wanted to see. Positive comments mentioned the need for mixed use development, middle income affordability, starter homes and entry level housing for young people, and the desire to mix affordable housing within neighborhoods rather than segregating all affordable housing into one section of the community. Negative comments



highlighted concerns about whether the county’s infrastructure could accommodate additional residents, concerns about increase crime, lower property values, and tax increases, as well as general negative sentiments against development of any kind. Figure 10 below highlights a number of the suggestions received for potential affordable housing policies.

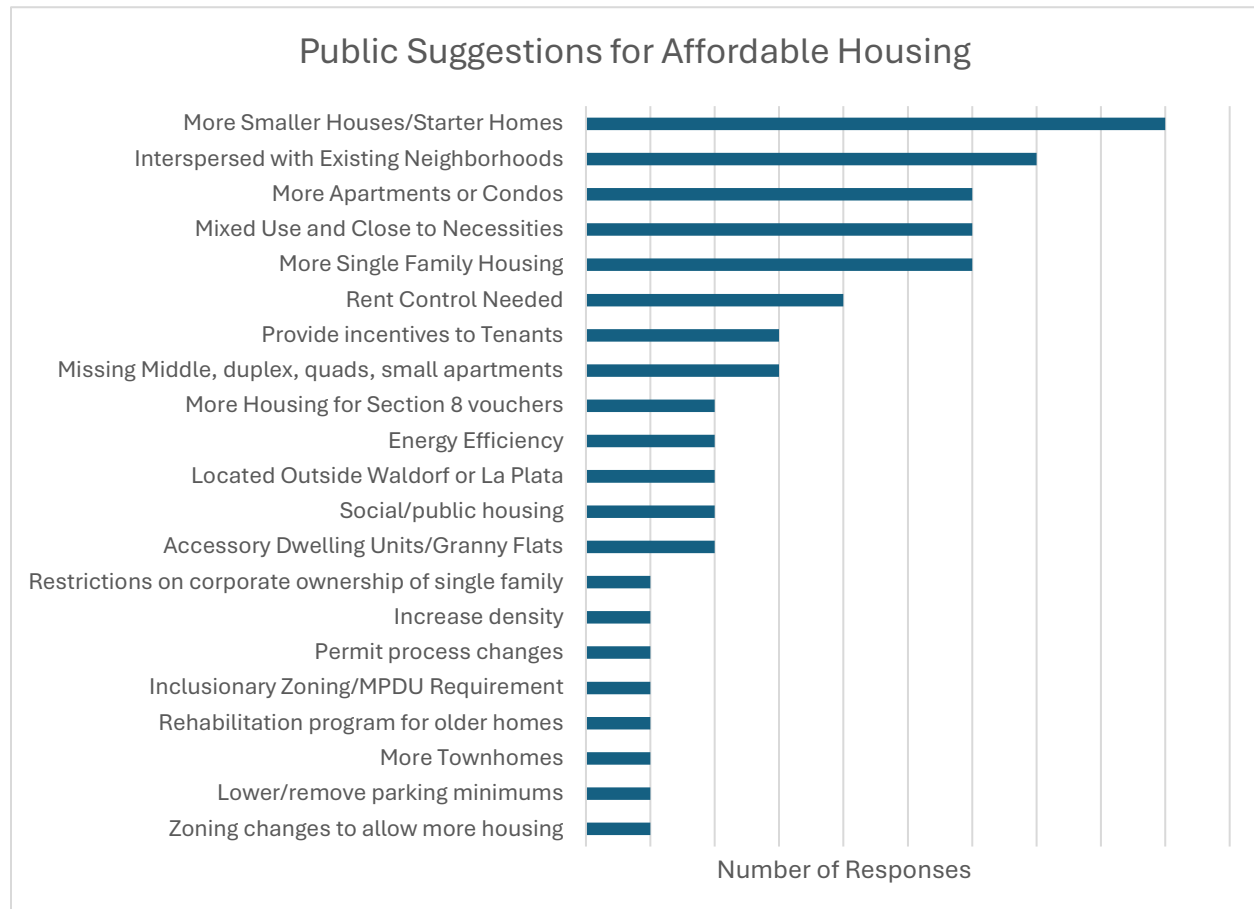


Figure 10 - Public Suggestions for Affordable Housing Policy

In summary, results of the public sentiment survey indicated a broad level of support for affordable housing across a wide spectrum of demographic groups – support which increased strongly in correlation with younger age groups and newer county residents. These groups are some of the demographics that are hardest hit by housing unaffordability, and who often fall into the 30% to 80% AMI income tiers that currently have fewer options for housing. The survey results provide helpful information on who is most interested in affordable housing, as well as some insights into the types of policies that are likely to receive public support moving forward. Additional surveying was conducted in May and June 2025, and will be covered later in this report.

## Other Engagement

PGM staff met with stakeholders in the development community through the bi-monthly meeting with the Maryland Building Industry Association (MBIA). Across multiple meetings dating back to the fall of 2024, feedback from the MBIA indicated tentative support for most of the “studied policies” that are listed in the next section. Final feedback will be provided once specific recommendations have been made by the workgroup and Planning Commission.

Feedback from the development community is critical to ensure that policy suggestions do not inhibit building, which would exacerbate supply problems in the housing market. The MBIA was asked to provide some policy suggestions that would enable builders to construct cheaper homes and their responses included additional density bonuses, reduced permit fees and processing times, as well as changes to zoning rules that would enable the construction of smaller homes or “starter” homes for first time homebuyers.

## Studied Policies

Utilizing the framework established in the 2024 HR&A Report the workgroup has discussed and considered a variety of policy tools that fall under the categories of Land Use and Regulatory tools, Subsidy tools, and Tenants’ Rights tools. The workgroup has expanded the category of Tenants’ Rights tools to include multiple county-wide policies that protect or prioritize affordable housing that don’t necessarily fall under the category of land use tools or subsidy tools. The next several pages outline the policies that were considered, examples of their use in other jurisdictions, the steps required to implement the policies in Charles County, and a general timeline for their implementation. More detail will be provided in later sections on implementation and timeframes.

The policies listed below represent a collection of land use regulations, public investment options, and protective policies that other jurisdictions around the United States have tried and found success in. Many were specific suggestions of either the public or the Charles County development community. Not all will be applicable to Charles County, and after additional discussion by the public and Charles County leaders it may be necessary to significantly alter or remove these policies from consideration. In a later section the workgroup will provide its own recommendations on the policies that should be advanced at the pleasure of the Charles County Board of Commissioners.

## Land Use/Zoning Policies

- i. Accessory Dwelling Units
- ii. Inclusionary Zoning/MPDU
- iii. Starter Homes
- iv. Tiny Home Communities
- v. Missing Middle Zoning
- vi. Reduce Parking Minimums
- vii. Regulate Short Term Rentals
- viii. Pre-approved plans

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### Accessory Dwelling Units

Accessory dwelling units (ADUs), also known as “granny flats”, are secondary housing units on single-family properties, independent from the primary home. They can be attached to the primary structure, within the primary structure, or detached. ADUs support affordability in two different ways: they create new, lower cost rental opportunities on under-utilized land, and they can help existing homeowners stay in their homes through additional rental income. Allowing ADUs in more places will both increase the housing supply and the diversity of housing available in Charles County.<sup>30</sup> Expanding the permissibility of ADUs is a recommendation in the 2024 HR&A Report, the 2018 CPAT Report, the Maryland Department of Planning’s ADU Policy Task Force, and a frequently requested policy change from the Charles County public.



Figure 11 - ADU Types (courtesy of the American Planning Association)

### Regional Example

In 2023 Anne Arundel County passed legislation to permit ADUs in nearly all residential districts, subject to certain conditions limiting the number and size of said dwellings. Changes to previous zoning rules enabled ADUs in detached structures, removed minimum lot sizes, and eliminated parking requirements to allow greater flexibility.

<sup>30</sup> HR&A, “Affordable Housing Strategy Guide,” Page 5

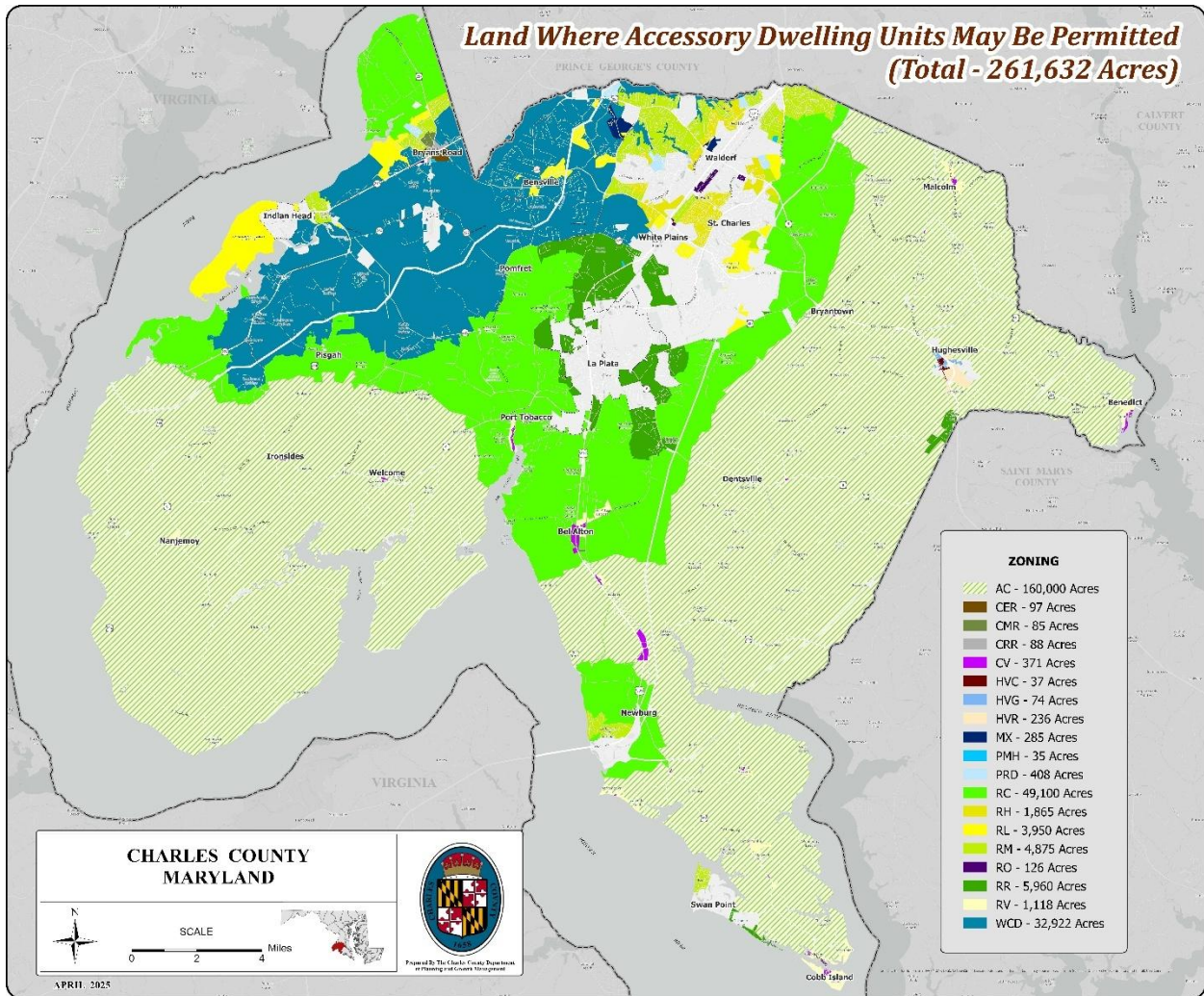


Figure 12 - Zoning Districts in Charles County where Single Family Dwellings are Permitted

Accessory Dwelling Units could be permitted in all residential zoning districts in Charles County where single-family residential units are allowed. While detached accessory dwelling units may only be permitted on properties with single family detached structures, single family townhomes with internal ADUs are a popular design option that has been suggested by the development community and could provide additional options.

Estimated Number of Annual Units Generated	
Market Rate Units	Committed Affordable Units
8-16	N/A
<b>Implementation Timeframe: Short</b>	
Charles County Planning staff could introduce a Zoning Text Amendment to expand the permissibility of Accessory Dwelling Unit uses in the second half of 2025.	

## Summary

Amending the zoning regulations to allow greater flexibility in ADU construction will likely only have a small impact on the County’s overall housing supply, but it will also provide an opportunity for property owners to establish new streams of income and provide smaller rental units in existing neighborhoods.<sup>31</sup> A policy expanding ADUs has been suggested for some time by outside experts, the public, and most recently by state legislation. ADU legislation passed by the Maryland General Assembly in 2025 requires that all counties in Maryland adopt a policy encouraging ADUs by October 1, 2026.

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<sup>31</sup> HR&A, “Affordable Housing Strategy Guide,” Page 9



### *Inclusionary Zoning*

Inclusionary zoning policies require or incentivize developers to include affordable homes as part of market rate developments, often in exchange for incentives such as density bonuses or tax abatement. A well-designed inclusionary zoning policy would increase the supply of affordable rental units as well as supply of units for sale without constraining the supply of housing.<sup>32</sup> Charles County currently has a “Moderately Priced Dwelling Unit (MPDU)” program that asks developers to set aside at least 12% of the units in developments larger than 50 units in exchange for a density bonus up to 22%. The program is currently voluntary and has been utilized only once by a development since 2008. Designing and implementing a mandatory Inclusionary Zoning or MPDU program is a recommendation in the 2024 HR&A Report, the 2018 CPAT Report, and the 2016 Charles County Comprehensive Plan.

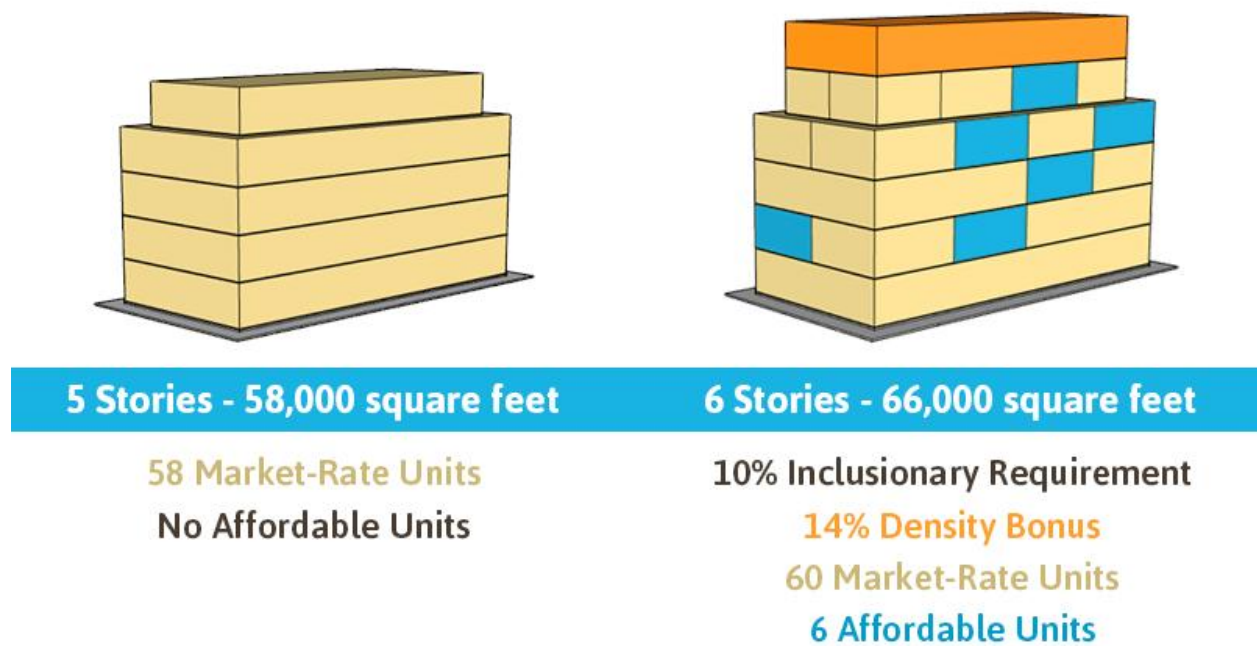


Figure 13 - Comparison Between Development With and Without Inclusionary Zoning (Courtesy of GroundedSolutions.org)

### Regional Example

Inclusionary Zoning programs have been recently adopted by Anne Arundel County, and have been in place for a number of years in Queen Anne’s County, Howard County, Frederick County, Montgomery County and Washington DC, in addition to multiple cities and counties in Northern Virginia. Each program has its own thresholds and affordability requirements.

<sup>32</sup> HR&A, “Affordable Housing Strategy Guide,” Page 16



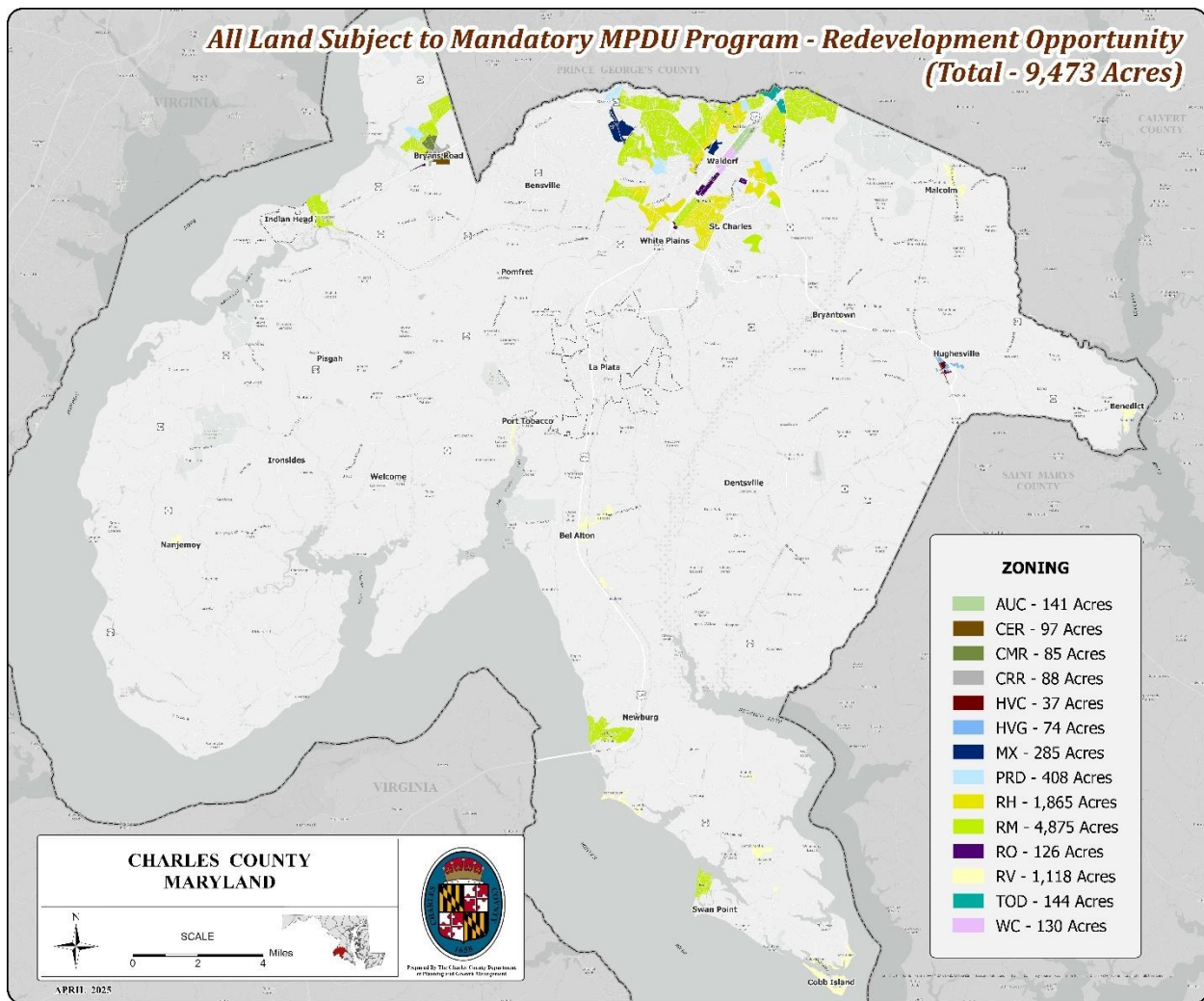


Figure 14 - Zoning Districts for Potential IZ or MPDU Expansion

Inclusionary Zoning requirements could be permitted in nearly all residential zones where major subdivisions are permitted. Changes to implement MPDU requirements in the PUD zone may require approval from the developers of St. Charles as well as the Charles County Commissioners and is not guaranteed. While these zones total more than 9,000 acres in Charles County, only around 2,000 acres are undeveloped.

Estimated Number of Annual Units Generated	
Market Rate Units	Committed Affordable Units
N/A	100-120
<b>Implementation Timeframe: Long</b>	
Charles County Planning staff would work to develop a mandatory IZ/MPDU program that increases the percentage of units in a given development that must be affordable, reduces the threshold for affordable units to be provided from 50 to 20, increases the density bonuses to the developer, and applies the same standards to rental units as well as dwellings for sale.	

Additionally it is likely that a successful IZ policy would require additional staffing both in PGM and the Department of Community Services that would administer the program and monitor ongoing compliance with affordability requirements. As a short term measure the county may explore intermediate adjustments to the MPDU program by increasing the density bonuses offered under the current rules and keeping the program voluntary. Over the long term, however, a successful MPDU program in Charles County would need to be designed to take advantage of redevelopment opportunities as the supply of land for single family detached subdivisions decreases.

## Summary

Inclusionary zoning policies can create needed affordable housing units to address local priorities, including housing units for voucher holders or housing in rural areas. Whether mandatory or voluntary, successful inclusionary zoning policies align affordability requests with market realities to ensure that the policy does not inhibit new development activity.<sup>33</sup> An Inclusionary Zoning policy would contribute the largest share of perpetually affordable units for 50%, 60% or 80% AMI households depending on the level of affordability the policy declares. Additionally, an IZ policy provides the best opportunity to deliver affordable single family homes for sale.

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<sup>33</sup> HR&A, “Affordable Housing Strategy Guide,” Page 17

### Starter Homes

Restrictive design standards are a barrier to new production of smaller, more affordable homes, and may also be a barrier to increased density in the appropriate locations.<sup>34</sup>

Charles County currently requires a minimum residential floorspace of 1,250 square feet in many residential zoning districts which prevents smaller, less expensive houses from being built. Additionally, housing at that minimum size is only permitted in ¼ of a particular subdivision. Reducing these minimum dwelling sizes, as well as reducing minimum lot sizes in certain zoning districts and expanding the permissibility of smaller homes throughout a subdivision, would provide options for developers to build the types of starter homes that are currently illegal. Flexible site design and building envelope standards is a recommendation in the 2018 CPAT Report, and popular with both the public and development community.



Figure 15 - Starter Homes in Columbia, SC (Courtesy of Lennar)

### Regional Example

Pittsburgh is in the process of updating its zoning code to reduce the minimum size of residential lots between 25%-40%, recognizing that much of its historic housing stock would be illegal to build today under strict minimums for lot size per-unit. Alexandria, Virginia recently removed dwelling units per-acre limitations in certain zones to allow smaller unit sizes within the same development envelope.

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<sup>34</sup> CPAT, “Charles County Housing Initiative Project”, Page 25

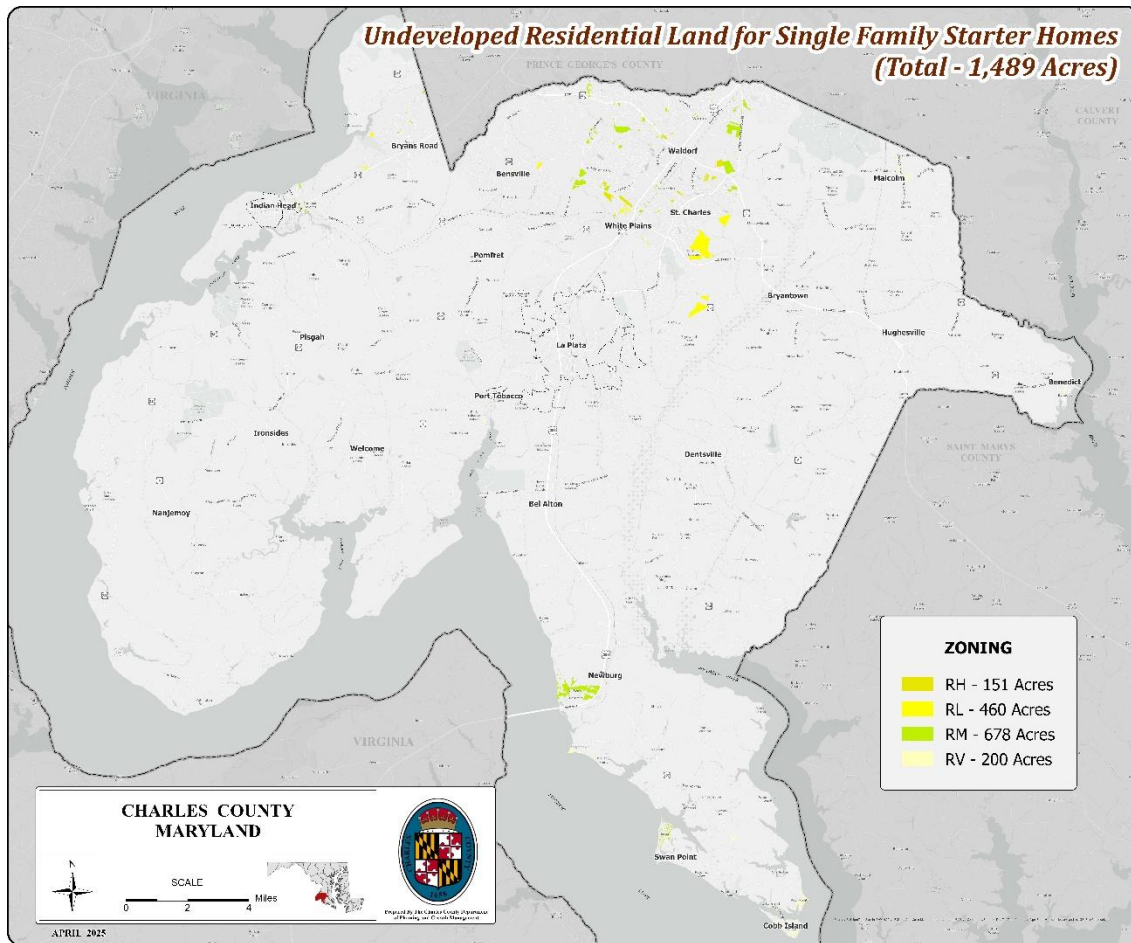


Figure 16 - Undeveloped Land Zoned for Single Family Uses Permitting Major Subdivisions

Flexibility in building and site design to facilitate more starter homes could be permitted in certain zoning areas within the development district where single family development and major subdivisions are permitted. Changes to implement starter homes within the PUD zone may require approval from the developers of St. Charles as well as the Charles County Commissioners and is not guaranteed.

Estimated Number of Annual Units Generated	
Market Rate Units	Committed Affordable Units
45-50	5-10
<b>Implementation Timeframe: Short</b>	
<p>Charles County Planning staff could quickly identify the areas in the zoning code that specify square footage minimums for single family residential construction, both attached and detached. A zoning text amendment could be prepared within 12 months that would decrease these minimums as well as adjust minimum lot sizes in key zoning districts. If combined with an inclusionary zoning policy a subdivision of smaller footprint homes could be required to include a certain percentage that is affordable to 60%-80% AMI incomes.</p>	

## Summary

Minimum lot size requirements and residential square footage minimums have historically been a tool of exclusionary zoning intended to prevent lower-income households from being able to live in certain neighborhoods. These requirements drive up the cost of housing by requiring more land to build the same number of homes. Removing this artificial density cap would allow more starter homes to be built, increasing the supply and helping to lower the overall cost of housing.

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### Missing Middle Housing Types

“Missing Middle” housing refers to a range of housing types that are the “middle” ground between single family detached and multi-story apartment buildings. Because of their smaller size, however, missing middle housing fits contextually within single-family neighborhoods while accommodating multiple households. Typically this includes townhomes, duplexes, triplexes and “quads” but could also include cottage court or cluster neighborhoods, basement apartments, ADUs, and small apartment buildings of up to 8-10 units. Allowing missing middle development by-right in most residential zones within the development district can help increase both the supply of housing and the diversity of housing options, while helping neighborhoods become more inclusive. Currently, only 1.3% of housing in Charles County qualifies as “missing middle”<sup>35</sup>, and approximately 84% of land is zoned solely for single family detached housing. Expanding the options for Missing Middle housing is a recommendation in the 2024 HR&A Report and the 2018 CPAT Report.



Figure 17 - Missing Middle Housing Types (Courtesy of Opticos)

### Regional Example

Both Arlington, Virginia and Montgomery County, Maryland are in the midst of changing their regulations to permit more missing middle housing types. Both jurisdictions are also experiencing opposition from established single-family neighborhoods who are concerned about the effects additional housing will bring. Charles County Planning staff are monitoring these discussions regionally and nationally to understand how Missing Middle housing could be tailored for Charles County in a way that provides additional housing options but does not harm existing neighborhoods.

<sup>35</sup> HR&A, “Affordable Housing Strategy Guide,” Page 11

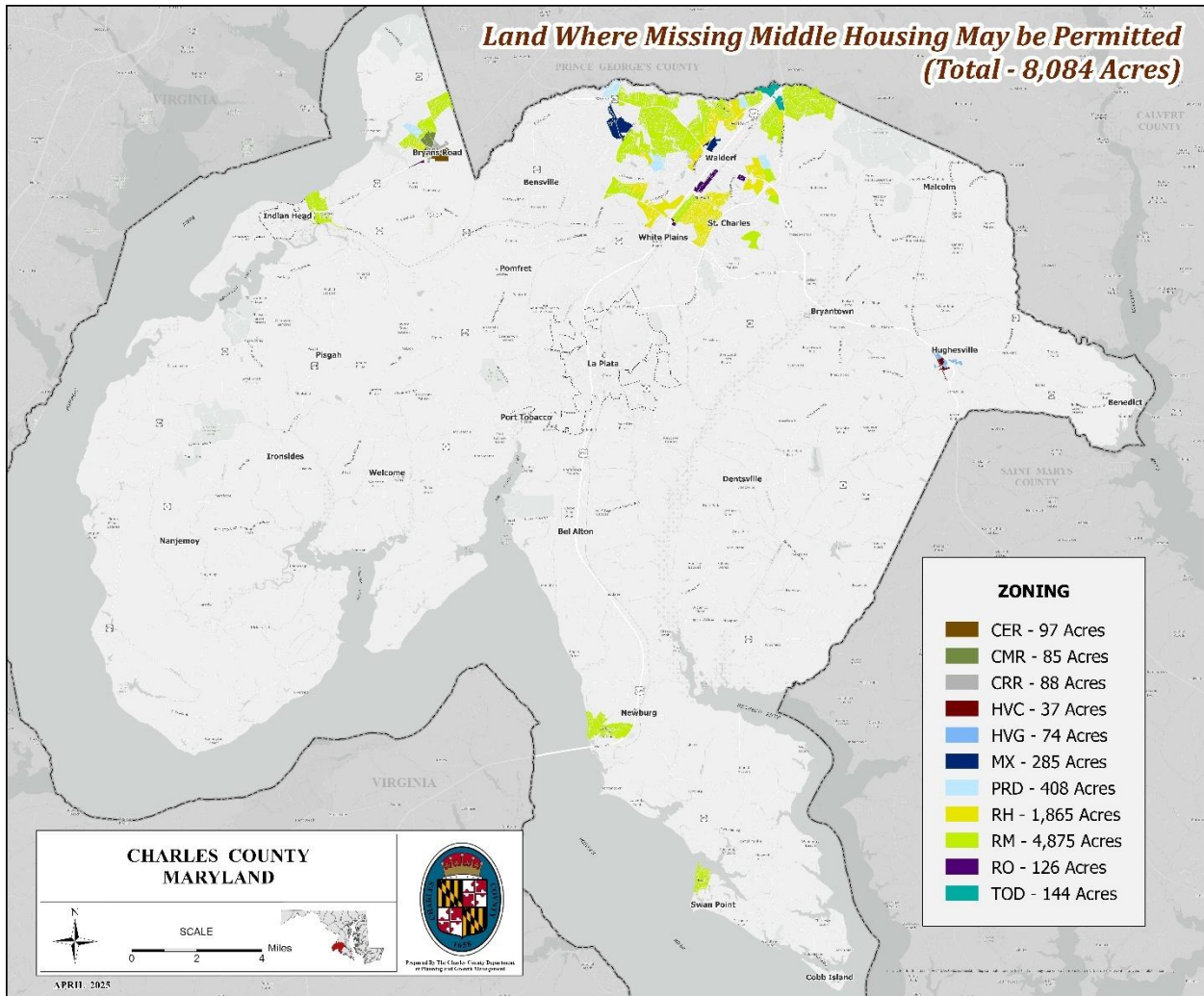


Figure 18 - Multi-family Residential Zoning Districts where Missing Middle Types Can Be Expanded

Missing Middle housing types could be permitted in certain residential zoning districts ranging from Medium Density (RM) and High Density Residential (RH) to PRD, MX, and TOD zones. While these zones total more than 8,000 acres in Charles County, only around 1,000 acres are undeveloped.

Estimated Number of Annual Units Generated	
Market Rate Units	Committed Affordable Units
60-65	N/A
<b>Implementation Timeframe: Medium</b>	
<p>Charles County Planning staff would work with the consultant currently rewriting the county's zoning ordinance to update the code to allow more options for missing middle housing types. The draft zoning language would be presented to the public in 2025 and approved in 2026. In the short term only a limited number of zoning districts would be changed to permit these uses, but over time Missing Middle housing could be expanded to other zones as appropriate.</p>	



## Summary

Increasing the allowable residential density in a select number of residential districts will likely not create a significant increase in residential density or housing supply for the County overall, but will increase the available housing options and access to economic opportunity for households living in those areas.<sup>36</sup> The number of committed affordable units would not necessarily be impacted since many Missing Middle housing types would consist of single building redevelopment, and many such buildings would fall below the inclusionary zoning threshold of 20 units.

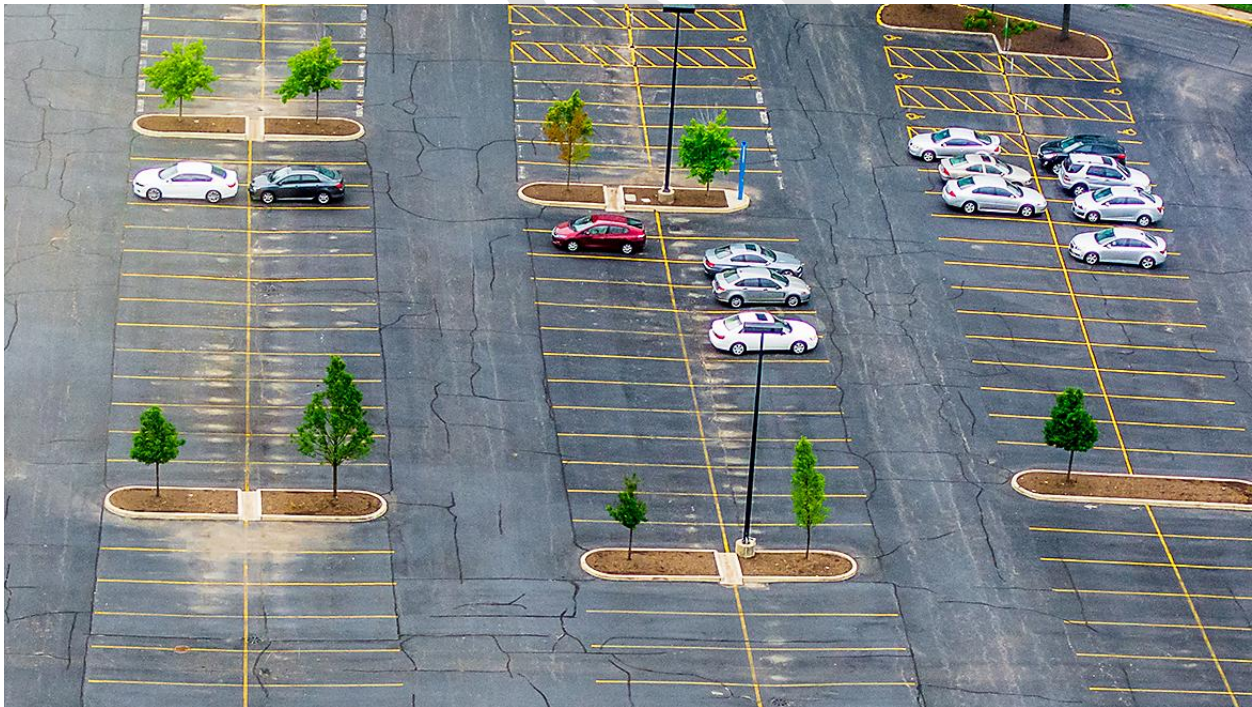
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<sup>36</sup> HR&A, “Affordable Housing Strategy Guide,” Page 15

### *Reduction of Parking Minimums*

In recent years some planners have argued parking requirements drive up construction costs, reduce the availability of land for more productive uses, and negatively impact the environment with additional impervious surfaces. Developers working on multi-family housing projects in dense areas often must take on the additional expense of building multiple levels of parking to serve the building, either above or below ground. These parking costs are passed on to consumers via increased rents and/or property values. While many local governments have eliminated parking requirements, leaving it up to property owners to build the parking they see fit, such changes can lead to an undesirable increase in the amount of street parking. Charles County does not charge for public parking and the creation of a system of parking passes, charging for on-street parking, and establishing a parking enforcement mechanism would potentially also be undesirable. Lowering parking requirements in areas served by public transportation, rather than eliminating minimums altogether, can reduce the overall cost of housing units without creating undesirable side effects that would require additional public investment. Reducing parking minimums is a recommendation of the 2018 CPAT Report.



*Figure 19 - Excess Car Parking (Courtesy of the American Planning Association)*

## Regional Example

In 2024, Montgomery County eliminated parking mandates for residential uses within a half mile of Metro stations and future Purple Line (light rail) stations, and within one-quarter mile of existing BRT stations. In the City of Baltimore parking requirements for a development may be reduced by providing bike parking, affordable housing, small dwellings, or housing for the elderly.

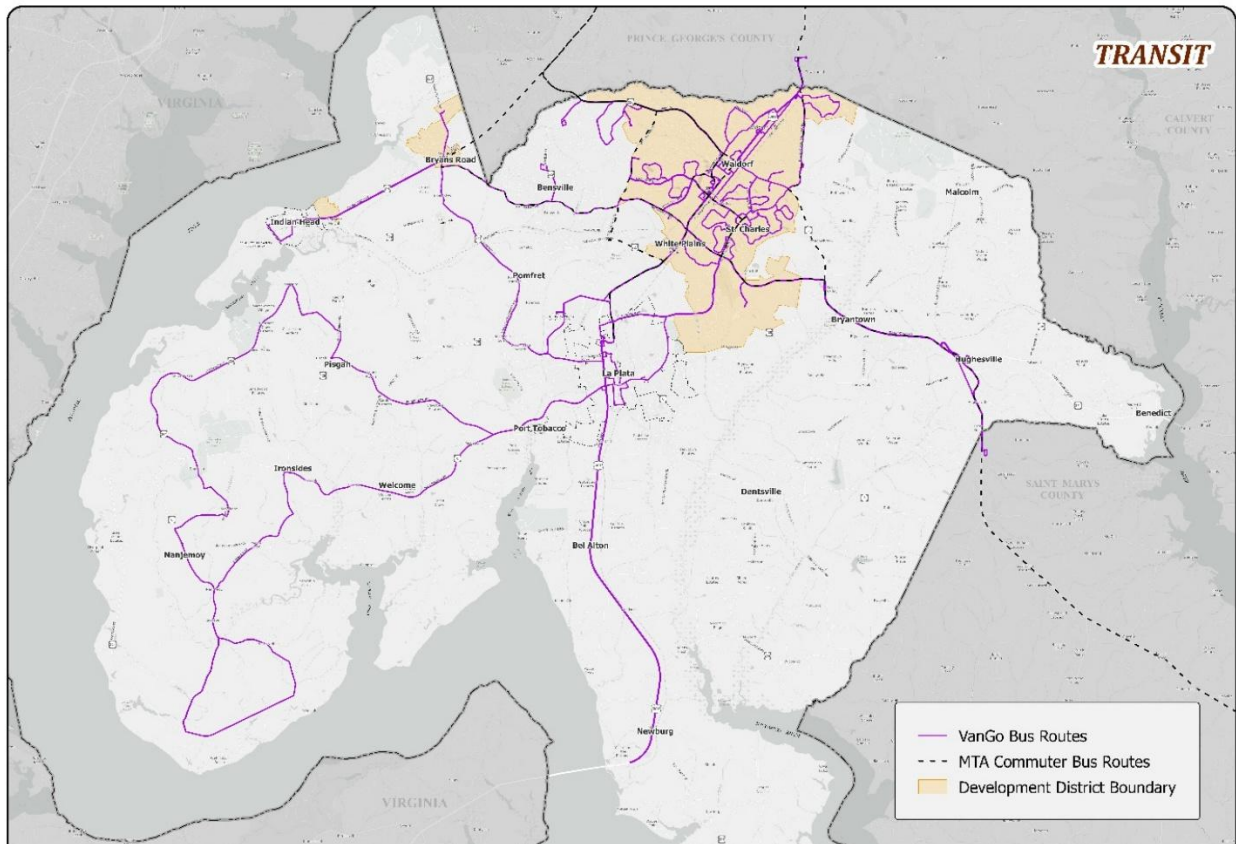


Figure 20 - Charles County's VanGo Routes and Commuter Bus Routes

Parking minimums would not be eliminated county-wide but would instead be targeted towards districts and properties that are near or adjacent to public transportation, including Charles County's VanGo network, MTA commuter routes, or the future SMRT transit corridor.

<b>Estimated Number of Annual Units Generated</b>	
<b>Market Rate Units</b>	<b>Committed Affordable Units</b>
Unknown	Unknown
<b>Implementation Timeframe: Medium</b>	
<p>Charles County Planning staff could introduce a Zoning Text Amendment to reduce parking minimums in certain locations within 12 months. In addition to determining which zones and geographic locations make the most sense for reducing parking minimums, staff would also work to establish criteria for which types of housing would be entitled to reduced minimums, or to determine whether reduced parking requirements should be offered as a bonus for providing units affordable to very low incomes. Staff would also work with the Charles County Sheriff's Office to monitor future developments to ensure safety and lawful parking.</p>	

**Summary**

Reducing parking minimums in key locations could enable affordable housing developers to build more housing instead of parking spaces. This policy could see the most success where development is located close to public transportation, and where residents are less likely to own cars (very low incomes, elderly residents, disabled populations, etc). Because much of Charles County is auto-dependent this type of policy change would need to be carefully constructed to avoid causing unintended consequences relating to parking.



### *Tiny Home Communities*

Tiny home communities are neighborhoods made up of small, often minimalist houses—usually under 400 square feet—designed to reduce living costs and environmental impact. Similar in many ways to accessory dwelling units, they are more affordable thanks to lower construction costs and reduced utility bills. Tiny home communities can feature a single small dwelling on a single lot, or can consist of multiple homes on a single lot where shared amenities like communal kitchens, gardens, parking areas or laundry facilities are spread financially between all residents. Tiny homes have become a trendy solution to reduce homelessness in major cities but are also being developed across the country for first time buyers and retirees who want to downsize and enjoy a unique type of community. Tiny Home Communities could be implemented as a housing solution in rural areas where smaller single family dwellings may be preferable to small-unit apartment buildings. Facilitating Tiny Home Communities has been a frequent suggestion of the public during affordable housing discussions and engagement.



*Figure 21 - Tiny Home Community (Courtesy of Hope Village)*

### **Regional Example**

In East Baltimore’s Oliver community a neighborhood has been recently developed providing homeownership opportunities to an area with an average annual income of less than \$20,000. It is a privately funded community of thirteen fully-furnished, 400-square-

foot, single-family homes with wraparound porches and side yards created for homeownership for working, extremely low-income people or families who have experienced homelessness.<sup>37</sup>

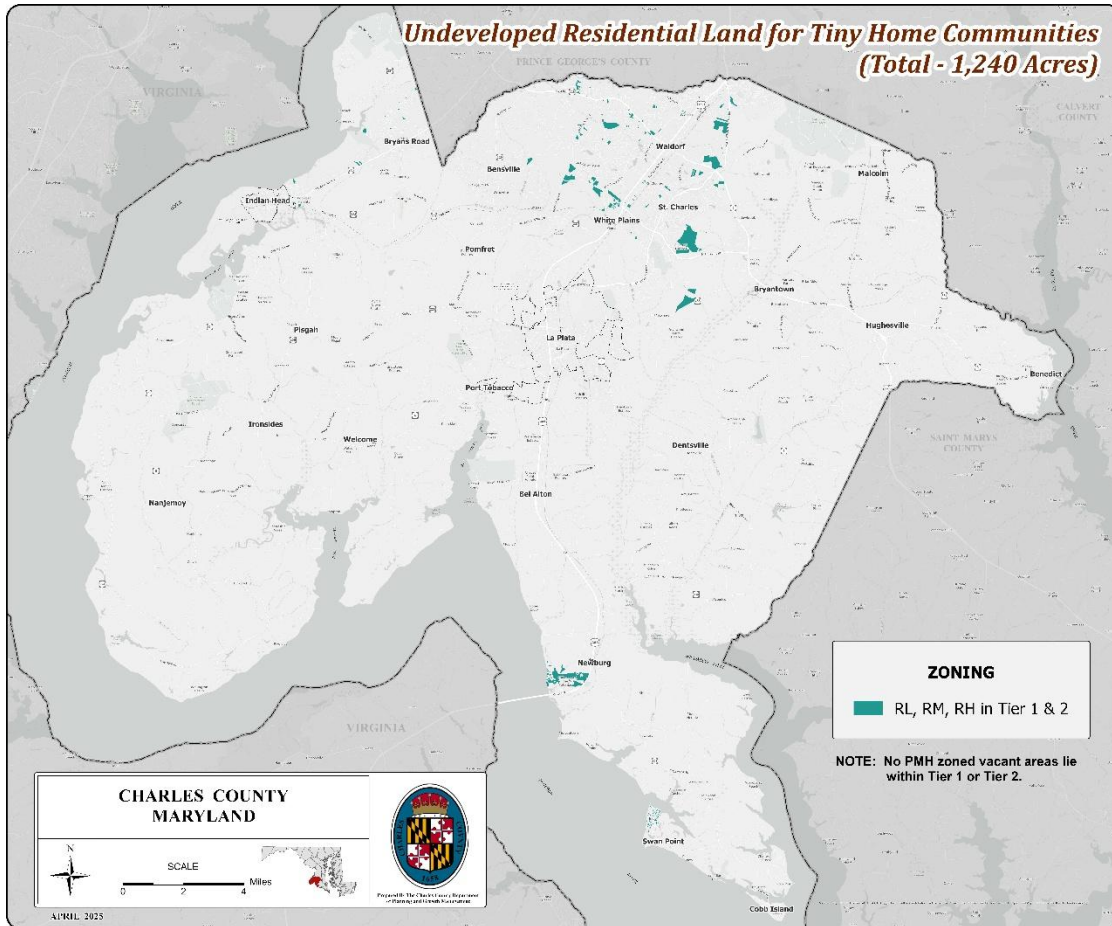


Figure 22 - Undeveloped Land Zoned for Single Family Housing in Septic Tiers 1 & 2

Unless allowed to share a private wastewater system, Tiny Home Communities could be permitted in all PMH, RL, RM, and RH zoning districts in Charles County where public sewer is available.

Estimated Number of Annual Units Generated	
Market Rate Units	Committed Affordable Units
8-16	8-16
<b>Implementation Timeframe: Medium</b>	
Charles County Planning staff could introduce a Zoning Text Amendment to enable Tiny Home Communities within 12 months following additional public consultation and research into other	

<sup>37</sup> “Hope Village.” The Neighborhood Design Center. Accessed May 1<sup>st</sup>, 2025. <https://ndc-md.org/projects/hope-village>

jurisdictions' efforts. Additional research is needed to determine if tiny home communities could be permissible under existing multi-family zoning or mobile home park zoning, or if a separate zoning district is needed. Further research is needed to determine whether such communities can share an on-site wastewater system, or whether they could only be developed where public sewer is available.

### Summary

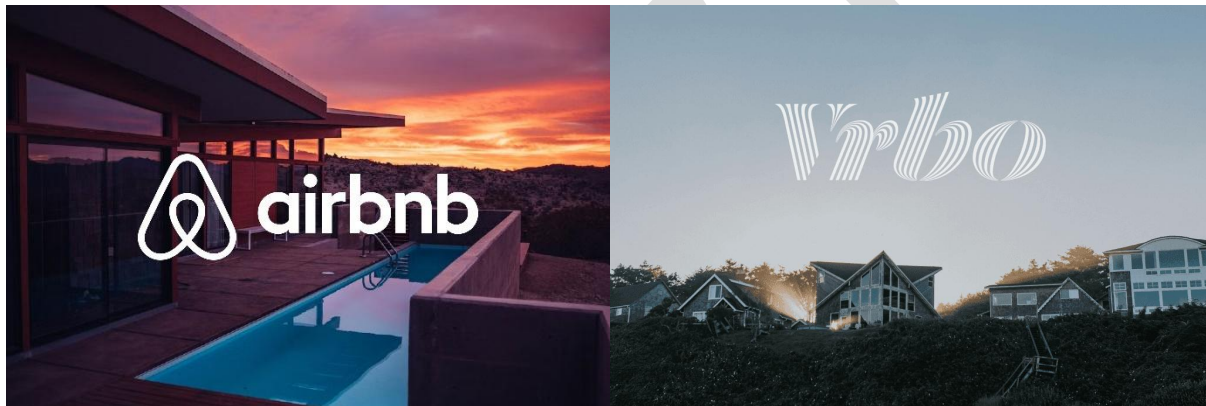
With some changes to zoning regulations, and ensuring that tiny homes are built according to all codes and safety regulations, tiny home communities could provide a uniquely affordable option to buyers and renters. Additional changes to enable such developments to share wastewater systems in rural areas could open up additional opportunities for affordable housing in rural areas.

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### *Regulation of Short Term Rental Units*

In many cities and counties, especially those with housing shortages or high demand, short-term rentals (STRs) can reduce the number of available long-term rental properties. This can drive up rental prices, making it harder for local residents to find affordable housing. Localities restrict apps like Airbnb & VRBO to protect their housing markets and ensure there's enough supply for long-term renters. Zoning rules can prevent short-term rentals in certain residential areas, or place a cap on the number of days a property can be rented. Further research is needed on the number of STRs in the County and whether their prevalence is restricting housing that would otherwise be sold or rented to permanent residents. Care should be taken not to eliminate STRs as they provide a valuable resource for tourism in the County as well as providing income for property owners.



*Figure 23 - AirBnB & VRBO Logos (Courtesy of AirBnB & VRBO)*

### **Regional Example**

Various Maryland cities and counties such as Prince George's, Montgomery, and Talbot require property owners to apply for a license to operate a short term rental property. High-demand vacation destinations like Ocean City place further restrictions or even moratoria on new applications for STRs in certain zoning districts.

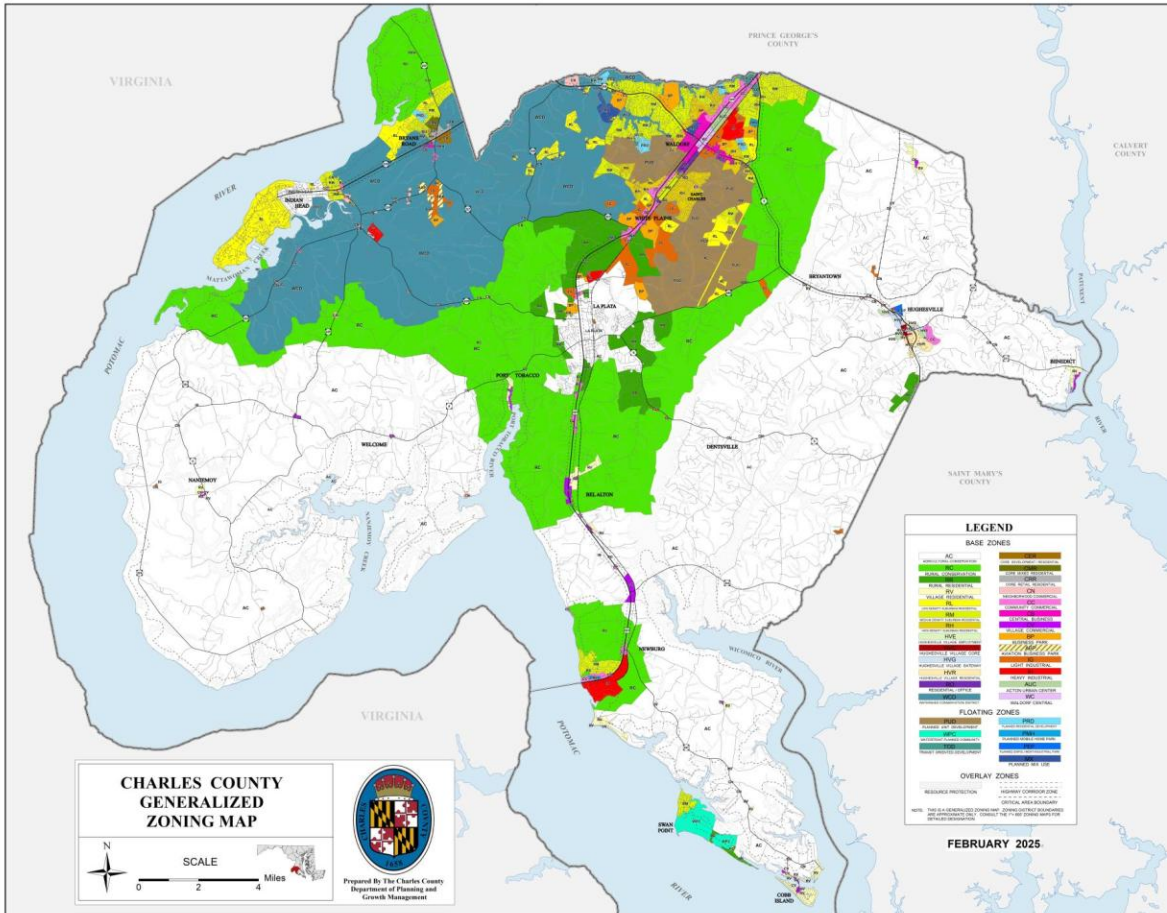


Figure 24 - All Zoning Districts in Charles County

Charles County currently does not restrict Short Term Rental units and such rentals are permissible in all zoning districts where there are existing residences. At this time it is unclear whether Charles County’s proposed rental property registry would apply to short term rental properties.

Estimated Number of Annual Units Generated	
Market Rate Units	Committed Affordable Units
Unknown	Unknown
<b>Implementation Timeframe: Medium</b>	
<p>Charles County Planning staff could introduce a Zoning Text Amendment to potentially restrict Short Term Rentals to certain zoning districts within 12 months. Further research would be needed to determine the necessity of such changes, and licensing of such properties would need to be initiated by the Board of County Commissioners. Additional engagement would be needed to receive input from current STR operators and Charles County tourism officials before making a decision to restrict such properties.</p>	

## Summary

Changes to county codes could happen fairly quickly to restrict short term rentals, although it isn't clear at this point how many housing units would be created or preserved due to this action. As Charles County is not densely populated nor a high-demand tourism destination it may be unnecessary to introduce such a policy at this time.

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## Pre-Approved House Plans

Some of the commonly-cited barriers to housing affordability are local government design and permitting requirements. One popular solution is so-called “pre-approved” house plans, whereby cities and counties offer a catalog of plans that builders or homeowners can choose with minimal requirements to get a permit. Pre-approved housing plans are architectural designs and construction blueprints that have already received approval from municipal authorities or regulatory bodies. These plans adhere to local building codes, zoning regulations and other standards, ensuring compliance with local requirements. By providing a pre-approved framework for residential construction, these plans expedite the development process, and promote efficiency, consistency and regulatory adherence.<sup>38</sup> While most of these programs in the United States are located in older cities with an aging house stock, fast-growing suburban counties have also taken advantage of pre-approved house plans to expedite redevelopment of their older neighborhoods. In Charles County such a program could be tailored to providing single family housing units or accessory dwelling units. The development of pre-approved plans is a recommendation of the 2024 HR&A Report.



Figure 25 - Pre Approved Housing Plans (Courtesy of City of South Bend, IN)

<sup>38</sup> “New NAHB Resource on Streamlining Housing Development with Pre-Approved Plans”, National Association of Homebuilders, Accessed May 1, 2025. <https://www.nahb.org/blog/2024/05/new-resource-preapproved-plans>



## Regional Example

Portsmouth, Virginia has a set of pre-approved house plans for two of its historic districts, which allow streamlined permitting and bypass the need for approval by the Historic Preservation Commission. Pre-approved plans for accessory dwelling units are popular on the west coast in cities and counties where housing costs are extremely high as is demand for granny flats on residential properties.

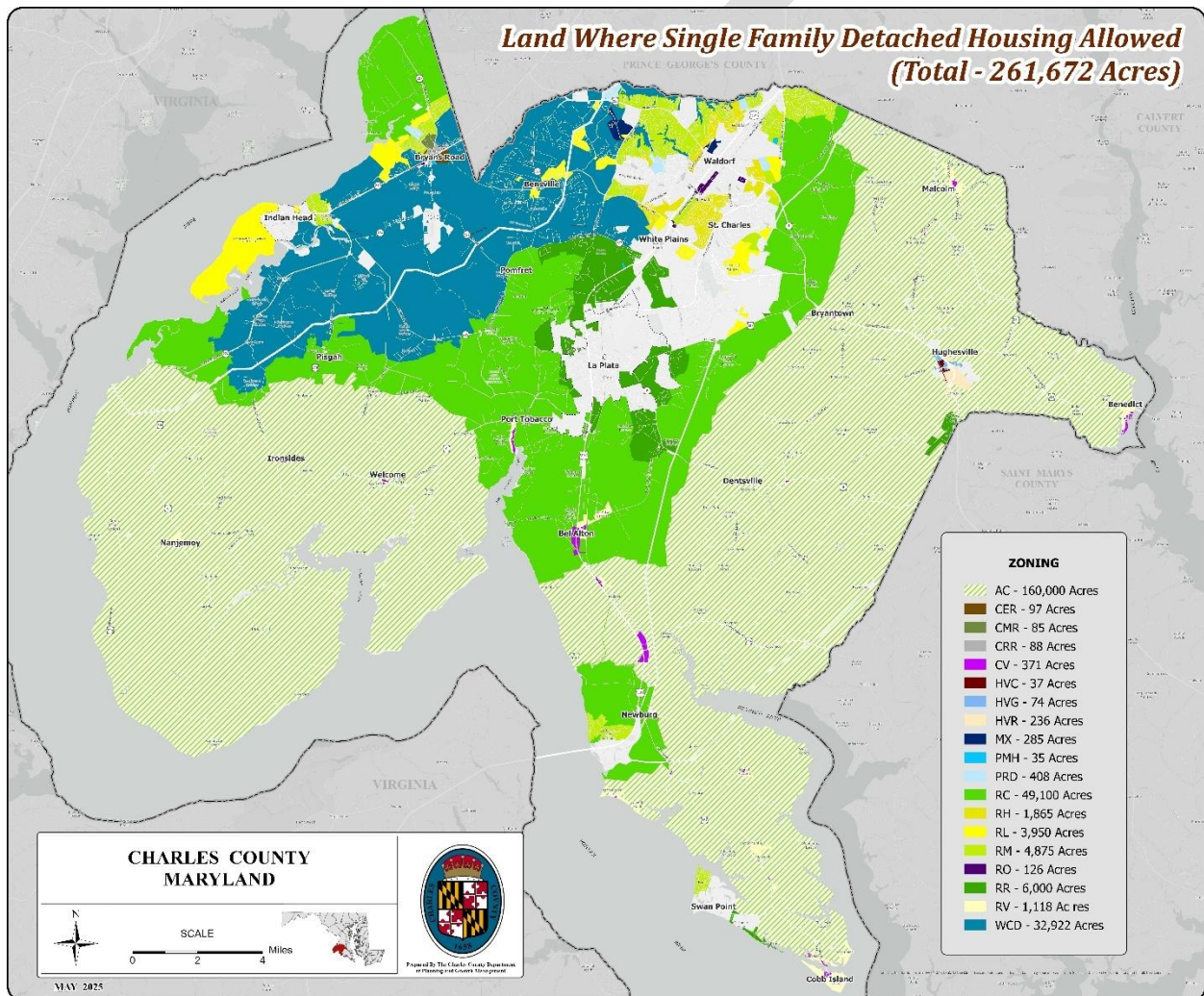


Figure 26 - All Zoning Districts in Charles County that Allow Single Family Residences

Pre approved house plans would not increase the number of affordable housing units but would streamline and hasten the approval process. Many Charles County neighborhoods have been constructed within the last 50 years and their housing is in relatively solid condition. Such a policy would apply in all residential districts that allow single family

dwellings, but could be targeted at the County’s oldest subdivisions that have redevelopment potential, particularly those that were platted so long ago that modern building standards render them hard to construct housing on.

<b>Estimated Number of Annual Units Generated</b>	
<b>Market Rate Units</b>	<b>Committed Affordable Units</b>
Unknown	Unknown
<b>Implementation Timeframe: Medium</b>	
<p>Charles County staff would need to research the types of neighborhoods that would benefit most from a pre-approved housing plan program, and how much demand there is for building in older subdivisions where housing is difficult to build by modern standards. Public engagement should be undertaken to determine the style and form of single family housing that would be acceptable to the public and cost effective to builders. Designs would need to be vetted by Planning &amp; Growth Management staff for compliance, and an outside design firm would need to be hired to develop the various acceptable plans and a pattern book for the development community’s use. It may be more cost effective to develop pre-approved plans first for accessory dwelling units and later for full size single family homes.</p>	

### Summary

Developing a suite of pre-approved housing plans can streamline and expedite the development approval process and give home builders a less expensive head start on developing new housing. These programs are increasing in popularity around the country but require a significant amount of research and engagement by local government beforehand to ensure that such plans are what citizens want to live in and what homebuilders can affordably build.



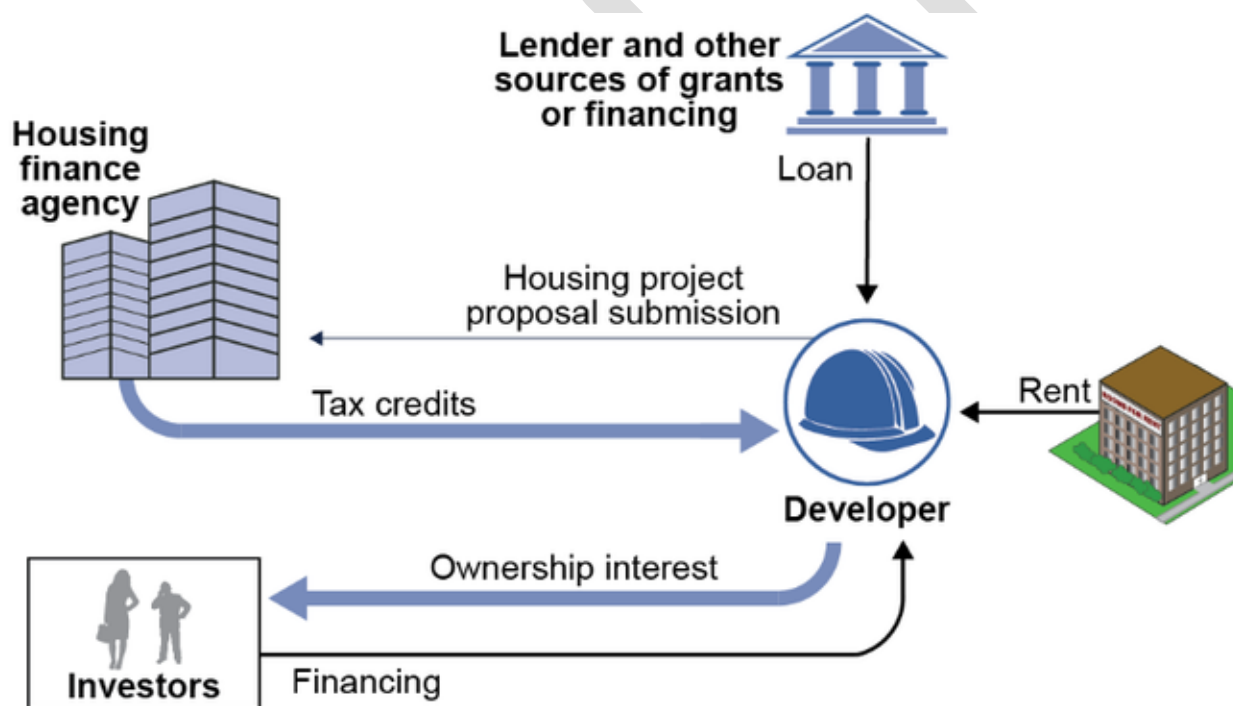
## Subsidy Policies

- ix. Tax Abatement Program
- x. Reduce Permit Fees
- xi. Housing Trust Fund
- xii. Low Income Homebuyer Assistance
- xiii. Emergency Rental Assistance
- xiv. Low Interest Renovation Loans

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### Tax Abatement Program for Affordable Housing

Tax abatement or tax credit programs can incentivize developers to build affordable housing by providing them with predictable, potentially reduced tax obligations, which makes projects financially viable. Further, by reducing the financial burden on developers, programs like PILOT (Payment In Lieu of Taxes) can help increase the supply of affordable housing units in areas where they are needed. Charles County has seen increased requests from affordable housing developers for tax abatements in recent years and is working to develop a clear and consistent set of criteria to determine which projects should qualify. Gap financing for affordable housing projects, including both tax abatements and direct subsidies, is a recommendation of the 2024 HR&A Report.



Source: GAO (icons). | GAO-24-107064

### Regional Example

Montgomery County, Maryland, administers a Payment in Lieu of Taxes (PILOT) program to incentivize the development and preservation of affordable multifamily rental housing. This program offers real property tax abatements to property owners who commit to providing affordable housing to low-income residents. Options include a Standard PILOT, a “By Right” PILOT that is automatically conferred if at least half the units are affordable to 60% AMI,

and a “WMATA” PILOT where 100% of property taxes are exempted for 15 years for qualifying developments near public transit.

### Implementation Timeframe

In 2024 an internal workgroup made up of multiple County staff and department leaders was formed to study a PILOT program and to solidify the criteria that must be met and the process that must be followed for developers to qualify for tax abatements from Charles County Government. The work of this group is progressing and a recommended Standard Operating Procedure can be submitted to the Board of County Commissioners for approval by the end of 2025.

### Summary

Charles County has fielded requests for tax abatement from affordable housing developers for years, and each project was considered on a case by case basis. Tax abatement programs like PILOTs are popular with developers and can provide critical gap financing for affordable housing projects. Public investment in private development should be limited, however, and based on the best return and the greatest need being met. Therefore it is very important that clear guidelines be developed to ensure public investment is spent accordingly.

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### *Fee Waivers for Affordable Housing Developments*

Developers are liable for a variety of fees throughout the construction process—from permitting fees and inspection fees to fees associated with approval of the site plan or architectural review. Many jurisdictions also assess impact fees on new residential developments, which are designed to cover the cost of infrastructure improvements needed to serve the new residents. By waiving or reducing some or all of these fees for qualifying affordable housing projects the developer saves money which can be passed on to the end user in the form of lower rents or a lower purchase price. Reducing fees is a popular solution among stakeholders in the building and development industry.



### *Regional Example*

While not in the mid-Atlantic region, several communities in Washington State use fees as an incentive for housing. Municipalities that offer reduced or waived fees for low-income housing projects include Concrete, Ephrata, and Langley. Some local governments, such as Kirkland, Pierce County and Snohomish, have included utility connection fee waivers and other infrastructure fee reductions as part of a comprehensive program of affordable housing incentives.<sup>39</sup>

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<sup>39</sup> Bauer, Leonard. "Want More Affordable Housing? Reducing Infrastructure Costs Could Help," Last modified December 31, 2024. <https://mrsc.org/stay-informed/mrsc-insight/december-2024/reducing-infrastructure-costs>

### Implementation Timeframe

In a relatively short period of time, perhaps within the next fiscal year, PGM staff could review the fees charged for development review and utility connections and determine if accommodations could be made for affordable housing developments that meet specific criteria, potentially related to tax abatement or other financial incentives. Fee waivers could also be tied to the requirements of an Inclusionary Zoning or MPDU program as an incentive for providing a high percentage of affordable units.

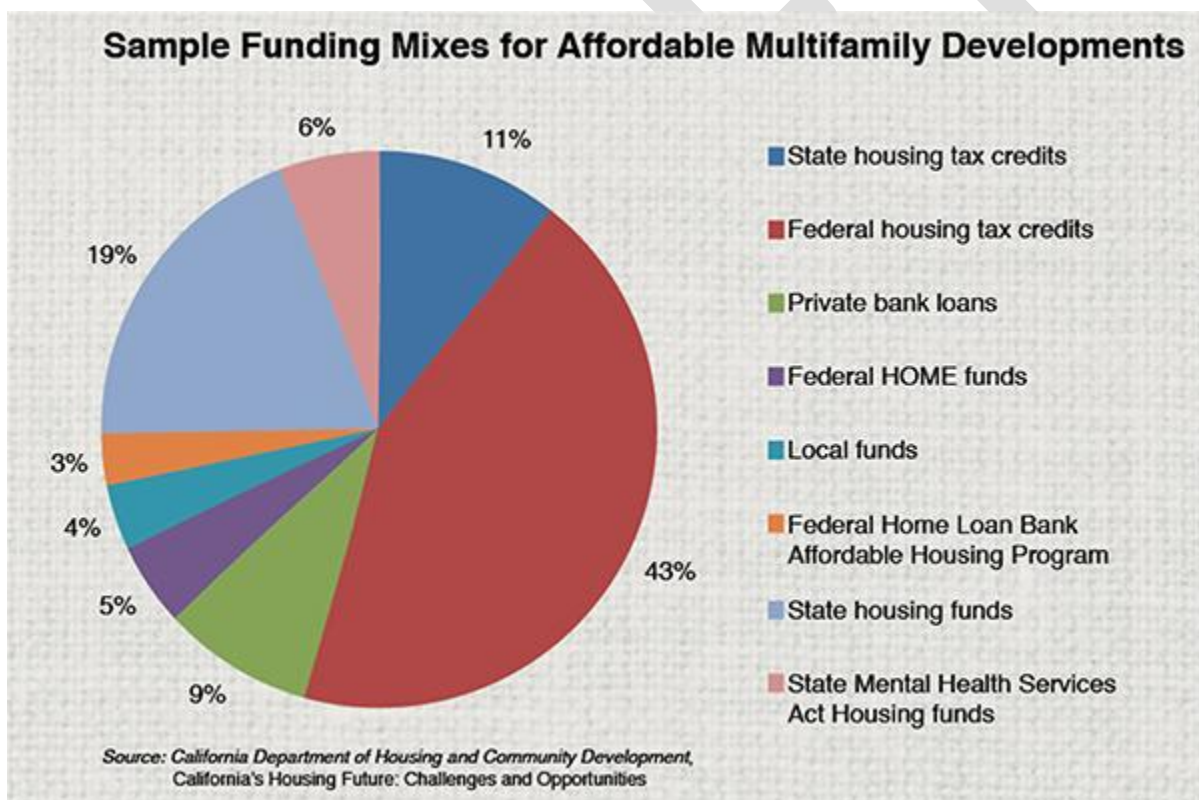
### Summary

The cost of permitting, impact fees, utility connections, and other related fees are one of the most significant costs to developers of any housing project. Reduction or elimination of some of these fees can make the difference in a project's financial viability, especially for below-market rate affordable housing. Pairing fee reductions with other financial incentives and/or density bonuses for housing projects meeting specific criteria could be a helpful tool enabling development costs to pencil out.

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### Create a Housing Trust Fund

A Housing Trust Fund is a local-government-managed fund designed to provide financing for the development, preservation, and maintenance of affordable housing. These funds are typically used to support low- and moderate-income housing projects, such as building new units, repairing or upgrading existing housing, or providing assistance to homeowners and renters in need. Even developments that receive state LIHTC funding often require additional subsidy in the form of local gap financing from a Housing Trust Fund. Funds may come from a variety of sources, including taxes on real estate transactions, fees from developers, or specific appropriations from government budgets. Each jurisdiction may set its own criteria on how funds will be spent. Prince George’s, Anne Arundel, and Montgomery Counties all have a similar type of fund to financing affordable housing programs. Gap financing for affordable housing projects, including both tax abatements and direct subsidies through a mechanism like a Housing Trust Fund, is a recommendation of the 2024 HR&A Report.



### Regional Example

In 2023 Anne Arundel County established a Housing Trust Fund resulting in the allocation of over \$20 million in general funds and special revenue funds being made available for affordable housing developments and programs. In addition to encouraging new potential



developments to apply for these funds, these Trust Fund dollars helped move already funded projects forward where there were financing gaps due to interest rates, construction inflation, and/or Maryland DHCD budget deficits.

### Implementation Timeframe

While the establishment of a Trust Fund for housing could be done within the next fiscal year through action by the Board of County Commissioners, establishing a dedicated funding stream for such a fund could take longer and require additional deliberation. Increasing taxes or diverting tax money from other needs to fund an HTF can be politically and economically difficult, and therefore establishing a Housing Trust Fund using local funding would not be a short term solution.

### Summary

Loans and grants from a Housing Trust Fund, in combination with other local incentives like tax abatements, can bridge the gap between the cost of development and other funding sources such as developer contributions, traditional loans, and rental income. Gap financing can be used to meet other local housing priorities, such as providing longer affordability terms, more units at deeper levels of affordability, or targeting development in high-opportunity areas. Establishing a local funding stream is key, as is establishing a clear set of guidelines and criteria for which types of development may receive such funds.



### *Low Income Homebuyer Assistance*

Many cities, towns, and counties have developed grant or loan programs to help reduce the up-front costs homebuyers face in the form of closing costs and required down payments. Structured as grants, forgivable loans, no- or low-interest loans, or deferred loans, community down payment and closing cost assistance programs can help families who lack savings become successful homeowners. Charles County currently manages such a program with American Rescue Plan Act (ARPA) funding, but with the expiration of those funds a local source of funding would need to be found. Expanding financing for low income and first time homebuyers is a recommendation of 2016 Comprehensive Plan, and supported by local advocacy groups such as HAND.



### *Regional Example*

Prince George's County operates the Pathway to Purchase program and awards up to \$25,000 for down payment and closing costs to first time homebuyers in the form of a 0% interest, deferred payment loan. Funds come from the County's Housing Investment Trust Fund.

### *Implementation Timeframe*

Charles County currently operates the Settlement Expense Loan Program (SELP+) providing downpayment assistance for homebuyers utilizing federal funding. Preserving this program or even scaling it up depends on the establishment of a Housing Trust Fund in Charles County from which loans could be issued, as well as a dedicated permanent funding stream for the HTF. The program could also be tailored to award funding to lower affordability tiers such as 50%-60% AMI.



## Summary

Charles County Housing Authority staff have experience operating a homebuyer assistance program in the County using funding from HUD, which is awarded according to the whims of the federal government and is not guaranteed in perpetuity. In partnership with a locally funded Housing Trust Fund an expanded low-income first-time homebuyer assistance program would allow more low income citizens to access the property ladder and associated benefits.

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### *Expand Emergency Rental Assistance*

Emergency Rental Assistance provides financial support to renters who are struggling to pay rent due to unexpected circumstances like job loss, health issues, or disasters. It became particularly prominent during the COVID-19 pandemic but has been a useful tool for many communities in addressing housing instability. It not only assists tenants but helps keep landlords out of insolvency and able to provide quality homes for rent. Charles County provided emergency rental assistance to certain qualified tenants with temporary federal funding, which has since run out. A dedicated source of local funding could expand emergency assistance and keep residents out of homelessness, which is costlier over the long term. Expanding emergency rental assistance county-wide is supported by regional housing advocates like HAND.



### *Regional Example*

Fairfax County, Virginia administers the Emergency Rental Assistance Bridge Program ERA-BP. To be eligible for the ERA-BP a tenant must be a Fairfax County community member, household income must be at or below 80 percent of the Area Median Income AMI, and the rental rate can be no greater than 150 percent of the Fair Market Rent FMR. The program provides up to four months of assistance to maintain or secure housing. Fairfax County expanded its criteria for aid during the COVID-19 pandemic but has since reduced the program to serve only certain income brackets for a more limited period of time.

### *Implementation Timeframe*

Charles County operated a Housing Assistance Rental Program (HARP) through the Department of Community Services with funds from the 2021 American Rescue Plan Act



(ARPA) – federal funding which has since concluded. Reinstating this program or even scaling it up depends on the establishment of a Housing Trust Fund in Charles County from which funds could be issued, as well as a dedicated permanent funding stream for the HTF. Details of the program could be amended to aid a wide or narrow set of affordability tiers, and the Department of Community Services and Housing Authority would need additional resources to administer the program on a permanent basis.

### Summary

Charles County Housing Authority staff have experience operating an emergency rental assistance program in the County using ARPA funding, and a more permanent assistance program could be scaled up in partnership with a locally funded Housing Trust Fund or similar dedicated financing. Such a program would be tailored to the needs of the most vulnerable renters in the County, and would prevent an increase in evictions and homelessness.

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### *Homeowner Rehabilitation Assistance Program*

Homeowner rehabilitation assistance programs provide funds to income-eligible owner-occupants to assist with the repair, rehabilitation, or reconstruction of their homes. Charles County already facilitates a USDA program which offers grants to low-income and very low-income households in rural areas to repair or rehabilitate owner-occupied units that have health or safety issues to improve living conditions for homeowners. With additional funding such a program could be expanded and include more households, larger projects, or new geographic areas. Expanding homeowner rehabilitation assistance county-wide is supported by regional housing advocates like HAND.



### *Regional Example*

The City of Annapolis operates a Housing Rehabilitation Program, whereby eligible Annapolis homeowners may apply for forgivable loans to make improvements to their homes. Eligibility is based upon annual household income (which is limited to 60% AMI) and family size. The City contracts with Arundel Community Development Services (ACDS) to provide these services, and funding is provided through HUD’s Community Development Block Grant program.<sup>40</sup>

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<sup>40</sup> “City of Annapolis – Owner Occupied Housing Rehabilitation.” City of Annapolis, MD. Accessed May 1, 2025. <https://www.annapolis.gov/921/Housing-Rehabilitation>



### Implementation Timeframe

Charles County already offers programs for homeowners to rehabilitate their residences, but scaling up the program would require a dedicated local funding stream, and/or additional state and federal resources, and likely a period of a few years to fully implement. Department of Community Development staff may need to be expanded in order to provide additional services and apply for additional grant funding. Future establishment of a Housing Trust Fund or similar local fund could provide money to this program.

### Summary

As Charles County's population grows and housing stock ages, the need for programs to maintain housing for homeowners will also increase. Expanded homeowner rehab assistance programs would help low income homeowners from losing their properties and maintaining the potential for generational wealth. A combination of federal, state, and local funds could be used to expand this program but consideration must be given to the amount of Charles County staff needed to administer it, which would likely also grow over time.

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## County-wide Support Policies

- xv. Prioritize Publicly Owned Land
- xvi. Right of First Refusal
- xvii. Just Cause Eviction
- xviii. Regulate Corporate Ownership
- xix. Rental Licensing Program

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### Implementation Timeframe

Charles County could, within a few years, pass local legislation to require any publicly-owned surplus parcels determined to be appropriate for residential development be sold or leased for the development of affordable housing. Such a policy would require regular reviews of county-owned surplus property, and developing relationships with affordable housing non-profits or developers who could work with the County to develop the properties accordingly. Clear criteria would need to be set outlining how a surplus property that is appropriate for many uses should be given preference for housing development. Priority properties could also be given expedited development approvals and fee reductions.

### Summary

Prioritizing county-owned surplus land for affordable housing would provide a process to generate committed affordable units that Charles County could control. The success of such a program would depend in large part on the types of surplus land the county owns and whether it would be at all suitable for housing, but it would require little public investment to analyze what is available.

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### *Right of First Refusal Policy*

Right of first refusal policies can help preserve the ongoing affordability of dedicated affordable rental housing by giving priority consideration to mission-oriented buyers (such as local governments) when the owner of a subsidized rental property decides to stop participating in a subsidy program. Especially in strong and/or growing housing markets, right of first refusal policies help to preserve rental housing and prevent the conversion of subsidized rental properties to another use by enabling their sale to stakeholders who are committed to long-term affordability. Implementing a Right of First Refusal policy for existing affordable housing is a recommendation in the 2018 CPAT Report and supported by local housing advocates like HAND.



### *Regional Example*

In 2013 Prince George's County created a Right of First Refusal (ROFR) Program to expand the availability of affordable rental housing in the county. Among other requirements, the Program provides that a property owner that seeks to sell a multifamily rental facility that consists of 20 or more dwelling rental units must provide written notice of the sale to the County's Department of Housing and Community Development (DHCD) after the owner enters into a bona fide contract of sale to sell the multifamily rental facility. DHCD is authorized under the Code to exercise its ROFR rights and purchase the property (or assign



its rights to purchase the property to a third-party) in accordance with the timeframes and terms of the Code.<sup>42</sup>

### Implementation Timeframe

It may take at least two years to develop a policy and staffing infrastructure to administer such a program. The Board of County Commissioners would need to draft legislation to implement the policy and resources would need to be provided to the Charles County Housing Authority to staff the program. The success of a ROFR program would also depend on the establishment of a Housing Trust Fund or other dedicated local funding source that could be used by the County to purchase housing if no third-party developer or non-profit agreed to purchase a property and maintain its affordable units.

### Summary

A Right of First Refusal Policy in Charles County would give the local government more control over maintaining affordable housing units, whether the County chooses to do so through purchasing units itself or through facilitating a sale to a third party who will continue to maintain the affordable units. In order to provide teeth to the program, however, a dedicated fund like a Housing Trust Fund or a dedicated ROFR acquisition fund must be established and consistently funded.

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<sup>42</sup> “County Right of First Refusal Program: Multi-family Rental Properties.” Prince George’s County, MD. Accessed May 1, 2025. <https://www.princegeorgescountymd.gov/departments-offices/housing-community-development/new-development-and-preservation/county-right-first-refusal-program-multifamily-rental-properties>



### *Good Cause Eviction Law*

Subject to enabling legislation passing at the state level, a local good-cause eviction law could protect vulnerable renters by requiring landlords to state a specific reason when evicting a tenant. Such legislation would not increase the stock of affordable housing but could give additional protections to renters, keeping them in affordable units longer. Implementing a Good Cause Eviction law county-wide is supported by regional housing advocates like HAND.



### *Regional Example*

Landlords in Washington, DC can only evict tenants for “just cause” or “good cause” which includes non payment of rent as well as nine other statutorily approved reasons. A tenant may not be evicted simply because the initial lease term expires or because the rental property has been foreclosed upon. In order to evict a tenant, a landlord must go through the judicial process and the tenant must be given a written Notice to Vacate, an opportunity to cure the lease violation (if that is the basis for the action), and an opportunity to challenge the landlord’s claims in court.<sup>43</sup>

<sup>43</sup> “Office of the Tenant Advocate.” DC.gov. Accessed May 1, 2025. <https://ota.dc.gov/page/guide-eviction>



### Implementation Timeframe

Because the State of Maryland has no legislation enabling local governments to enact Good Cause Eviction laws, such an effort cannot be undertaken at the local level until action is taken by the Maryland General Assembly. A local law could be adopted within one year of state action.

### Summary

A Good Cause Eviction law is an example of a tenant protection tool that wouldn't increase the stock of affordable housing, but would preserve existing affordable housing and housing stability by protecting current occupants. However, until the Maryland General Assembly allows local governments to enact such legislation other protective tools will need to be investigated.

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## Regulating Corporate Ownership of Single Family Housing

Since the Great Recession, private equity firms have purchased tens of thousands of homes in metropolitan areas throughout the United States including the Washington DC region. Not all corporate investment has been negative - such firms have helped to finance, build, or repair much of the stock of affordable housing that communities were struggling to create for years. However, increasing corporate involvement in housing markets limits the stock of homes that individuals and families can own. To mitigate the negative impacts of widespread corporate home buying, policymakers have suggested legal changes to ensure that the average person or family can still enter the world of homeownership. Responsibility for such changes would primarily lie with state and federal lawmakers, but options may exist in the future for local governments to set limits on corporate ownership of single-family housing. Such limits are a frequently requested policy change from the Charles County public.



### Regional Example

This issue has achieved a higher national profile in the years following the COVID-19 pandemic, and there are so far few examples of states or local governments enacting such legislation. A state representative in North Carolina introduced a law in 2023 which sought to cap the number of single family homes a landlord may own at 100 properties within North Carolina's most populous counties. The bill's text included a civil penalty measure that could add up to \$100 per day for every home that exceeds the 100 property cap, as



well as court fees and damages. The 100-property cap would have applied to both parent companies and their subsidiaries, but the legislation did not make it out of committee.<sup>44</sup>

### Implementation Timeframe

Since few other jurisdictions have implemented such a law limiting corporate landlords, extreme care should be taken in how Charles County approaches such a limit so as to avoid lawsuits from development groups. Other jurisdictions have tried to limit corporate landlords through additional taxation on rental portfolios of a certain size instead of legislating an outright ban or limit on ownership. Rental licensing requirements could be used as well to limit the number of rental licenses a single landlord is allowed to maintain. Such a policy may take many years to enact to ensure legality, and in the mean time further research should be done to determine the extent to which corporate landlords in Charles County are affecting the housing market.

### Summary

While a popular solution from the general public, limiting corporate landlords is an untested solution to a relatively new problem, and care should be taken in how the County addresses it. A heavy-handed approach could have negative consequences in driving developers and large property owners from the county, as well as inviting lawsuits for which there is not much precedent to lean on.

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<sup>44</sup> Bankson, Madeline and Noble, Chris. “Part 3: Combatting Consolidation Through Pro-Competitive Policy Reforms: Portfolio Caps, Transfer Taxes, and Right of First Refusal Legislation.” (Private Equity Stakeholder Project – November 2023) <https://pestakeholder.org/wp-content/uploads/2023/12/PESP-Report-Tools-for-Tackling-Corporate-Landlords-3-Pro-Competitive-Reforms-December-2023.pdf>



### *Create a Rental Licensing Program*

Some counties and cities in Maryland require landlords to have a current rental property license. Often the purpose of the licensing requirement is to make sure that rental properties meet building code requirements for habitability. Licensing landlords ensures that tenants have safe and sanitary conditions to live in. The owner benefits from having maintenance issues addressed through regular inspections. The public, as well as county staff who study housing, benefit from the data that such a program would provide.

Currently it is difficult to estimate how many rental units are offered to each income tier, but with a licensing program that recorded what every landlord charges for rent county staff could identify the gaps in the market and where public resources should be targeted. Such a policy has long been a local priority, and the Charles County Board of Commissioners voted on March 4, 2025 to advance a proposed rental licensing program.



### *Regional Example*

The Town of La Plata has a rental licensing program for single-family and multifamily rental dwellings. The owner of every rental property is required to obtain and maintain a rental license. Bi-annual rental inspections are conducted to ensure compliance with the Town of La Plata Code, Maryland Minimum Livability Code - COMAR 05.02.03 and the International Property Maintenance Code - 2009 edition.<sup>45</sup>

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<sup>45</sup> "Rental License." Town of La Plata. Accessed May 1, 2025. <https://www.townoflaplata.org/180/Rental-License>



### Implementation Timeframe

Implementation of a rental licensing program for Charles County is already underway. The FY 2026 budget requested and was approved for two new PGM positions to oversee the program, as well as funding for staff in the County Attorney's office to assist.

### Summary

With the implementation of a Rental Licensing program already underway, Charles County staff will be able to use the data from landlords to better understand the housing provided in the county and the gaps in the market. Staff working on housing policy both in PGM and DCS will coordinate with the new Rental Licensing staff to ensure future affordable housing policies are complementary and well-informed.

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## Recommendations

In considering how to address the challenges of unaffordability in Charles County, this report aims to answer three key questions as it considers recommendations for moving forward:

1. How many affordable housing units does Charles County need both now and in the future?
2. How many affordable housing units can delivered through policy changes?
3. What is the fiscal impact of encouraging these affordable housing units, and how can Charles County mitigate any impacts to the general fund?

A comprehensive and successful affordable housing policy will deliver the number of units that the County needs to support its population and future growth while minimizing the impact on the county's bottom line. In the next sections this report will set out how that scenario can be achieved.

### Targets – How Many Units Does the County Need?

Understanding that County funding, staff time, and political resources are limited and should be directed towards the area with the greatest need, the Workgroup has considered the types of units that should targeted for development (in terms of AMI affordability) and the number of units that are needed annually, as well as the number of units that should be given public subsidy.

#### AMI Targets

As outlined in the Existing Conditions section of this report, Charles County's AMI as calculated by Maryland DHCD is one of the highest in the state. While HUD considers households "low income" even at 80% of the area median income, this can range in Charles County from nearly \$70,000 for a 1-person households to more than \$113,000 for a 6-person household. Housing that is affordable to this cohort, while not plentiful, does exist in areas of Charles County. According to the 2024 HR&A Report "75% of renters in Charles County with incomes below \$75,000 are cost burdened; this corresponds to approximately 60% AMI for 2-3 person households, and 50% AMI for a four person households. This indicates a need for more subsidized units serving households at and below 60% AMI."<sup>46</sup>

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<sup>46</sup> HR&A, "Affordable Housing Strategy Guide," Page 20



The workgroup recommends focusing County targets, policies, and resources on the provision of housing that is available to households making up to 60% AMI. This would not change the county’s definition of affordable housing, nor would it preclude the county from supporting affordable housing targeted at those making 80% AMI, but would instead add greater weight to policies aimed at delivering housing that the market is not currently providing. One way in which additional housing below 60% AMI could be delivered is to give developers the option to average their affordability requirements across the entire development, meaning that a housing development could offer some units affordable to 30% AMI, some to 50% and some at 80% as long as the average level of affordability is 60%. Table 9 below highlights the difference between income and rent limits at 60% and 80% AMI.

Charles County Income & Rent Limits: 60% vs 80% AMI <sup>47</sup>						
Income Level	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5 Person HH	6 Person HH
60% AMI	Annual Income: \$59,580	Annual Income: \$68,110	Annual Income: \$76,640	Annual Income: \$85,110	Annual Income: \$91,930	Annual Income: \$98,760
	Rent Limit: \$1,490	Rent Limit: \$1,703	Rent Limit: \$1,916	Rent Limit: \$2,128	Rent Limit: \$2,298	Rent Limit: \$2,469
80% AMI	Annual Income: \$68,500	Annual Income: \$78,250	Annual Income: \$88,050	Annual Income: \$97,800	Annual Income: \$105,650	Annual Income: \$113,450
	Rent Limit: \$1,713	Rent Limit: \$1,956	Rent Limit: \$2,201	Rent Limit: \$2,445	Rent Limit: \$2,641	Rent Limit: \$2,836

Table 9 - Charles County Income & Rent Limits for 60% AMI and 80% AMI

The workgroup recognizes that the lower affordability targets are set, the more challenging it is for builders and developers to deliver a product that makes sense to their bottom line. This also means that additional incentives may be required in the form of financial enticements for developers as well as additional zoning density bonuses that enable a project to pencil out. However, in consultation with staff at the Charles County Housing Authority and Department of Community Services it is clear that with the ever-widening gap between housing costs and household incomes, an income target must be set for affordable housing that takes into consideration the housing price points not currently available in the market and directing limited county resources accordingly.

<sup>47</sup> DHCD, “2024 Income Limits”



## Numerical Output Targets

As mentioned in a previous section, the Charles County Housing Initiative Project produced in 2018 by CPAT evaluated the existing affordable housing supply in Charles County, and forecasted the need for affordable housing units over the following seven years accounting for the County’s population growth. That analysis concluded that based on the County’s growth an additional 1,823 affordable rental units would be needed through 2025.

Since 2018 Charles County staff has tallied the number of affordable rental units created on a county-wide basis in line with the CPAT analysis, including developments within the municipalities of La Plata and Indian Head. Approximately 618 units were developed over the last seven years, including those currently under construction that are expected to open to tenants by the end of 2025.

Staff has also extended the projections in the CPAT analysis through the year 2050 and has updated the annual population figures along with the tally of affordable units available each year. Thanks to the provision of 618 affordable units over the last seven years Charles County now only faces a shortage of 1,180 units (accounting for actual population growth vs. the CPAT report’s estimated population growth since 2018). With updated data and projects, and using CPAT’s detailed model, staff can track progress towards the elimination of the affordable housing shortage in Charles County as well as project how many units per year may be needed to eliminate the deficit. Table 10 below shows an abbreviated summary of the units developed in recent years, and the resulting residual demand for additional affordable units between 30% and 80% AMI. The full table is provided in Appendix E.

Market Demand Forecast	2021	2022	2023	2024	2025
Charles County Population *projection	168,698	170,111	171,973	174,478	176,624*
Total potential demand for Affordable Units	4205	4241	4287	4365	4419
Supply at Start of year	2,903	2,903	2,903	3,047	3,174
New construction of Affordable Units	0	0	144	127	65
Total Supply of Affordable Units	2,903	2,903	3,047	3,174	3,239
<b>Residual Demand (Additional Units Needed)</b>	<b>1,302</b>	<b>1,338</b>	<b>1,240</b>	<b>1,191</b>	<b>1,180</b>

Table 10 - Affordable Housing Supply and Demand 2021-2025



Staff can also use this model to project how many units per year will be needed to eliminate the current deficit of affordable housing units. At the onset of the Affordable Housing Workgroup a goal was established that in the future one-quarter of building permits would be issued to affordable housing projects. Using a ten-year average of total building permits issued in Charles County, 25% of those units would equal 206 per year. In Table 11 below we can see that an annual hypothetical provision of 206 affordable housing units starting in 2027 and continuing for seven years would result in an elimination of the Residual Demand, with an oversupply of 8 units produced by 2035. Using the same predictive model, a higher target of affordable units would result in the gap being closed in less time.

Market Demand Forecast	2031	2032	2033	2034	2035
Charles County Population (Projections)	182,283	184,288	186,315	188,364	190,436
Total potential demand for Affordable Units	4807	4884	4944	5023	5085
Supply at Start of year	4,063	4,269	4,475	4,681	4,887
New construction of Affordable Units *Projection	206	206	206	206	206
Total Supply of Affordable Units	4,269	4,475	4,681	4,887	5,093
<b>Residual Demand (Additional Units Needed)</b>	538	409	263	136	-8

Table 11 - Affordable Housing Supply and Demand 2031-2035

Once the Residual Demand or shortage of affordable housing is eliminated it does not mean additional affordable units are no longer needed. Charles County will continue to grow, and as populations increase and average household size decreases in line with census projects there will be an ongoing need for affordable units. However, based on the scenario above, far fewer than 206 units per year will be needed once the shortage has been eliminated. Table 12 below shows that over the following seven years only 75 affordable units would be needed annually to keep up with Charles County’s population growth before the Residual Demand figure returns to zero. Once Residual Demand is at or near zero, Charles County would only need to incentivize the limited number of annual affordable units necessary to keep up with population growth.



Market Demand Forecast	2036	2037	2038	2039	2040	2040	2042
Charles County Population (Projections)	202,047	204,532	207,047	209,594	212,172	214,782	217,424
Total potential demand for Affordable Units	5167	5230	5314	5380	5466	5533	5622
Supply at Start of year	5,093	5,168	5,243	5,318	5,393	5,468	5,543
New construction of Affordable Units *Projection	75	75	75	75	75	75	75
Total Supply of Affordable Units	5,168	5,243	5,318	5,393	5,468	5,543	5,618
<b>Residual Demand (Additional Units Needed)</b>	-1	-13	-4	-13	-2	-10	4

Table 12 - Affordable Housing Supply and Demand 2036-2042

Since the 2018 CPAT report, affordable housing in Charles County has been inconsistent in terms of annual units developed. In 2021 and 2022, for example, no new affordable units were developed, but in 2023 and 2024 over 100 units per year were added to local supply. The 618 units developed since 2018 equates to approximately 88 units per year, which is a reasonable baseline for units that are being developed without any other local mandate or incentive program. An annual delivery of 88 affordable units would not allow Charles County supply to catch up with demand, but future policies can supplement what is already being produced in order to deliver the units estimated by CPAT’s analysis.

Starting with the Workgroup’s goal of 206 units per year (based on current levels of building permit activity), we can estimate how long it will take to eliminate the gap between supply and demand. Obviously, more units built in a given year would close the gap faster and fewer units built would have the opposite effect. While the exact number of affordable units developed each year will vary and can’t be predicted or controlled, understanding numerical targets can help Charles County set a limit on the number of units that it supplements with public investment.

As will be discussed in the Fiscal Impact section, each affordable housing unit that is below market value has the potential to negatively impact the county’s annual budget. When affordable housing units are subsidized with local funding, an even greater fiscal impact is felt. Using the CPAT analysis Charles County staff can target the number of annual units needed to achieve equilibrium between supply and demand as well as the maximum number of housing units that should receive local public investment. Even if hundreds of units are developed in a given year, staff can recommend a limit on the



number of units that are eligible for public subsidy thereby reducing the impact to the County's budget.

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## Policy Recommendations – How Many Units Can be Delivered?

This section identifies the options from the Studied Policies section that should be progressed for future implementation, the policies that should be shelved for now, and how many housing units could be delivered from the recommended policies.

### Policies to Reevaluate

The Affordable Housing Workgroup, along with PGM staff and the wider Planning Commission, do not recommend the following policies at this time for the purpose of affordable housing. These policies may be considered by Charles County departments for other purposes or reevaluated in the future, however at this time the workgroup does not believe they are best suited for expanding or protecting the supply of affordable housing.

Policy	Justification for Exclusion
Regulation of Short Term Rentals	It's not clear that short term rentals are restricting the supply of housing in Charles County. Such a policy is unlikely to result in an increase in housing supply, but would more likely impact tourism and the local economy negatively. No reports recommend such a policy, no local advocates have raised concerns, mention from the public as a solution.
Pre-approved house/ADU plans	Since most housing in Charles County is built by large builders whose plans are already compliant with zoning and permitting, such a program would primarily apply to a small number of building projects. The cost and effort needed to develop approvable plans for a small number of single family dwellings and ADUs would likely not result in a significant increase in supply. Pre Approved Plans could be a more useful policy years in the future when Charles County has little land left on which to build single family dwellings.
Reduce Permit Fees	While reducing permit fees could be studied in the future, there are likely better ways to subsidize affordable housing development in the short and medium term. It is unlikely that reducing permit fees would lead to a significant increase in development, but would instead negatively affect the PGM budget.
Prioritize Publicly Owned Land	Charles County Government doesn't operate a land bank or own a significant amount of developable land. The land that is locally owned is generally prioritized for economic development or future government operations. It may be worth considering



	whether residential uses are the highest and best use for any county-owned properties on a case by case basis, but prioritizing affordable housing above all other uses on public land would not be advisable at this time.
Good Cause Eviction Law	Enabling legislation from the Maryland General Assembly failed to pass during the 2025 Legislative Session, and until such legislation passes at the state level Counties will not have the ability to establish Good Cause Eviction laws. Such a policy may be revisited by the Board of County Commissioners at a later date.

Table 13 – Affordable Housing Policies to Reevaluate

### Policies to Advance

The Affordable Housing Workgroup along with PGM staff and the wider Planning Commission recommend the following policies be implemented to address housing affordability in Charles County. These recommendations are based on feedback from other County agencies, public input, and expert analysis conducted by past consultants. While none of the policies below are fully formed, the Workgroup recommends some specific policy elements that should be taken under consideration by each lead agency as it moves forward with policy development. A timeline for policy implementation is considered in a later chapter.

Policy	Justification for Inclusion	Charles County-specific Policy Elements	Lead Agency
Accessory Dwelling Units	Recommended by CPAT Report, HR&A Report, MDP’s ADU Task Force and state legislation. Popular with public. Relatively easy to implement. Delivers additional supply. Already under development.	Changes to existing zoning regulations will be made to allow detached ADUs without required storage space, internal ADUs for townhouses, instituting a maximum size requirement and reducing off-street parking requirements in line with recently adopted state legislation (HB 1466). Consider what permitting issues would prevent allowing Park Model Homes as ADUs. Consider advocating for changes to Health Department regulations that make rural ADUs harder to develop.	PGM



<p>Inclusionary Zoning</p>	<p>Recommended by CPAT Report, HR&amp;A Report, and Comprehensive Plan. Popular with public. Voluntary program changes relatively easy to implement. Delivers units affordable to 60% AMI.</p>	<p>Short Term changes to voluntary program should include increasing the density bonus and reducing the minimum size of development for incentives to take hold, while defining “affordable” units as 60% AMI or less. Long term changes to program will make it mandatory and explore best practices for delivering units for sale in addition to rental units. Changes to APFO may be necessary to align thresholds with MPDU requirements. Coordination between PGM and DCS will be required to determine how to monitor ongoing compliance with IZ/MPDU regulations.</p>	<p>PGM in the short term, PGM with DCS support in the long term</p>
<p>Starter Homes</p>	<p>Recommended by CPAT Report, HR&amp;A Report, MDP’s ADU Task Force and state legislation. Popular with public. Relatively easy to implement through zoning changes. Delivers additional supply.</p>	<p>Changes to enable starter homes include reducing the minimum square footage requirements in single family zoning districts where 1,250 is currently the minimum, to 1,000 square feet or less. Additional changes will reduce lot sizes and increase site design flexibility in line with CPAT report recommendations. Consider lifting the maximum percentage of each residential development that can be built at the square foot minimum.</p>	<p>PGM</p>
<p>Tiny Home Communities</p>	<p>Popular with the public, relatively easy to implement through zoning changes. Delivers units affordable to 60% AMI.</p>	<p>Consider whether existing single family, multi-family, or mobile home zoning districts would allow tiny home communities or whether a new zoning district should be formed. Minimum residential square footage requirements may need to be reduced or eliminated to allow tiny homes as primary uses. Further research needs to be undertaken to determine how to enable multiple tiny homes to share a septic system in a rural context. Consider PGM and DCS partnership in a pilot tiny home project to build public awareness and support.</p>	<p>PGM with Health Department Assistance</p>
<p>Missing Middle Zoning</p>	<p>Recommended by CPAT Report, HR&amp;A Report. Popular with public. Relatively</p>	<p>Changes to existing zoning regulations will be made to allow duplexes, triplexes, small apartment buildings between 4-10 units, cottage court</p>	<p>PGM</p>



	easy to implement through zoning changes. Delivers additional supply.	developments and similar residential uses in more zoning districts, and encouraging redevelopment of single family properties only in certain transit-friendly locations.	
Reduction of Parking Minimums	Recommended by CPAT Report and local housing advocates (HAND). Relatively easy to implement through zoning changes. Delivers additional supply and increases flexibility for developers.	Changes to existing zoning regulations will be made to reduce parking minimums only in certain transit-friendly locations, and will be primarily tied to the provision of 60% AMI affordable units. PILOT criteria below can be used to determine the extent to which parking standards can be relaxed.	PGM
Tax Abatement Program (PILOT)	Recommended by CPAT Report HR&A Report, and local housing advocates (HAND). Delivers units affordable to 60% AMI. Already under development.	Develop criteria that can be used to determine eligibility for public investment in affordable housing projects, and determine an annual budget for such public investment. Criteria can also be used for determining eligibility for other incentives such as permit expedition and relaxing of parking standards. Funding by the PILOT program should be tied to the county's affordable housing deficit figure so that funds are not allocated beyond the need that exists. Ultimately a county board should be established to oversee approval of PILOT projects, ongoing compliance, and adjustments to the criteria as necessary to ensure accountability and public trust.	CAO currently leading with support from FAS, PGM, Economic Development, DCS
Housing Trust Fund	Recommended by local housing advocates (HAND).	Provide a dedicated local funding stream with increased taxes or fees targeted at higher end development so that widespread increases in taxes and fees can be avoided. Consider taxing undeveloped properties in the WURC to facilitate redevelopment.	BOCC
Low Income Homebuyer Assistance	Recommended by local housing advocates (HAND). Charles County DCS has operated a similar program with	Provide a dedicated local funding stream to enable DCS to expand this program, providing larger loans and grants to potential homeowners to keep up with the increase in housing prices.	DCS



	temporary funding in the past.		
Emergency Rental Assistance	Recommended by local housing advocates (HAND). Charles County DCS has operated a similar program with temporary funding in the past.	Provide a dedicated local funding stream to enable DCS to expand this program, making sure to tailor the program to provide temporary assistance that doesn't lead to dependency.	DCS
Low Interest Renovation Loans	Recommended by local housing advocates (HAND). Charles County DCS has operated a similar program with temporary funding in the past.	Provide a dedicated local funding stream to enable DCS to expand this program and offer funding for larger projects to maintain existing homes in rural areas of the county.	DCS
Right of First Refusal Policy	Recommended by CPAT report and local housing advocates (HAND). Protects existing housing supply.	Such a policy should avoid Charles County purchasing rental housing and becoming a public landlord. This program could instead be utilized for the County to facilitate the sale of existing affordable units to non-profit partners who will continue to operate it as affordable housing.	BOCC to pass legislation, DCS to administer program
Rental Licensing Program	Protects existing housing supply. Already under development and funded.	Such a program is already under development with dedicated staff to be hired in the coming months to administer the program.	PGM and County Attorney
Regulate Corporate Ownership	Popular with public.	Rather than implement a limitation that must be enforced through zoning, the County should consider levying additional taxes or rental licensing fees on rental portfolios of a certain size with some of this revenue used to supplement a Housing Trust Fund.	BOCC and County Attorney

Table 14 - Affordable Housing Policies to Advance



## Policies Currently Under Development

As the work of the workgroup has progressed over the last year, Charles County staff have been tasked with beginning work on a number of short term policy changes that have internal and external support, and serve as “low hanging fruit” solutions that can be implemented relatively quickly. The Implementation section of this report will provide further information about the next steps for each policy, but in this section will provide a brief update on each policy for which development is already underway.

### *Accessory Dwelling Units*

PGM staff began developing a zoning text amendment to expand the permissibility of Accessory Dwelling Units as far back as 2019, but that effort has stalled over the years due to staffing changes and work priorities. Enough work has been done, however, to draft a bill changing the zoning rules to permit more ADUs and Planning staff plans to present this bill to the Planning Commission as an official Zoning Text Amendment application as soon as possible. Staff plans to incorporate additional feedback from the Planning Commission and ongoing public engagement into the official amendment, and hopes to progress the amendment to the Board of County Commissioners before the end of 2025.

### *Zoning Code Rewrite Amendments*

As the zoning code is currently being evaluated by Planning staff and outside consultants, staff believes this is a good time to incorporate small changes into the zoning text to enable additional housing development. These changes include a number of adjustments recommended in the 2018 CPAT report that would change lot sizes and setback requirements in a number of zoning districts to give greater flexibility in designing smaller, more affordable homes. Other changes include adjustments to the APF regulations to align with updated affordable housing definitions, adjustments to density bonuses in multifamily districts, and others. Staff intends to work with stakeholders in the development community to determine where the zoning code can be streamlined to add greater flexibility in housing design.

### *PILOT Workgroup*

As described in a previous section, multiple County departments have been meeting in recent months to establish clear criteria for how affordable housing projects can qualify for county tax abatement incentives. That group has developed a Standard Operating Procedure (SOP) for internal use including minimum criteria for consideration as well as additional criteria that can be used to rank project applications. The SOP sets out an annual process and a window for applications to give the Board of County Commissioners ample time and information to consider before deciding to award PILOTs for affordable housing development. See Appendix F for a copy of the SOP, which is being presented to



the BOCC for their approval in July 2025. The BOCC has already signaled support for this program by increasing the recordation tax from \$5 to \$7 per \$500, and promising to devote 3% of recordation tax revenues to offset PILOT program costs in the FY 2026 budget.

### *Rental Licensing Program*

The Board of County Commissioners approved the creation of the rental licensing program in March, 2025, and with the adoption of the FY 2026 budget the BOCC approved two staff positions in PGM Permits and an additional position in the County Attorney's Office to oversee the implementation of the program.

In summary, staff will continue to brief the Planning Commission and Board of County Commissioners on the progress of the policies above and will aim to implement them before the end of 2025. All other policies are subject to further discussion and input from the public and from Charles County elected officials before final implementation. For information on the potential timeline of the rest of the recommended policies please see the Implementation section at the end of this report.

## Affordable Housing Board

One of the key recommendations of the CPAT report as well as the Charles County 2016 Comprehensive Plan is the creation of an Affordable Housing Board to monitor the creation and preservation of affordable housing. The CPAT report also recommends a Housing Advisory Board that would assist with research and provide guidance to county staff and boards regarding the county's housing needs, policies, programs, and zoning.

Recognizing the help an advisory board could provide, but in an effort not to duplicate services nor to add an extra layer of bureaucracy in the development process, the workgroup and county staff recommend the creation of a single Housing Advisory Board that would address issues related to housing affordability as well as housing production in general. This board would undertake a variety of functions as described in the Comprehensive Plan as well as the CPAT report.

- The board should be formed to promote the preservation and creation of housing, and to study and provide guidance to county staff and boards regarding the county's housing needs, policies, programs, and the effectiveness of zoning tools.
- The board should be authorized to make recommendations to the Department of Planning and Growth Management and the Planning Commission on the application of the MPDU program to specific projects, the effectiveness of the MPDU program,



and any necessary changes to the program's criteria – especially if the program is to be made mandatory for future development.

- The board should be authorized to make recommendations to the Board of County Commissioners regarding the distribution of any housing-related funding, including federal or state funds. In the event that the Commissioners elect to establish a Housing Trust fund for Charles County the Housing Board would also oversee the distribution of such funds to protect the BOCC from any accusation of bias or favoritism.
- The board should also continually evaluate the criteria used to determine the awarding of local funding to housing projects, as well as criteria to determine eligibility for tax abatement or PILOT programs.
- The board would also participate in countywide planning efforts such as updates to the comprehensive plan, as well as site-specific planning.
- The board would take on the role of working cross-departmentally to implement the recommendations of this housing strategy as well as future updates to the strategy.

As recommended in the CPAT report, board membership can include county staff and representation from relevant county commissions, the real estate and construction industries, as well as non-profit social service and affordable housing development organizations, tenant associations, and faith based organizations.

Establishing such an advisory board provides the county with an entity solely focused on advocating for and working to implement the creation and preservation of affordable housing. It would support and continue the work of the Affordable Housing Workgroup, and ensure multiple county departments such as PGM, Community Services, Fiscal and Administrative Services, and the County Administrator's Office are working together and not duplicating initiatives.

In consultation with other departments and County leadership it is recommended that the creation of such a board be a long term priority. The work of an Affordable Housing Board could be conducted in the short term as a subset of the Planning Commission, or an extension of the Affordable Housing Workgroup. The catalyst for the creation of the fully separate board would likely come from the adoption of a mandatory MPDU program and the creation of a Housing Trust Fund for Charles County.

## Additional Staffing

In order to focus on the specific needs related to affordable housing and implementing the recommendations of this report, the workgroup recommends creating additional staff positions. Additional work must first be done to determine departmental responsibility for



this work, with Planning & Growth Management and Department of Community Services the most natural fits for a single staff member or multiple staff members devoted to affordable housing.

The options outlined below in Table 15 summarize which policies could be progressed under three different scenarios: no change to staff levels, the addition of staff alone, and the addition of staff plus an increase in programmatic funding. Certain policies such as zoning changes that already have popular support can be implemented by existing staff as they have no ongoing need for monitoring and program administration. Other policies, such as incentive programs for development that have an initial review and ongoing monitoring component, could not be implemented without both staff and dedicated annual funding from the Board of County Commissioners.

<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>
Existing Staff Can Progress:	Additional Staff Needed:	Added Staff and Program Funding Needed:
Zoning Changes: ADUs, starter homes, density bonuses, MPDU tweaks, other adjustments as needed  Right of First Refusal Policy, Regulation of Corporate Ownership  Rental Licensing Program*	Mandatory MPDU policy (development and ongoing monitoring)  Zoning Changes: Tiny Homes, Missing Middle, Parking Minimums (additional research and public engagement required)	Incentive programs requiring monitoring and staff approval: Tax Abatement, PILOT, Housing Trust Fund, other fee-in-lieu programs  Expansion of Rental Assistance, Homebuyer Assistance, Renovation Loans programs  Staff support to the Affordable Housing Board
No additional staff needed  *Three positions already funded by FY 26 budget	At least one additional PGM Planner needed	At least one additional PGM Planner needed + At least two additional DCS staff needed (Program Manager and Program Assistant)
<b>Investment: Low</b> <b>Impact: Low-Medium</b>	<b>Investment: Moderate</b> <b>Impact: Medium-High</b>	<b>Investment: High</b> <b>Impact: High</b>

Table 15 - Options for Potential Charles County Housing Staff

While some progress could be made on affordable housing initiatives by existing Charles County staff under Option 1 above, the workgroup does not believe this will not lead to substantial enough change in the affordability crisis. The workgroup recommends proceeding swiftly with Option 2 to add additional staff to PGM to implement the



recommendations of this report, as well as budgeting for the additional DCS and PGM staff and program funding needed under Option 3 to implement all the recommendations over the long term.

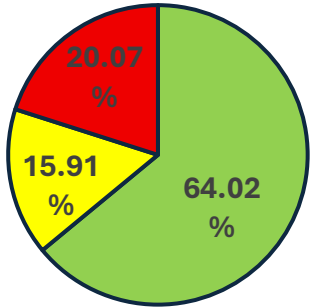
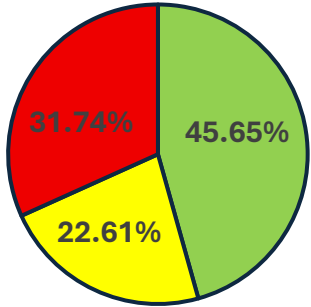
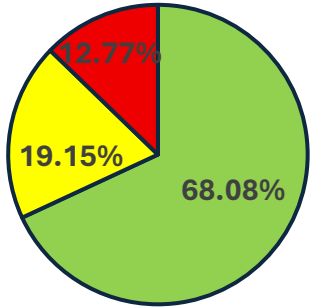
### Additional Public Feedback – Potential Policy Survey

In April, May, and June 2025 additional public feedback was sought through a survey entitled “Provide Your Feedback on Affordable Housing Options.” This survey garnered 287 responses from a wide variety of demographics in Charles County and provided more specific insights into the public’s attitudes towards some potential affordable housing policies. Table 16 below outlines the overall sentiments towards each policy option, while a full summary of the responses to the survey is provided in Appendix G.

Survey respondents were provided with policy options and descriptions similar to the Studied Policies section above. Rather than survey the public about all community-wide support policies and subsidies, this survey focused on zoning and land use policies that staff believed would be more straightforward for the public to consider. Respondents were asked to give general feedback on whether they would support each policy and why. Many of the responses provided quality feedback that will be used to develop the individual policies in the future.

The public expressed the most support for and interest in accessory dwelling units, policies to enable more starter homes, and tiny home communities. There was more mixed feedback and negative responses to the idea of a mandatory MPDU program, as well as for Missing Middle Housing types. Staff believes these negative responses stem from an overall hesitancy towards multi-family housing in Charles County, as well as negative sentiments that have stemmed from attempts to implement Missing Middle housing in other jurisdictions at the expense of single family zoning districts. Staff will incorporate this feedback into additional public education, engagement, and policy development going forward.



Policy	2025 Public Feedback
Accessory Dwelling Units	 <p data-bbox="824 657 1276 688"> <span style="color: green;">■</span> Positive    <span style="color: yellow;">■</span> Mixed    <span style="color: red;">■</span> Negative         </p>
Mandatory MPDU Program	 <p data-bbox="824 1136 1276 1167"> <span style="color: green;">■</span> Positive    <span style="color: yellow;">■</span> Mixed    <span style="color: red;">■</span> Negative         </p>
Starter Homes	 <p data-bbox="824 1614 1276 1646"> <span style="color: green;">■</span> Positive    <span style="color: yellow;">■</span> Mixed    <span style="color: red;">■</span> Negative         </p>

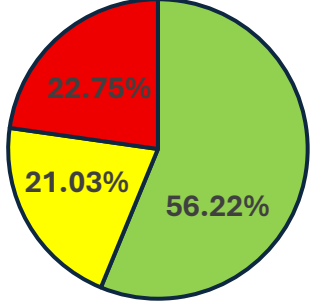
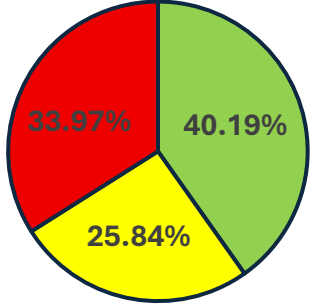
<p>Tiny Home Communities</p>	 <p>■ Positive ■ Mixed ■ Negative</p> <table border="1"> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Positive</td> <td>56.22%</td> </tr> <tr> <td>Mixed</td> <td>21.03%</td> </tr> <tr> <td>Negative</td> <td>22.75%</td> </tr> </tbody> </table>	Response	Percentage	Positive	56.22%	Mixed	21.03%	Negative	22.75%
Response	Percentage								
Positive	56.22%								
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<p>Missing Middle Housing Types</p>	 <p>■ Positive ■ Mixed ■ Negative</p> <table border="1"> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Positive</td> <td>40.19%</td> </tr> <tr> <td>Mixed</td> <td>25.84%</td> </tr> <tr> <td>Negative</td> <td>33.97%</td> </tr> </tbody> </table>	Response	Percentage	Positive	40.19%	Mixed	25.84%	Negative	33.97%
Response	Percentage								
Positive	40.19%								
Mixed	25.84%								
Negative	33.97%								

Table 16 - Survey Responses to Affordable Housing Policy Options



## Policy Outcomes – Unit Output

Considering the recommendations above, it is important to quantify the outcomes of the suggested policy changes to estimate the total number of housing units that could result. Many of the policies above would deliver committed affordable units for households making 60%-80% AMI or less, and many policies would also deliver additional units at market rate. Both types are needed to move the needle on affordability as well as to accommodate Charles County's growing population.

Table 17 below provides estimates for the number of housing units that could be delivered by a select number of the recommended housing policies. This estimate is general in nature and based on research done in other jurisdictions that have implemented similar policies. This estimate only considers land use and zoning changes as these can be directly linked to increases in building permits, recorded lots, preliminary subdivision plans, and similar metrics that County staff regularly track and update. More detail on these estimates is provided in Appendix H. County-wide policy changes to protect existing units and tenants can't be used to predict additional units developed, nor can subsidy tools as there are currently no accurate metrics or formulas to determine the number of units that could be developed based on levels of public investment.

An important caveat to consider when predicting future policy changes and their outcomes is the Planned Unit Development district or "PUD". The PUD accounts for a significant portion of Charles County's residential development – between 30-50% of recorded plats and residential building permits over the last several years. The PUD is a zoning indenture that has been in place since the 1970s, and any proposed changes to the regulations within the PUD (Docket 90) requires the agreement of both Charles County as well as St. Charles community developers. Charles County could not, for example, unilaterally require properties within the PUD to allow ADUs, or implement an inclusionary zoning policy, without the agreement of St. Charles. This makes the potential for future policy changes in the PUD less certain, although staff and the workgroup believe there could be agreement on some elements of an affordable housing program that could satisfy all parties.

<b>Policy</b>	<b>Potential Zoning District and Annual Unit Estimates</b> (Additional Units per year vs no change in zoning regulations)	<b>Additional Annual Units (market rate)</b>	<b>Committed Affordable Units (80% AMI or less)</b>
ADU changes	All Residential Zones that permit single family units and townhomes	<b>8-16</b>	
Missing Middle	RM, RH, RO, PRD, MX, TOD, CER, CRR, CMR, HVC, HVG, PUD	<b>60-65</b>	
Inclusionary Zoning	RL, RM, RH, RO, RV, CN, CB, CV, PRD, MX, TOD, CER, CRR, CMR, HVC, HVG, WC, AUC, PUD		<b>130-140*</b>
Smaller Home Footprints on Smaller Lots	RL, RM, RH, RV, PUD	<b>50-55</b>	<b>5-10*</b>
Other zoning changes: density bonuses, APFO tweaks,	RM, RH, CB, PRD, MX, TOD, CER, CRR, CMR, HVC, HVG, WC, AUC, PUD	<b>15-20</b>	<b>8-10*</b>
Tiny Home Communities or Cottage Court (on public sewer)	RL, RM, RH, PMH	<b>8-16</b>	<b>8-16*</b>
	<b>Total Additional Housing Units</b>	<b>141 - 172</b>	<b>151-176*</b>
	Existing Average Units Per Year		88
	<b>Potential Total Annual Affordable Units (Current + Future)</b>		<b>239-264*</b>
* Assumes MPDU program is mandatory			

Table 17 - Annual Unit Estimates for Selected Housing Policies

According to staff’s estimates the policies recommended in this report could yield between 151 and 176 units per year that would be affordable to households earning less than 80% of the Area Median Income. The bulk of these units would come from the implementation of a mandatory MPDU or Inclusionary Zoning program, as the remaining policies would only yield a small number of affordable units. The same policies would likely yield between 141 and 172 additional market rate housing units per year, some of which would be lower priced than the County average but still not affordable to low-income tenants or buyers.

Taking the 88 units per year that have been developed since 2018 into account, the additional 151-176 affordable units resulting from the policies in this report could deliver between 239 and 264 units per year for Charles County residents. The next section will consider the fiscal impact of that number of units on the county’s finances.



## Fiscal Impacts – How can the County Mitigate?

In recent years the Charles County Budget Office has conducted a fiscal analysis which determined that every detached single family residence built at a value less than \$439,000 generates more public expenditure than it does in tax revenue. This analysis is based solely on impacts to the County’s general fund and does not include excise tax revenue collected for school construction, nor any federal and state funding that the county receives for infrastructure maintenance and expansion. The analysis also assumes the household is paying income taxes based on the Area Median Income.

A selling price of nearly \$440,000 is not affordable to households making 30%-80% AMI, and a mortgage for a detached single family residence is rarely attainable for demographics looking for affordable housing. Using the Budget Office’s fiscal analysis as a starting point, Charles County staff set out to further analyze fiscal impacts of other forms of residential development, since apartments and townhomes are generally less expensive to build on a per-unit basis. Table 18 below outlines the range of unit values that allow the county to “break even” in terms of impact to the General Fund.

<b>Housing Type</b>	<b>Breakeven Value for 60%-80% AMI Incomes</b>
Single Family Detached	\$440,000 to \$481,000
Townhouse	\$420,000 to \$461,000
Multifamily Apartment	\$329,000 to \$371,000

Table 18 - Breakeven Values for Residential Types

The analysis above is based on a conservative estimate of the expected tax revenues for each type of housing unit, and the expected impact on County services such as schools, roads, utilities, and other government services. In summary, any development or construction of units of a lower value than the figures above could result in a negative fiscal impact to the County’s finances. Similar to the Budget Office’s original analysis, the figures above do not account for excise taxes, federal, or state funding that can be used to offset the county’s investment in supportive infrastructure.

It is unrealistic to expect every affordable housing unit to pay for itself. The types of units that this report recommends be developed in Charles County will certainly fall below these thresholds, although not all of them will utilize public services in the same way. Accessory Dwelling Units, for example, on properties with public sewer are more likely to appeal to the young and childless as well as retirees that want to downsize. Minimal public investment would be needed to accommodate such development, especially little need for additional capacity in the school system. ADUs also provide options for young people or retirees to move out of shared accommodation and into a small unit of their own. This does not

increase the population of the County – it simply adds flexibility and a step up on the property ladder. In summary, it is not expected that affordable housing units break even fiscally, and should be considered philosophically similar to other forms of public services and infrastructure such as water lines, sewers, roads, schools, and emergency services. Affordable housing, like the other public investments, is necessary both for quality of life for Charles County citizens as well as for economic development.

### Lowering the Fiscal Impact

While it is accepted that affordable housing will rarely result in revenues that fully match expenditures, there are ways to lower its fiscal impact.

Based on the analysis above in Table 18, the cost per unit for apartments is significantly lower than for townhomes or detached housing. Apartments take up comparatively less space, use less public infrastructure per unit, and statistically generate fewer students for the local public school system. The financial gap between the breakeven value of an affordable apartment and the value of an apartment that is affordable to someone earning 60% AMI is therefore smaller than for other types of housing. Additionally, multi-family apartment developments are more easily able to qualify for federal LIHTC incentives, which means fewer incentives are needed from local governments. Multi-family development can be polarizing, and care should be taken in locating such development where infrastructure can support a higher concentration of citizens. Ultimately, policies prioritizing apartment development to a greater degree than detached single family dwellings and townhomes will result in a lower fiscal impact to Charles County.

Increasing commercial development through other policy mechanisms should be prioritized in conjunction with affordable housing policies. While housing in general is often a fiscal burden on local governments, commercial development is the opposite. Businesses generating jobs and sales tax revenue contribute far more to the county's revenues than they use in public services. One strategy that County leaders can immediately implement with regard to commercial development is to utilize the Comprehensive Plan update process over the next two years to identify areas of the County that can be prioritized for additional commercial and business activity. Additionally, County leaders should encourage mixed use developments as much as possible, and limit special requests to develop mixed use areas for housing alone. The commercial components of mixed use development, while not always popular with developers, contribute significantly to lowering the fiscal impact of development and should be retained.

A final strategy Charles County might implement with its affordable housing policy is limiting public subsidy or tax abatements for affordable housing development to only what is needed to make up the deficit that currently exists in terms of the number of units



needed. Development statistics since 2018 show that the market is able to provide approximately 88 units of affordable housing per year without significant government assistance, and once the County has encouraged or incentivized enough affordable development to alleviate its shortfall it should pause any further public investment in new construction until additional fiscal analysis is completed. County staff are able to track new developments and predict when supply has equaled demand with the use of the CPAT housing tool, and can advise the Board of Commissioners when to reduce public subsidies accordingly.

The benefits of affordable housing to Charles County's future economic development prospects cannot be overstated. The Maryland State of the Economy Report from 2023 highlighted a number of statewide challenges resulting from the high cost of housing including weakened economic activity and outmigration of population. Charles County, while benefiting from residents moving in from higher-cost central Maryland and Northern Virginia counties, is losing ground in its ability to retain front line workers in lower paying fields. "A shortage of affordable housing," the report concludes, "is unsustainable for businesses, especially those that require an in-person workforce."<sup>48</sup>

It is important to note that providing an influx of affordable housing units to satisfy the deficit that exists in Charles County will have a greater fiscal impact in the short term. Over time, fiscal impacts will lessen as the County need only encourage the units needed to keep up with population growth. Over the long term, the benefits to Charles County in terms of increased economic development activity should equal or outweigh the fiscal impacts of supplying the needed quantity of affordable housing.

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<sup>48</sup> Lierman, Brooke. "Maryland 2023 | State of the Economy." (Office of the Comptroller, 2024). <https://www.marylandcomptroller.gov/content/dam/mdcomp/md/reports/comptroller/SOTE.pdf>

## Summary of Recommendations

This section has outlined the number of affordable housing units needed to satisfy Charles County’s supply deficit, as well as an estimate of how many units a variety of policy options could yield on an annual basis. The following sections will outline the steps to take to develop each policy and a timeline for implementation.

<b>Workgroup Findings</b>	
<b>Units Needed based on CPAT Analysis</b>	<b>Units that Policy Changes can Deliver</b>
<b>At least 206 per year</b> to eliminate supply deficit by 2035	<b>Up to 239 to 264 per year</b> Including existing annual supply
<b>Mitigation Strategies for Fiscal Impact</b>	
<p>Target policies towards providing affordable multi-family units to reduce supply deficit in the short term</p> <p>Focus efforts on increasing economic development activity county-wide to balance budget, using 2026 Comprehensive Plan update as a springboard</p> <p>Encourage mixed-use development to offset lower-value housing units</p> <p>Limit public subsidy and incentives to affordable units needed until 2035 to make up supply shortage.</p>	

Table 19 - Summary of Workgroup Findings



# Implementation

An implementation plan for Affordable Housing policies provides a clear, structured roadmap that ensures policies are executed effectively, efficiently, and with accountability. It outlines specific actions, timelines, responsible parties, and measurable outcomes, which helps align resources, reduce confusion, and anticipate potential challenges. By detailing how a policy will be put into practice, it fosters transparency, enhances coordination among departments, and enables consistent monitoring and evaluation. An effective implementation plan increases the likelihood of achieving intended policy goals while maintaining public trust and responsiveness to community needs.

On the following pages the recommended policies of the Affordable Housing Workgroup have been grouped by short, medium, and long term actions. Additionally, policies are categorized into Land Use/Zoning Policies, County-wide Support Policies, and Subsidy Policies. Each policy proposal includes a lead agency to develop the policy as well as implementation steps and a rough timeline for completion for short term policies that can be accurately estimated. Actual development of policies will depend on department resources, staffing, and direction from the Board of County Commissioners on overall priorities. The Five-Year Workplan in the next section provides additional estimates for when policies could be implemented.

## Guiding Principles

As the proposed strategies are still largely in concept stage and open to additional public feedback and professional development, the workgroup recommends the following guiding principles inform the development of the County’s Affordable Housing policy framework. These principles originated from the Workgroup as well as the feedback from the public over the course of the last year’s engagement activities. As the particulars of each policy are deliberated, these principles should be included to the greatest extent possible.

<b>Guiding Principles for Affordable Housing Policies</b>		
High-Quality Construction	Reduced fiscal impact	Enhances or encourages economic development
Trackable output data	Focus on geographic areas of greatest need	Discouragement of sprawl
Include, but minimize impact on, rural areas	Equal distribution of affordable housing	Avoid displacement
Protect watersheds and minimize additional runoff		

Table 20 - Guiding Principles for Affordable Housing

## Implementation Plan

Short Term (2025-2026) Policy Proposals				
Accessory Dwelling Units	MPDU Changes (still voluntary)	Starter Homes	Rental Licensing Program	Tax Abatement Program (PILOT)
Lead Agency: <b>PGM</b>	Lead Agency: <b>PGM</b>	Lead Agency: <b>PGM</b>	Lead Agency: <b>PGM and County Attorney's Office</b>	Lead Agency: <b>County Administrator's Office</b>
PGM staff to prepare zoning text amendment <i>Timeframe: October 2025</i>	PGM staff to prepare zoning text amendment <i>Timeframe: December 2025</i>	PGM staff to prepare zoning text amendment <i>Timeframe: February 2026</i>	BOCC to approve FY 26 budget adding staff positions to administer program <i>Completed: June 2025</i>	County Admin Office with staff from PGM, FAS, EDD, DCS and County Attorney to develop criteria for PILOT qualification <i>Completed: June 2025</i>
Apply, share public notice, schedule PC briefing <i>Timeframe: December 2025</i>	Apply, share public notice, schedule PC briefing <i>Timeframe: February 2026</i>	Apply, share public notice, schedule PC briefing <i>Timeframe: April 2026</i>	PGM and County Attorney's Office to hire staff and develop rules and procedures <i>Timeframe: 2<sup>nd</sup> Half 2025</i>	Staff to develop Standard Operating Procedure for applications to PILOT program and establish annual process for decisions. <i>Completed: July 2025</i>
Present to PC at public hearing and work session <i>Timeframe: February 2026</i>	Present to PC at public hearing and work session <i>Timeframe: April 2026</i>	Present to PC at public hearing and work session <i>Timeframe: June 2026</i>	Registration open to all landlords in Charles County <i>Timeframe: 2026</i>	Staff to present SOP to BOCC for approval. <i>Timeframe: September 2025</i>
Present to BOCC at public hearing and work session <i>Timeframe: April 2026</i>	Present to BOCC at public hearing and work session <i>Timeframe: June 2026</i>	Present to BOCC at public hearing and work session <i>Timeframe: August 2026</i>		
Land Use/Zoning Policies		Countywide Support Policies		Subsidy Policies

Table 21 - Short Term Policy Proposals



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<b>Medium Term (2026-2027) Policy Proposals</b>				
<b>Missing Middle Housing &amp; Higher Densities</b>	<b>Tiny Home Communities</b>	<b>Reduce Parking Minimums for AH</b>	<b>Other Zoning Code Rewrite Updates</b>	<b>Right of First Refusal</b>
Lead Agency: <b>PGM</b>	Lead Agency: <b>PGM</b>	Lead Agency: <b>PGM</b>	Lead Agency: <b>PGM</b>	Lead Agency: <b>PGM &amp; BOCC</b>
PGM Staff to verify language in zoning code rewrite and recommendations in CPAT report	PGM Staff to research	PGM Staff to research	PGM Staff to research	PGM Staff to research and present framework of program to BOCC for consideration
PGM staff to propose zoning changes in line with recommendations	PGM staff to propose zoning changes in line with recommendations	PGM staff to propose zoning changes in line with recommendations	PGM staff to propose zoning changes in line with recommendations	Form an internal workgroup to work out specifics of program.
PGM Staff to conduct Public Engagement on Zoning Changes	PGM Staff to conduct Public Engagement on Zoning Changes	PGM Staff to conduct Public Engagement on Zoning Changes	PGM Staff to conduct Public Engagement on Zoning Changes	Prepare correspondence with BOCC to encourage implementation
Apply, share public notice, schedule PC briefing	Apply, share public notice, schedule PC briefing	Apply, share public notice, schedule PC briefing	Apply, share public notice, schedule PC briefing	Attend BOCC briefing session to advocate if necessary
Present to PC at public hearing and work session	Present to PC at public hearing and work session	Present to PC at public hearing and work session	Present to PC at public hearing and work session	
Present to BOCC at public hearing and work session	Present to BOCC at public hearing and work session	Present to BOCC at public hearing and work session	Present to BOCC at public hearing and work session	
Land Use/Zoning Policies		Countywide Support Policies		Subsidy Policies

Table 22 - Medium Term Policy Proposals



## Long Term (2027+) Policy Proposals

MPDU Changes (Mandatory)	Financial Assistance: Emergency Rental, Low Int. Loans, Homebuyer Assist	Housing Trust Fund	Corp. Ownership Limitation	Establish an Affordable Housing Board
Lead Agency: <b>PGM</b>	Lead Agency: <b>DCS</b>	Lead Agency: <b>BOCC</b>	Lead Agency: <b>BOCC</b>	Lead Agency: <b>PGM &amp; BOCC</b>
PGM staff to research mandatory MPDU/inclusionary programs in other jurisdictions	DCS staff to review existing programs, funding, and community interest	Form HTF Workgroup (similar to PILOT group) made up of County Department leaders and key staff	Form an internal workgroup to work out specifics of program with assistance from County Attorney's Office	PGM staff to research similar boards in other jurisdictions
PGM staff to conduct outreach to development community to determine policy direction	DCS staff to estimate amount of funding and additional staff needed to expand programs.	HTF Workgroup to evaluate HTF funding sources and uses for funds with guidance from BOCC	Workgroup to research and present framework of program to BOCC for consideration	PGM staff to determine future thresholds at which AHB would be needed
PGM staff to make recommendations to Planning Commission and BOCC regarding zoning changes, staff requirements, public feedback	DCS staff to make recommendations to BOCC regarding program changes, staff requirements, outside funding availability in order to expand programs	Workgroup to make recommendations to BOCC regarding funding sources, use of funds, additional staffing needs, oversight,	Prepare correspondence with BOCC to encourage implementation	PGM staff to determine specific work to be done by AHB, role relative to PC, staff oversight needed, and propose plan to BOCC
PGM staff to propose zoning changes in line with recommendations, and conduct public engagement as needed.	DCS staff to make budget requests in future funding cycle for needed funding, staff	BOCC to deliberate in future funding cycle on funding a HTF and the specific uses for future funds	Conduct public engagement on potential policy with assistance from Media Office	BOCC to deliberate the merits of an AHB and determine specifics including timeline
PGM Staff to present proposed changes to PC and BOCC	DCS to implement expanded program		Attend BOCC briefing session to advocate if necessary	
Land Use/Zoning Policies	Countywide Support Policies		Subsidy Policies	

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## Five Year Work Plan

	2 <sup>nd</sup> Half 2025	1 <sup>st</sup> Half 2026	2 <sup>nd</sup> Half 2026	1 <sup>st</sup> Half 2027	2 <sup>nd</sup> Half 2027	1 <sup>st</sup> Half 2028	2 <sup>nd</sup> Half 2028	1 <sup>st</sup> Half 2029	2 <sup>nd</sup> Half 2029	1 <sup>st</sup> Half 2030	2 <sup>nd</sup> Half 2030
Establish Aff. Housing Board											
ADU ZTA											
Starter Homes ZTA											
MPDU ZTA											
Right of First Refusal Policy											
Rental Licensing											
Tiny Home Communities											
Missing Middle											
Other Zoning Changes											
Reduce Parking Minimums											
Mandatory MPDU											
PILOT											
Limiting Corp. Owners Law											
Housing Trust Fund											
Home-buyer Assistance											
Emergency Rental Assistance											
Low Interest Renovation Loans											
Initial Work to Establish Policy or Change Zoning						Ongoing work to administer permanent policy or program					

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## Conclusion

Charles County faces a deepening affordable housing crisis as the post-pandemic economy drives up housing costs nationwide, and the County's low cost of living relative to other cities and counties in Maryland and Northern Virginia drives up inward migration. Population growth and demand for housing in Charles County continue to grow each year, leading to increasing numbers of cost-burdened households. The County is able to boast that it is the highest income county in America with an African-American majority population, but such economic conditions also result in the highest fair market rents in Maryland for 2-bedroom apartments. These affordability challenges negatively impact quality of life for many Charles County citizens, and hurt the County's ability to attract and retain workers and jobs.

The Affordable Housing Workgroup was created in 2023 with a goal of developing strategies that could improve housing affordability for households making 30% to 80% of the Area Median Income, and to alleviate the affordable housing shortage identified in the 2018 CPAT report. Through dozens of meetings, research, and public feedback from citizens and development community, the Workgroup has considered the number of affordable housing units that Charles County needs to serve its population, the types of households to target with affordable housing policies, the financial and personnel resources needed by the County to implement these policies, as well as a plan for future implementation. The collection of subsidy, supply, and support policies recommended are predicted to lead to an increase of approximately 240 to 260 additional affordable units of housing per year, in addition to small increases in market rate housing. This level of production would eliminate the existing shortage of affordable units in the county in less than 10 years, as a minimum of 206 units per year would be needed to achieve the needed supply by 2035. Once the shortage has been alleviated, public subsidies could decrease and prescriptive policies could be relaxed, as fewer than 100 affordable units per year would be needed to keep up with Charles County's population growth.

Affordable housing is not only socially responsible—it is an essential driver of healthy, resilient, and economically vibrant communities. By ensuring that residents have access to stable, reasonably priced homes, Charles County can unlock a wide array of economic and social benefits. These include increased local spending, job creation, and a more stable workforce, as well as improved public health, educational outcomes, and community cohesion. In short, affordable housing is a foundational investment that supports inclusive growth and long-term community sustainability. The Affordable Housing Workgroup recommends the Charles County Board of Commissioners move quickly to approve and prioritize the strategies in this report in order to position Charles County for a sustainable and affordable future.

## Appendixes

- A. CPAT Report
- B. List of Existing County Housing Programs
- C. HR&A Report
- D. Full Summary of Responses to Sentiment Survey (October 2024)
- E. CPAT Affordable Unit Estimate Model
- F. Affordable Housing PILOT draft SOP
- G. Full Summary of Responses to Policy Options Survey (June 2025)
- H. Policy Output Estimates

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# Item Cover Page

**PLANNING COMMISSION AGENDA ITEM REPORT**

**DATE:** July 21, 2025

**SUBMITTED BY:** Amy Brackett

**ITEM TYPE:** Administrative

**AGENDA SECTION:** NEW BUSINESS: No Public Comments

**SUBJECT:** **Poll of Planning Commission members for any new business.**

**SUGGESTED ACTION:**

**ATTACHMENTS:**