

Appendix 5: Timeline—Goals, Objectives and Actions with Timeline

For a complete explanation of Goals including strategies, see main part of report beginning on page 5..

New Construction Goal

Increase the number of desirable, quality, homes constructed for sale that are affordable to working families (those earning less than 150% of AMI with an emphasis on homes affordable to those earning less than AMI). In 2007, 150% of AMI was approximately \$70,000 and home prices would be \$200,000 with emphasis on homes under \$150,000.

Strategy 1: Create tax and planning policy focused on impacting the cost of land and infrastructure.

Objective: Sufficient land (in locations convenient to areas with significant employment) is available for the development of at least 50 units/year⁶ (based on a 5 year average) of housing affordable to households making less than 150% AMI. Additional land is available for workforce rental housing. The land shall not be all in one location.

Action Step	Potential Partner	Deadline
Advocate that County Commissions agree to the concept of donating county owned land for workforce housing.*	Development Corporation--Criss	2Q2008
Advocate that County Commissions agree to the concept of local and state tax incentives that encourage private land owners can receive if they donate or sell land at discount to land bank/trust.	Development Corporation--Criss	1Q2009
Develop plan/feasibility study on land bank or trust, its structure and what institution should house the land bank or trust (possible housing institutions include GCCAC, realtors, Tri-County Counsel and others).	GCCAC—Economic Development Dept	4Q2008
Assuming Commissioner agreement, develop proposal and rational for tax incentives (local and/or state) for sellers who donate or sell at reduced rate to land banks, trusts, or leasehold projects. If commissioners do not agree, then additional work may need to be done detailing the benefits of the policy.	Economic Development Department	2Q2009
Commissioners pass tax incentives policies for land banks.		2Q2009
Develop proposal and rational for donation of	Various depending on	varies

⁶ * 50 units is based on an overall estimate of 120 new principle residences built a year and 40% of these being affordable to working families.

county land.	project	
Develop proposals for state tax incentives for land banks.	MD Affordable Housing Coalition--Duane	1Q2010

* note that this happening in 2008 b/c the openness to this initiative may not be available in 2009. Otherwise this work would be happening as a part of overall package of policy proposals in 1Q2009.

Objective: All newly constructed homes affordable to households making less than 150% AMI have land and infrastructure costs of 25% or less of total cost to build.

Action Step	Potential Partner	Deadline
See steps above to influence land costs.		
Feasibility study of water sharing (regional water system) in southern part of county utilizing Broadford Lake.	Economic Development Department	4Q2008
Feasibility, guidelines and a plan for the creation of TIFs for housing developments with significant portion of units affordable to those earning under 150% AMI.	Local Builders Association*	2Q2009
Advocate that County Commissioners and/or Municipalities agree in principle to study the idea of a development authority with bonding authority for infrastructure development.	Development Corporation	1Q2010
Feasibility study of creation of development authority that heads up work on infrastructure and has capacity to sell bonds to fund this work.	Economic Development Department	2Q2010

* assumes that local builders association can be re-invigorated

Strategy 2: Ensure that the planning and permitting process encourages the development of lower and moderate for sale housing.

Objective: Half of all infill homes are built and sold in a range that is affordable to households earning less than 150% AMI.

Action Step	Potential Partner	Deadline
Develop incentive package that builders could apply for in any town that included waivers of set backs, parking requirements, smaller lot sizes, higher density, and potentially tax credit for x number of years of local property taxes.	Garrett County Municipalities, Inc(Asa leads)	4Q2008
Municipalities include elements of these proposals in their comprehensive plans.	Garrett County Municipalities, Inc	4 Q2008
All municipalities have passed rules allowing for this application.	Garrett County Municipalities, Inc	4Q 2009

Objective: Approximately 30% of all newly constructed principle residences are affordable to households making less than 150% of AMI and are in new developments (not infill).

Action Step	Potential Partner	Deadline
Advocate that County Commissioners agree in principle to a property tax credit for builders who build homes affordable to 150% AMI with increasing incentive if affordable to under 90% AMI (part of rationale is that funds will be recapture fairly quickly b/c of increase in assessed value).	Development Corp—Criss Kepple and Chamber of Commerce—Charlie Ross	1Q2009
Develop specific proposal for property tax credits to builders who build homes that are affordable to 150% AMI with some increasing incentive if affordable to those making under 90% AMI.	County Finance Department and assessment and taxation	2Q2009
Advocate that County Commissioners agree to study the idea that developments which are required to follow subdivision rules be required to pay into a fund (at a sliding scale based on size of development) for the development of housing for HH < 150% AMI.	Development Corp-Criss Kepple	1Q2009
Develop proposal for policy that requires new developments to either pay into a fund or have x% of units in development affordable to households making less than 150% AMI.	Planning and Zoning Department	1Q2010
Pass policy.	Commissioners	2Q2010
Implement policy.	Planning and Zoning Department	1Q2011

Strategy 3: Advocate for state and federal policies that will support development of lower and moderate priced for sale housing in rural areas like Garrett County.

Objective: Maryland’s Priority Funding Areas (PFAs) include a rural component or guideline that takes into account rural populations.

Action Step	Potential Partner	Deadline
Work with Rural MD Council to influence governor.	Charlie Ross (President of the Chamber of Commerce)	On-going

Strategy 4: Provide lower costs building materials and encourage new skilled labor in the county.

Objective: Start (or attract) a modular building company which will help address the short building season giving skilled people work year round and there by encouraging more people to go into the trades and reducing the costs of materials.

Action Step	Potential Partner	Deadline
Consider incentives and location for modular company.	Economic Development Department	3Q2008
Seek existing or start up modular companies.	Economic Development Department	3Q2009
Modular company commits.		2Q2010

Buyer's Skills Goal

More individuals and families earning less than 150% of median income purchase homes. (This can be tracked by monitoring whether the median borrower income for owner occupied homes is within 10% of median household income.)

Strategy 1: Teach financial literacy and the habit of saving during school.

Objective: 50% of GC 11th graders receive a proficient rating in financial literacy skills.

Action Step	Potential Partner	Deadline
Find community leaders interested and willing to take on the issue of financial literacy—ideas include state farm, league of women voters, and PTAs.	GCCAC—Duane Yoder	4Q2008
Hold first meeting of interest/advocacy group that can take on financial literacy.	Leaders identified above	1Q2009
Meet with board of education on curriculum, funding needs, and plan for financial literacy skills testing.		3Q2009
Develop plan for any more specific financial literacy curriculum components.		4Q2009
Consider offering financial literacy courses for adults at GC.		4Q2009

Objective: Each year, 100% of Garrett County High School graduates will have participated in a savings program during high school.

Action Step	Potential Partner	Deadline
Develop instrument for group/individual savings...i.e. students put in different amounts of money, all money is grouped and buy CD or some other investment options, and then proceeds distributed accordingly.	Lenders	3Q2009
Curriculum on savings education incorporated into “real deal” prep.	Board of Education	3Q2009

Strategy 2: Raise overall awareness in the county of importance of budgeting, savings, and credit card management, and inform public about tips and programs to help people save money.

Objective: Each year, 100 households earning under 150%AMI establish a new savings accounts.

Action Step	Potential Partner	Deadline
See strategy 3 (working with counselors).		
Work with banks to specifically market savings programs to “working families.”		3Q2009
Work with agencies with counselors to introduce clients to savings programs including IDA program.	GCCAC	4Q2009

Objective: All local banks will offer specially target savings programs by 2010.

Action Step	Potential Partner	Deadline
Approach banks (see above action steps too)	nonprofit and/or board of education	3Q2009
Assist banks in marketing information to employers and other places where working families are likely to hear message.		4Q2009
Work with workplaces to establish “matching” savings programs.		4Q2010

Objective: Public awareness campaign will be implemented by 2009.

Action Step	Potential Partner	Deadline
SEE formation of interests group.		
Develop messages and outlets (PSA, games, websites, activities, etc.).	Financial Literacy Advocacy Group (to be formed)	3Q2009
Implement PSAs on radio and newspaper (radio could include interview shows).	Financial Literacy Advocacy Group (to be formed)	4Q2009
Implement paid announcements.	Financial Literacy Advocacy Group (to be formed)	Begin 1Q2010
Develop column or game in The Republican newspaper		3Q2009
Kids service hours help organize financial literacy activities –i.e. “real deal” for adults through churches.	Board of Education	3Q2009
Explore websites and other “games” to		3Q2010

promote financial literacy and how to publicize them in county.		
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Strategy 3: Support and enhance existing counseling to families.

Objective: Every year there is an increase in the number of local programs doing case management for young families which incorporate a budgeting, savings and credit awareness component.

Action Step	Potential Partner	Deadline
Develop or find a curriculum to train counselors in basic financial literacy for their clients.	GCCAC	4Q2008
Develop “leave behind” for clients that gives them information, allows them to practice and provides referrals for more information/training.	GCCAC	1Q2009
Organize training class (perhaps in conjunction with college) to existing counselors.	GCCAC	3Q2009
Offer on-going updates and materials to counselors for them to pass on to clients—i.e. “game” to practice budgeting, “real deal” for adults, etc.	GCCAC	1Q each year

Strategy 4: Ensure a full complement of supports for people who are seeking to purchase a home including specialized programs for first time homebuyers.

Objective: Anyone who is seeking to become a full-time Garrett County resident is given information about supports and help available to them.

Action Step	Potential Partner	Deadline
See finance/funding goal RE: developing the materials about different types of products and subsidies, etc.		
Meet with realtors re: one stop shop and information that might be provided.	Development Corp—Kim	4Q2008
Include information in chamber packets and on website.	Chamber of Commerce--Charlie	4Q2008

Objective: Forty households a year seeking to purchase a home for the first time participate in an expanded first time homebuyer program. (Expansion may include peer support and post purchase savings/investment groups.)

Preliminary Action Steps and Potential Partners

Action Step	Potential Partner	Deadline
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Reflect on current lessons from homebuyer program and determine necessary expansions.	GCCAC	4Q2008
Implement expansions.	GCCAC	1Q2009

Objective: Twenty households a year participate in a longer term program—savings club, credit counseling, etc.—to prepare them to purchase a home. Most participants will be referred from case managers of various programs.

Action Step	Potential Partner	Deadline
Broaden IDA program with additional funds; lower match rates for higher incomes; etc.	GCCAC	1Q2009
Attract a credit counseling service to the area.		1Q2009
Establish longer term program/savings club that is linked to broader IDA, credit counseling, and financial literacy.	GCCAC	4Q2008

Renovation Goal

Increase the number of poor quality homes that are renovated and available to households making less than 150% AMI.

Strategy 1: Unleash the power of the market.

Objective: On average twenty⁷ contractors/investors a year use incentives to rehab homes and sell them in range that is affordable to households making less than 150% AMI. (15 of the homes will be sold in range affordable to households from 90% to 150% AMI; 5 homes will be sold in range affordable to households earning less than 90%AMI)⁸

Action Step	Potential Partner	Deadline
Advocate that County Commissioners agree to study local tax credits and fee waivers, suspension of property taxes and/or other costs of buying and selling for rehabs sold to HH <150% AMI with sliding scale benefit for those earning less than 90% AMI.	Development Corporation—Criss Kepple	1Q2009
Develop proposal and rational for local tax credits and fee waivers for renovation and sale of homes affordable to HH < 150% AMI (with further incentives for those earning less	Garrett County Economic Development Corporation	2Q 2009

⁷ 20 households based on 20% of average of 100 home sales a year and feeling that 20 homes would be an excellent target to make a difference in county rehabs.

⁸ Note that if the home was sold for more than “affordable range” then all of these incentives would be collected at closing.

than 90% AMI).		
Pass package of local tax credits and waivers.	Commissioners	3Q2009
Work with state wide group to consider state tax credits for renovation work in Garrett County and other rural counties including historic tax credits for infill renovation (prep for 2010 Legislative session).	Charlie Ross with MD Rural Council	4Q2009

Strategy 2: Reduce cost of materials.

Objective: Twenty-five percent discount (based on average retail in the county) for basic supplies for typical renovation projects including—vanities, kitchen cabinets, paint, 2x4s, plywood, trim, sinks, piping, wire, fuse boxes, etc.

Action Step	Potential Partner	Deadline
Develop a business plan for a recycle/salvage company including locating storage facility for materials.	GCCAC	1Q 2009
Find location for salvage facilities.	GCCAC	1Q2009
Establish recycle/salvage company.		4Q2009
Seek leadership to re-activate Local Builders Association.	Jerry Thayer	4Q2008
First meeting of Local Builders Association—potential discussion topics include: <ul style="list-style-type: none"> • Group purchasing to lower costs • Green building 	Leadership identified above	1Q2009
Negotiate discounts from major area retailers (or giving of returns or seconds to salvage company).	Local builders association	3Q 2009

Strategy 3: Expand availability of skilled labor in the County.

Objective: One-third of non-college bound high school graduates and high school drop outs will participate in professional development courses paid for through Commissioner’s Scholarship Program.

Action Step	Potential Partner	Deadline
Develop proposals to use existing larger contractors in partnership with college for this expansion of the scholarship program.	Garrett College—Paul Dauphinais and Local Builders Association	1Q2009
Implement plan for expansion of scholarship program.	Garrett College	3Q 2009

Strategy 4: Help households earning less than 150%AMI renovate their newly purchased homes.

Objective: Each year, twenty households⁹ earning under 150% AMI will update electrical, plumbing, heating, windows, insulation and/or lead abatement. (Fifteen will purchase, fix up and live in home; five will be existing homeowners.)

Action Step	Potential Partner	Deadline
Include adding a Housing Rehabilitation Resource Person to GCCAC housing counseling staff/expertise in the GCCAC strategic plan.	GCCAC-Housing Staff	3Q2008
Advocate that County Commissioners agree in principle to deferment of property taxes for certain housing upgrades.	Development Corp—Criss Kepple	1Q2009
Develop specific proposal and rationale for deferment of property taxes for x number of years if owner puts money into specific types of rehabilitation.	Economic Development Department	1Q2009
Consider policy initiatives (revitalization districts, infill districts, reuse of blighted property) to encourage renovation of blighted properties in towns. (See rental goal.)	Garrett County Municipalities, Inc	2Q2009

Strategy 5: Outreach.

Objective: Every three years all homeowners whose homes are rated as poor or fair quality are sent information on resources to improve their homes.

Action Step	Potential Partner	Deadline
GCCAC Housing Rehab point person must be in place. See above objective.		
Generating mailing lists and sending out information.	Planning and Zoning/code enforcement with assessors office	3Q 2009
Creating flyer or letter with information on resources available.	GCCAC	2Q2009

Financing and Funds Goal

Ensure there is funding/financing available for the purchase, rehab and development of homes and apartments in the affordable price range

Strategy 1: Spread the word about existing products.

⁹ 20 households based on 20% of average of 100 home sales a year and feeling that 20 homes would be an excellent target to make a difference in county rehabs.

Objective: All real estate professionals in the county (realtors, settlement attorneys, and mortgage brokers) receive information/reference sheet on available programs, down payment assistance, and financial products. (See buyer’s group for other “contact” with real estate professionals.)

Action Step	Potential Partner	Deadline
Gather information on existing programs and products (includes private market info and subsidies).	Doug Riley—Chair of subcommittee	4Q2008 (update annually)
Layout and publish information.	Sincell Publishing	4Q2008(update annually)
Send out information.	Board of Realtors	1Q2009 (update annually)

Strategy 2: Increase funding available for home purchasers interested in doing rehabilitation.

Objective: Create a loan fund of at least \$50,000 that would guarantee loans or buy down interest rates for rehab work on principle residences or rental properties with rents affordable to households earning less than 80% AMI.

Action Step	Potential Partner	Deadline
Draft brief concept paper for this loan fund.	Doug Riley—Chair of subcommittee	3Q2008
Find administrator (tri county council) and ensure guidelines for receiving CRA credit are understood.	Doug Riley—Chair of subcommittee and GCCAC Duane Yoder	1Q2009
Develop rules for loan fund.	Administrator as identified above and private bank representatives	2Q2009
Solicit public and private institution donations and ensure institutions have products that will accept guarantee. (Silent 2 nd mortgage deferred for first 5 years.) (All local banks donate for CRA credit; potentially some of fund from the developers paying into b/c new requirement.)	GCCAC—Duane Yoder and First United Bank— Steve Lantz	2Q2009
Market fund.		3Q2009 ongoing
First loans are guaranteed.	Loan Administrator	4Q2009

Strategy 3: Advocate for credit enhancements, and lower closing costs for working families.

Objective: Advocate for 25% discount on recordation and transfer fees for principle residence sales to homeowners earning less than 150% AMI.

Action Step	Partners	Deadline
Consider impact of other strategies and then decide if this is necessary.	Bill Welch	1Q2011
Develop proposal and rationale as necessary.		

Strategy 4: Funds are available at good terms for new construction of for sale and rental housing.

Objective: Create pre-development fund with federal, state and/or local agency funds (i.e. FHLB) that is available to buy down the interest rate on infrastructure and land acquisition loans for projects that have significant numbers of units affordable to people earning less than 150% AMI (with a sliding scale for those under 90% AMI).

Action Step	Potential Partner	Deadline
Write brief concept paper.		
Find administrator (can this be same as the Rehab Loan Fund).	Doug Riley—Chair of subcommittee and GCCAC Duane Yoder	1Q2009
Develop list of possible sources of funds to buy down interests rates on infrastructure and land acquisition.	Habitat for Humanity— Doug Riley	4Q2008
Apply or advocate for funds to be available in Garrett County for this purpose.		1Q2009
First funds are available for buy downs.		4Q2009

Rental Housing Goal

There is sufficient quality rental housing for those households (with at least one person working) who are unable to purchase their own homes.

Strategy 1: use zoning, permitting and local public policy to encourage the development of rental housing affordable to households earning less than 80% of AMI.

Objective: Within ten years, 500 rental units with rents affordable to households earning less than 80% of AMI are created through new construction or reuse and are located near employment centers.

Action Step	Potential Partner	Deadline
Develop plan with new models of development that include encouraging private developers to reach up to 80% AMI.	GCCAC—Duane Yoder and staff	4Q2008
Plan for 500 units.	GCCAC	4Q2009
Meet with large low wage employers who	Chamber of Commerce	3Q2009

may be interested in creating employer assisted housing.		
Follow up on any employer assisted housing.	Chamber of Commerce	4Q2009

Objective: Garrett County and at least three municipalities will have a zoning category for multi-family and mixed use development so that in some areas multi-family does not have to file for special exemptions.

Action Step	Potential Partner	Deadline
Municipalities discuss the issue of multi-family and mixed use during comprehensive plan process.	Consultant working with towns on plans	4Q2008
At least 3 municipalities agree that this designation makes sense in some part of the town.	Consultant working with towns on plans	4Q2008
Work with county commissioners and planning department to propose areas in the county which would be designated as ok for multifamily and mixed use.	Garrett County Economic Development Corporation	1Q2011
At least 3 municipalities have passed designation for multi-family and mixed use.	Garrett County Municipalities, Inc	1Q2012

Strategy 2: Build public support for developing workforce housing.

Objective: Land owners or homeowners adjacent to any new workforce housing whether it is for sale or rental will support the project.

Action Step	Potential Partner	Deadline
Gather best practices on working with adjacent land owners and consider other means of achieving objective.	Planning Commission	2Q2009
Provide information to any developers of workforce housing and implement other elements commission identifies.	Planning Commission	On-going

Objective: Garrett county public officials—commissioners, mayors, and agency heads—will support workforce housing policies and efforts.

Action Step	Potential Partner	Deadline
Manage/compile all specific recommendations to Commissioners and Mayors (see advocacy action steps throughout this plan).	Garrett County Economic Development Corporation	1Q2009
Present recommendations to Commissioners and Mayors.	Garrett County Economic Development Corporation	2Q2009

Objective: Property values near workforce housing developments or units are maintained or increase.

Action Step	Potential Partner	Deadline
See actions below around fixing up units.		
Develop guidelines for “how to do quality workforce housing” for any new workforce housing.		1Q2010
Consider appropriate role/use of guidelines.		1Q2010
Implement considerations.		4Q2010
Monitor the property values near workforce housing.	Assessment office (Jim Margroff)	Annually starting 2011

Objective: Existing affordable rental properties (both Garrettland managed and privately owned and managed) in the county are maintained and at least 25 rental properties a year are improved and kept in the affordable price range.

Action Step	Potential Partner	Deadline
See renovation guarantee pool under financing/funding.		
Develop plan for working with landlords and property managers so that properties are maintained.	Garrett County Municipalities, Inc/Code enforcement offices	4Q2009
Develop program similar to first time homebuyer program that provides funds for rental unit improvements and then forgives some portion of loan for each year that property remains available to households under 80% AMI (consider CHDO funds).	GCCAC	1Q2010

Strategy 3: Advocate for rental assistance for households earning less than 40% of AMI.

Objective: 800 new Section 8 vouchers are made available to families in the county.

Action Step	Potential Partner	Deadline
Develop plan for businesses to lobby for these subsidies.	Development Corp	2Q2010
Work with Maryland affordable housing coalition to lobby for increased subsidies.	Development Corp	4Q2010