Purple Line Corridor Coalition: 2023-2027 Housing Action Plan

Review draft for public and stakeholder comments

In this document

Introduction	. 3
FAQ for the Housing Action Plan: 2023-2027	. F
Our focus: Core housing needs along the Purple Line	
Advancing housing equity: Our goals & actions	

Purple Line Corridor Coalition Housing Action Plan: 2023–2027 | Draft for review

Introduction

The Purple Line, the largest transit investment in Maryland in the 21st century, will transform the lives of people and places near it. You may already see streets torn up and tracks being laid along the Purple Line's 16-mile route (see Map 1). The Purple Line should be ready to ride in 2027.

What will the Purple Line mean for residents who live near it now or will live along the Purple Line over time?

We at the Purple Line Corridor Coalition (PLCC) have asked ourselves that very question. We hope it will result in four core outcomes for people who call the corridor home today and those who will call it home in the future, with equity at the center of this vision to:

- Support and grow local businesses.
- Build a thriving labor market.
- Ensure housing choices for all.
- Support vibrant, sustainable communities.

We as a coalition of diverse partners are committed to these outcomes. For the last 2–3 years, our housing work, implemented by our HAAT, has been guided by our 2019–2022 Housing Action Plan.¹

A large part of our effort to date has focused on creating or maintaining 17,000 homes as affordable to households earning \$70,000 or less (sometimes called our "no net loss" goal). As of 2022, there are approximately 8,650 committed affordable homes along the Purple Line corridor, an increase of almost 1,250 homes since 2019.

About 850 of these homes were supported by the Purple Line Capital Pool, which helps finance new rental and homeownership opportunities and rehabilitation of existing properties along the corridor. People now have more high-quality, affordable homes where their housing costs won't escalate unrestrained then they did in 2019.

Our progress and success toward creating and maintaining housing opportunities for all near the Purple Line cannot be measured by the number of committed affordable homes alone. It is ultimately measured in the impact on people.

Tenants organized for better conditions at Bedford and Victoria Station, among other properties, leading to a commitment to improvements and affordability by a new owner. Families remained in their homes and communities, supported by emergency rental assistance and the preservation of properties by mission-driven organizations. They purchased their first homes.

And it is measured in the systemic changes in policies and practices that empower tenants, make it easier to build and improve homes, and expand the reach of resources to more people—changes that the coalition tirelessly advocated for over the last few years. For instance, both counties committed significant levels of public dollars for the creation and maintenance of affordable homes, an estimated \$70 million.² Both Montgomery and Prince George's counties, along with the State of Maryland, prioritized resources for people or homes near the Purple Line.

We remain steadfast in our focus on reaching this goal. And as we pursue it, the HAAT carries with us the lessons from implementing a significant number of actions from our 2019–2022 Housing Action

Plan, responding to the pandemic, and sharpening our collective focus on racial equity. A strong voice that offers equitable housing solutions along the Purple Line is more important than ever.

This 2023–2027 Housing Action Plan and its seven (7) core actions will serve as a guide for the HAAT over the next 4–5 years. As you look through these actions, you'll see ways to help more people and communities build and retain wealth through homeownership; you'll see an expanded set of legal protections and resources to support tenants and amplify their voices; and you'll see ways to connect the benefits of new homes and mixed-use development or redevelopment to the needs and aspirations of communities along the Purple Line.

These actions not only represent key activities we plan to undertake in the near term. They are also an opportunity to collaborate more deeply with anyone who shares in PLCC's vision of housing opportunities for all along the Purple Line. We welcome your voice, your experiences, and your presence.

About our focus on affordable homes for households earning \$72,000 or below

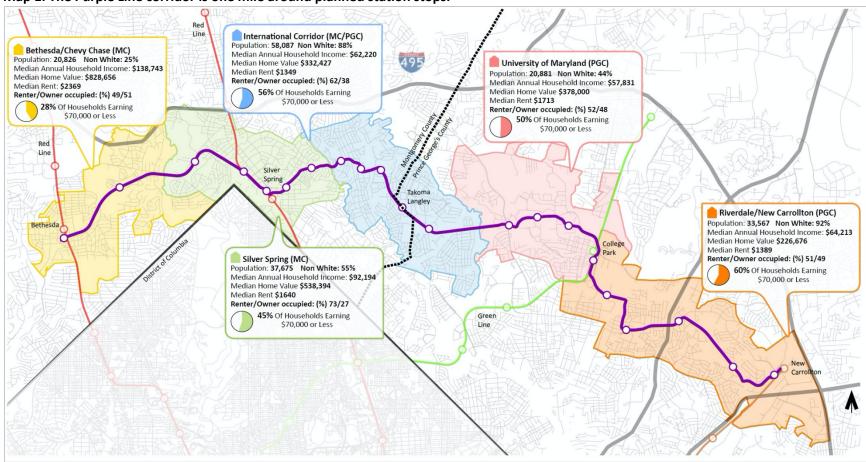
The PLCC was founded to help ensure residents living near the Purple Line benefit from the new transit and increased investments resulting from it.

Our first Housing Action Plan focused on supporting households who already have the fewest homes available to them and feel the strain of higher housing costs the most. In that plan, we talked about this focus in terms of households at 60 percent of area median income (or about \$70,000 based on 2017 area median income for the Washington, DC region) or below.

For this plan, we updated this income level slightly to reflect 60 percent area median income in 2019 (about \$72,000 based on 2019 area median income for the Washington, DC region). This year aligns with when we started implementing the first Housing Action Plan.

Throughout this plan and going forward, when we talk about our focus on serving households with the fewest homes available to them, we'll be talking about households earning \$72,000 or below. While this number is slightly higher than the income figure used in the first Housing Action Plan, it is still aligned with those households most in need along the corridor and only reflects a small difference in what a household could afford.

Map 1. The Purple Line corridor is one mile around planned station stops.



Purple Line Corridor Coalition Housing Action Plan: 2023–2027 | Draft for review

FAQ for the Housing Action Plan: 2023–2027

What is the PLCC's Housing Action Plan?

The Housing Action Plan sets the big-picture direction for the coalition's housing work, including actions we implement directly as a coalition, our advocacy and policy agenda, our engagement of community stakeholders, and actions we hope others will advance within their own spheres of influence.

How can I advance the actions in this plan?

There are many ways to get involved in the implementation of this plan! Each action highlights the groups we think will be key to implementing it. If you're already working on something similar, we'd love to work together. Much of our work happens through our action teams, so the easiest way to collaborate on implementation is to participate in the HAAT. To learn more, visit the PLCC's website.

What is the PLCC? And the HAAT?

The Purple Line Corridor Coalition (or PLCC) is a group of stakeholders working to maximize the equitable development benefits of Maryland's largest transit investment in the 21st century for the 16-mile corridor's low- and moderate-income residents. It is housed at the National Center for Smart Growth at the University of Maryland. The Housing Accelerator Action Team (or HAAT) is a group of developers, nonprofits, financial institutions, advocacy groups, and public-sector leaders committed to seeing more equitable housing outcomes along the Purple Line. The HAAT leads implementation of this action plan.

Why did the PLCC update its 2019-2022 Housing Action Plan?

The first Housing Action Plan was designed to guide us until the anticipated opening of the Purple Line in 2022. The construction of the Purple Line has been delayed, expected to open in 2027. And a lot has happened since our first plan. This updated plan reflects our successes, challenges, and lessons over the last few years and aims to be responsive to the current needs and aspirations of Purple Line residents.

Why is the PLCC's housing target focused on homes for people earning \$72,000 or less?

These households already have the fewest homes available to them and feel the strain of higher housing costs the most. While we're making a concerted effort for our actions to benefit these households, we're also pursuing actions that increase affordability for a wide range of people so people of all backgrounds can live along the corridor now and in the future.

There are a lot of terms to describe the homes where people live in this plan. What do they all mean? Affordable homes: An affordable home is one where a renter or homeowner can pay their housing costs (rent or mortgage payment, insurance, utilities) and still have enough money left over to cover other necessities, such as food, medicine, or childcare. Many groups measure affordability using a standard set by the federal government: If a household uses less than 30 percent of their income to pay for housing costs, their home is affordable. When a household pays above that 30 percent, they are "cost-burdened."

Unrestricted rental homes: People living in these homes may pay a monthly rent payment that aligns with their incomes, but these homes don't have any requirements to protect renters from cost increases. We are especially focused on people living along the corridor in buildings without these restrictions.

Committed affordable homes: Committed affordable homes have requirements that keep housing costs at an affordable level for the person living in them for a set period (even if a new person moves into the home or the property is sold).

Our focus: Core housing needs

This section highlights the core housing needs and trends that inform and shape our actions as the PLCC's HAAT.

These needs are significant and real: They are felt in the everyday lives of families living near the Purple Line. They are also what spur us to action. We as a coalition are devoted to developing and implementing solutions that will ensure people living near the Purple Line can benefit from new transit service and investments that occur around it in their communities.

Rents and home prices near the Purple Line continue to rise.

Renters and potential homeowners living near the Purple Line have experienced higher home prices and rents, with these trends going as far back as 2000 (rental) and 2012 (for-sale homes). Increases in rents (pre-inflation) and home prices have accelerated in the last few years (see Figures 1 and 2).³

Rents in multifamily buildings near the Purple Line have climbed steadily since 2000 before accounting for inflation. The average rent in the Purple Line corridor increased from \$1,782 in 2019 to \$1,898 in 2022, a change of 6.5 percent.⁴

When accounting for inflation, rents fell by about 8 percent over the same time period.⁵ Changes in inflation-adjusted rents vary a lot from year to year, including a spike in rents between 2020 and 2021.⁶ Anecdotal evidence suggests that rents in many buildings rose dramatically.⁷ It is important to remember that these trends are based on average rents across all units in the corridor, and decreases or no change in rents could be driving this average.

Widespread inflation, starting around 2020, has driven up the cost of food and fuel, along with housing costs, nationally. In some cases, people along the Purple Line experienced greater hardship during and due to the pandemic, including loss of some or all of their incomes due to pandemic-related business closures. Even if inflation-adjusted rents suggest some minor relief, many residents' wages have fallen, with the lowest wage earners seeing declines in the decade prior to the pandemic.⁸

Median home sale prices in the corridor have been steadily rising since 2012, and no zipcode in the corridor currently has a median home value of less than \$350,000.9

The Purple Line has the potential to increase rents and home values further. ¹⁰ Recent analysis suggests that the greatest residential displacement riskl due to redevelopment will be in places with limited transit service today, which tend to be areas with higher concentrations of households in poverty, people of color, and people with limited English proficiency: Takoma/Langley, Riggs Road, Riverdale, Lyttonsville, and Long Branch station areas. However, due to the delays in Purple Line construction and the impact of the pandemic on the housing market, it's difficult to pinpoint exactly how quickly and how much rents would increase. ¹¹

What have these higher rents and home prices meant for people living near the Purple Line?¹² According to representatives from community-based organizations in the corridor, it means long-time homeowners can't sell their homes and stay in their communities because few other options exist for them. They worry about foreclosure. Renters worry about being evicted.

Small businesses owners can't afford to live near their businesses and see their regular customers move

Purple Line Corridor Coalition Housing Action Plan: 2023–2027 | Draft for review

away. Children and grandchildren who grew up on the corridor and moved away can't move back to live near their loved ones because housing choices are limited or unaffordable.

In the words of one community member, "You aren't just pricing out renters, you're pricing out everyone." ¹³

Affordable homes for renters living near the Purple Line are scarce.

In 2022, 1 in 4 unrestricted rental units were affordable to a household earning about \$72,000 across the entire 16-mile Purple Line corridor. More of these homes are in Prince George's County (42 percent), compared with Montgomery County (16 percent). In places like the International Corridor and Riverdale-New Carrolton, 1 in 2 rental units were affordable to a household earning about \$72,000 compared with 1 in 4 corridor-wide (see Figure 3 below).

While more multifamily buildings were built near the Purple Line in the last 10 years, a vast majority of rental homes near the Purple Line are still in older buildings, those built at least 40 years ago. ¹⁴ Sixtyseven (67) percent of all rentals in multifamily properties near the Purple Line were built in 1980 or before. One-half of these rentals (or about one-third overall) were built before 1960. ¹⁵

These aging, multifamily properties are the focus of the PLCC's <u>Two-Year Roadmap to Preserve Aging</u> and <u>Distressed Multifamily Properties Along the Purple Line</u>, which found that "many of these properties are home to hard-working immigrants, principally from South and Central America, who provide essential services for the entire County."¹⁶

Affordability varies by the size of apartments people live in. For instance, studio apartments make up a small share of all rental homes near the Purple Line, and there's even fewer affordable studio apartments renting for about \$1,231 (what one person earning \$72,000 could afford to pay for housing while still having money left over for other necessities).

About 1 in 3 unrestricted rental apartments with 3 or 4 bedrooms were affordable to a household earning about \$72,000 (compared to 1 in 4 homes overall). These apartments, like studios, are less common than one- and two-bedroom apartments, which together account for 85 percent of all unrestricted rental homes along the corridor.

Residents are already stretched thin.

Many residents living near the Purple Line are already stretched thin, putting pressure on their household budgets and their ability to withstand any future increases in their living expenses. Many renters and homeowners pay a large share of their income on housing costs, leaving little leftover for other necessities like food, childcare, and healthcare.

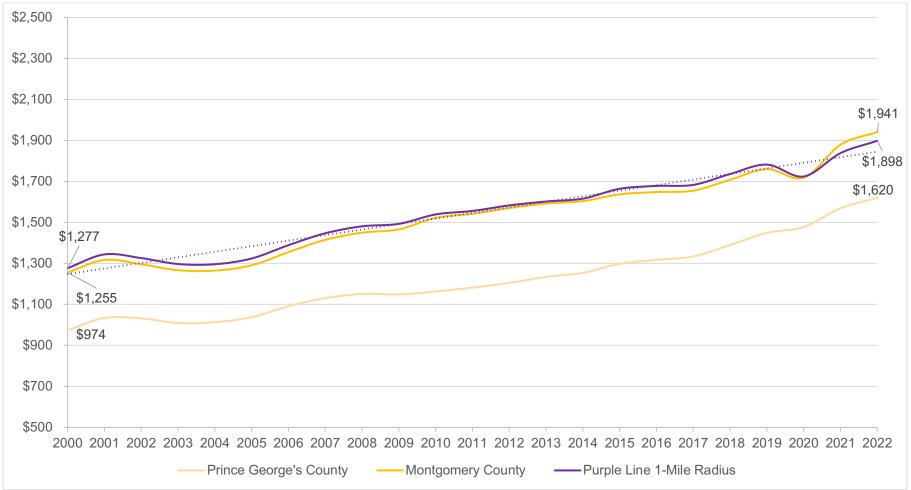
Along the Purple Line, renting is more common among households in communities of color and in these places, tenants pay a significant amount of their income (at least 30 percent if not more) on their housing costs.¹⁷

About one-quarter of homeowners living near the Purple Line struggle to keep up with the costs associated with homeownership (for instance, mortgage payments, property taxes, utilities). Homeowners of color, specifically Black, Hispanic, and Asian homeowners, pay a higher share of their incomes to afford their homes compared with all homeowners living along the corridor. 19

Communities are at risk of losing what makes them strong: their people and the diversity they reflect.

Repeatedly, community members shared their diversity was central to their power and a driving force in making sure the Purple Line benefits them. The effects of the pandemic, including job losses, sickness and loss of loved ones, and stress fell hardest on many of these households, reinforcing the many benefits of having a safe, stable home.

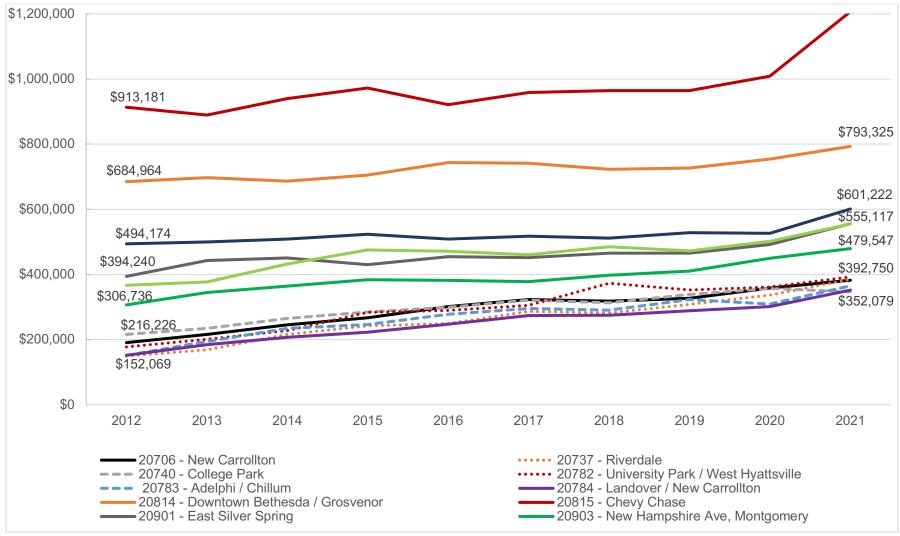
Figure 1. Average rents increased at multifamily properties near the Purple Line from 2000 to 2021.



Source: Montgomery County Planning Department Analysis of Costar data, 2022.

Note: Rents not adjusted for inflation; reflects "Market Effective Rent."

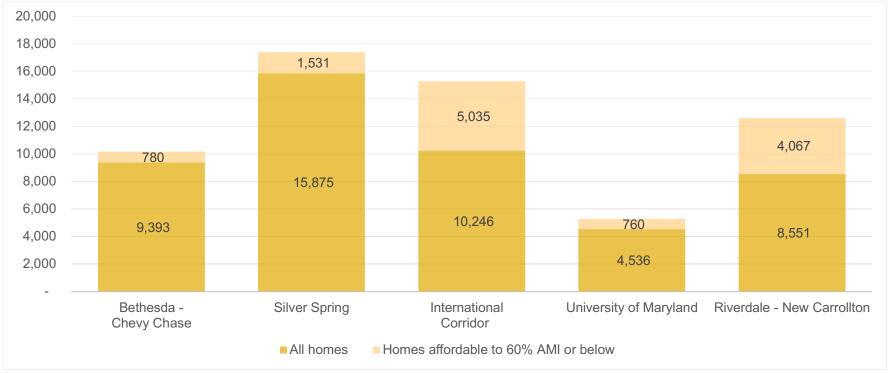
Figure 2. Median home prices increased in zipcodes near the Purple Line from 2012 to 2021.



Source: National Center for Smart Growth Analysis of Redfin Data Center data, 2022.

Note: Median home price adjusted for inflation, based on annual average.

Figure 3. One-quarter of rental homes near the Purple Line are priced for households earning \$72,000 or below.



Source: National Center for Smart Growth Analysis of CoStar data, 2022.

Note: 60 percent AMI levels reflect 2019 income limits to align with household incomes at the start of the first Housing Action Plan.

Advancing housing equity: Our goals & actions Our goals

Since our inception, the PLCC has been focused on housing choices for all. Through an in-depth process that engaged a significant amount of people living near the Purple Line, we refined those goals in the PLCC's 2019–2022 Housing Action Plan, creating the foundation for our ongoing housing activities in the HAAT.

In this plan, we continue to pursue the goals outlined in our 2019–2022 Housing Action Plan:

- Produce new homes, with a focus on those priced for households earning \$72,000 or below.²⁰
- Preserve and rehabilitate existing affordable homes.
- Protect tenants.
- Increase collaboration between jurisdictions and across coalition partners.
- Improve how the Purple Line Corridor Coalition operates.

Seven core actions

We have identified seven (7) actions to help us meet our goals to increase and protect affordable homes and support the people who live in them, as well as continue to operate as a space for our coalition and others to collaborate on housing activities along the corridor:

- 1. Accelerate the creation and preservation of affordable homes along the Purple Line.
- 2. Grow affordable housing funding resources for the Purple Line corridor.
- 3. Deepen commitment to tenant protections.
- 4. Increase community power and voice.
- 5. Expand opportunities for more Purple Line residents, particularly people of color, to become homeowners.
- 6. Increase resources for existing Purple Line residents to stay homeowners.
- Increase housing affordability and committed affordable homes through land use and zoning changes.

Many of these actions continue implementation of our 2019–2022 Housing Action Plan, often with new or expanded scope to account for things that happened since 2019: the ongoing impacts of a global pandemic; a national movement for racial justice; delays and uncertainty in construction of the Purple Line; and lessons learned from implementing the first Housing Action Plan over the last three years.

These actions are rooted in the input collected as part of developing our first Housing Action Plan and conversations with community-based groups and the HAAT as part of updating it.

About each action

On the next several pages, you'll find summaries of each action that the HAAT will implement over the next 4–5 years. Each action has several parts that will help us stay on track as we implement them. When you read about each action, you will see six (6) pieces of information:

Background What is this action? Why is it being pursued?

What work have we or others already done related to this action?

Advancing each action How will the HAAT or PLCC more broadly implement this action?

PLCC roles in implementation What are the main roles of the HAAT or PLCC in implementation?

Opportunities for collaboration

Which other groups can help advance this action, either directly

or in collaboration with the HAAT?

Milestones What milestones will help us know if we are making progress,

including short-term progress?

Metrics How will we measure our annual progress?

Action 1.

Accelerate the creation and preservation of affordable homes along the Purple Line.

We need more homes along the Purple Line corridor. We also need to make sure we don't lose existing affordable homes through rent increases, deferred maintenance, or expiring housing subsidies. As a coalition, we are committed to creating or preserving and improving at least 17,000 homes affordable to households earning up to \$72,000 annually. As of 2022, we were more than halfway to achieving this target. We are going to add or maintain the remaining 8,340 units, we need to increase the pace and scale of our efforts.

In 2019, the PLCC started to play a direct role in adding or maintaining affordable homes in the corridor. Members helped seed an \$12 million Purple Line Capital Pool, which provides loans for projects within one mile of a planned station area, and hired an experienced Housing Coordinator, who monitors development opportunities in the corridor and connects developers to them.

Through the Purple Line Capital Pool, our coalition has seen firsthand how impactful having flexible resources for affordable homes from private and philanthropic sources can be. Between 2019 and 2022, the coalition has been able to support the creation or preservation of 860 homes, including three (3) homeownership opportunities, and assist developers in pursuing projects totaling an additional 1,150 affordable homes in the corridor.²³

This action continues and expands our pipeline development work of identifying projects that contribute to our housing target and helping them become shovel-ready. We will focus on directly and indirectly increasing the benefits of development opportunities for developers of color through capacity-building, resources, and deal "matchmaking" as this action is implemented. Part of this focus will be creating a pipeline that spans the entire corridor, including higher cost areas where affordable homes are limited, and ensuring we understand the impacts of proposed projects on communities of color.

Advancing this action

Proactively grow the coalition's housing development pipeline.

Maintain property databases to inform the HAAT's proactive pipeline development. The
National Center for Smart Growth (NCSG) developed inventories of vacant or underutilized land
and rental properties to preserve in 2020. These inventories can be used to generate
opportunity sites and inform proactive engagement of property owners and community-based
groups. These datasets may be expanded to capture additional landholders, such as houses of
worship or governmental/quasi-governmental entities, such as utility companies.

PLCC role(s) in implementation: Technical expertise or assistance Opportunities for collaboration:

- Local and state agencies that oversee public property disposition:
 - Prince George's County Office of Central Services
 - Montgomery County Office of General Services
 - Maryland Office of General Services
- Landholders/property owners:
 - Houses of worship
 - Private property owners

- Prince George's County Redevelopment Authority
- Prince George's County Revenue Authority
- Housing Authority of Prince George's County
- Montgomery County Housing Opportunities Commission
- Maryland Transit Authority (MTA)
- WMATA
- Montgomery County Public Schools
- Prince George's County Public Schools
- WSSC
- Identify opportunity sites to increase or preserve affordable homes on privately owned land, in collaboration with property owners. Develop a decision tree or other criteria to identify these sites, building on the criteria already part of the vacant, underutilized and preservation inventories maintained by NCSG. Engage cohorts of property owners about building homes on their land or improving their properties. Focus on minimizing disruptions to tenants and businesses of occupied properties and supporting engagement of these groups in re-envisioning these properties.

PLCC role(s) in implementation: Technical expertise or assistance | Engagement Opportunities for collaboration:

- Private property owners
- Community-based groups near opportunity sites
- Local and state agencies that oversee public property disposition:
 - Prince George's County Office of Central Services
 - Montgomery County Office of General Services
 - Maryland Office of General Services
- Identify opportunity sites for redevelopment of single-story retail centers into mixed-use development. Support strategies for tenants and community-based organizations to identify and advocate for community benefits in development projects; add affordable homes priced for households earning \$72,000 or less; minimize disruption to existing small businesses before, during, and after redevelopment; and provide opportunities for small businesses to return to redeveloped properties.²⁴

PLCC role(s) in implementation: Technical expertise or assistance | Engagement Opportunities for collaboration:

- Government (executive):
 - Montgomery County Economic Development Corporation
 - Montgomery County Department of Housing and Community Affairs
 - Prince George's County Economic Development Corporation
 - Prince George's County Department of Housing and Community Development
- Private property owners
- Small business owners on or near opportunity sites
- Tenants and tenant associations
- Tenant advocacy organizations
- Community-based groups
- For-profit and nonprofit developers

• Convene public- and private-sector partners about redevelopment and rental preservation opportunities. Work with Montgomery County's Department of Housing and Community Affairs and Prince George's County's Department of Housing and Community Development, financial institutions, corporate entities, like healthcare systems and major employers, and philanthropic organizations to coordinate available and new sources of capital to support our housing development pipeline. Connect developers and landholders to advance affordable homes on opportunity sites and preserve and improve existing affordable properties in the corridor. Work with developers and community-based groups to embed anti-displacement measures, such as onsite one-to-one replacement and right-to-return preferences, into these projects.

PLCC role(s) in implementation: Resource cultivation and alignment | Policy advocacy | Engagement

Opportunities for collaboration:

- Government (legislative and executive):
 - Montgomery County Council
 - Prince George's County Council
 - Montgomery County Economic Development Corporation
 - Montgomery County Department of Housing and Community Affairs
 - Prince George's County Economic Development Corporation
 - Prince George's County Department of Housing and Community Development
- Financial institutions
- Corporations (healthcare systems, utility companies, major employers)
- Philanthropic organizations
- For-profit and nonprofit developers
- Community-based groups
- Tenant advocacy groups
- Tenants and tenant associations
- Expand the number of affordable homes on public land. Identify publicly owned opportunity sites, including those acquired by the State of Maryland for Purple Line construction staging. Work with local and state decisionmakers to create or amend policies that prioritize publicly owned land for affordable homes. Continue to advocate for co-location of affordable housing in public facilities.

PLCC role(s) in implementation: Technical expertise or assistance | Policy advocacy | Engagement

Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Office of the Prince George's County Executive
 - Office of Montgomery County Executive
- Landholders/property owners:
 - Houses of worship
 - Private property owners
 - Prince George's County Redevelopment Authority
 - Housing Authority of Prince George's County
 - Montgomery County Housing Opportunities Commission

- Maryland Transit Authority (MTA)
- WMATA
- Montgomery County Public Schools
- Prince George's County Public Schools
- WSSC
- o Community-based organizations
- o Regional and statewide housing and transit coalitions

Provide technical and capacity-building support to property owners and developers.

Fund a Housing Coordinator for the PLCC. Our Housing Coordinator is an important source of
ongoing technical support for developers, owner-operators, and tenant organizations working in
the corridor. This role monitors and advertises housing development opportunities, offers
project-specific advice, and connects developers and organizations to available state and local
funding.

March 2023

PLCC role(s) in implementation: Resource cultivation and alignment Opportunities for collaboration:

- o Financial institutions
- Corporations (healthcare systems, utility companies, major employers)
- Philanthropic organizations
- Maryland Transit Authority (MTA)

Align and cultivate supportive resources and policies for our housing development pipeline.

• Engage private and philanthropic institutions to be champions for equitable development along the Purple Line and resource our efforts. Recruit and develop new champions in the private and philanthropic sectors for equitable development along the Purple Line. Work with new and existing private and philanthropic partners to increase resources, with a focus on addressing financing gaps, creating more accessible products and standards for developers of color, and increasing flexibility in how resources can be used. Seek resources to offer capacity-building activities and development trainings (for instance, overall development process, rezoning processes in both counties) for organizations serving the corridor (local developers, community-based organizations, houses of worship, advocates).

PLCC role(s) in implementation: Resource cultivation and alignment | Engagement Opportunities for collaboration:

- Financial institutions
- Corporations (healthcare systems, utility companies, major employers)
- Philanthropic organizations
- For-profit developers
- Non-profit developers
- Community-based organizations
- Tenant advocacy groups
- Advocate for funding and ongoing improvements to both counties' right-of-first refusal (or ROFR) programs. Support efforts by Prince George's and Montgomery counties to strengthen implementation of their individual ROFR programs, which are used to preserve and improve

existing homes along the corridor.²⁵ Advocate for increased local and state resources to support ROFR deals, including Montgomery County's Preservation and NOAH funds, which can both support ROFR deals, and Prince George's County's ROFR Preservation Loan Fund. Continue to build the capacity of developers, with a focus on nonprofit organizations and developers of color, to effectively acquire and preserve buildings through both counties' ROFR processes.

PLCC role(s) in implementation: Policy advocacy | Technical expertise or assistance | Engagement

Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- For-profit and nonprofit developers
- Tenant advocacy groups
- Regional and statewide housing and transit coalitions

Tracking implementation: Action 1

1-year milestones	 Identification of opportunity sites Identification of developable publicly owned land Multiyear funding for the PLCC's Housing Coordinator role
5-year milestones	 17,000 new or preserved homes in the corridor Projects completed on opportunity sites Increased financing available for projects in the corridor Policy improvements to ROFR policies Policy changes to public land disposition policies
Metrics	 Total homes produced or preserved for households earning \$72,000 or below Total homes in the pipeline for households earning \$72,000 or below Total new or revised policies that support equitable housing and TOD Total coalition resources used to support BIPOC-led organizations

Action 2.

Grow affordable housing funding resources for the Purple Line corridor.

We will seek more resources to create and preserve homes and programs for homeowners and tenants. Part of this action will be to grow the Purple Line Capital Pool, a \$12 million private-philanthropic funding source for affordable homes located in the corridor, among other sources of capital.

This capital pool has been one of the main ways our coalition supports the creation or preservation of new homes in the Purple Line corridor. It demonstrates the power of collaboration across different groups to catalyze and attract investment along the corridor. We need more resources if we are to make sustained progress toward our no net loss goal by 2027.

We applaud the leadership in Prince George's and Montgomery counties for their successful efforts to create and expand the public-sector resources in the last several years. Between both counties, local leaders have allocated approximately \$70 million in housing resources. ²⁶ These resources include a \$40 million NOAH Fund, which enables developers to quickly buy affordable for-sale rental properties, in Montgomery County, and a dedicated source for Prince George's County's Housing Investment Trust Fund and their Right of First Refusal Loan Fund.

Having these resources resulted in a large number of homes in different stages of the development process in short periods of time. In FY2022, Montgomery County supported 20 projects that will create or preserve 1,456 homes.²⁷ Since 2018, Prince George's County has supported 2,119 homes in new multifamily projects, with more than 500 of these homes already complete.²⁸

New or expanded resources should be closely aligned with capital needs along the corridor. We will proactively identify new or expanded resources for affordable homes and resources for tenants, property owners, and homeowners along the Purple Line Corridor.

Our approach will involve continuing to grow the coalition's resources to invest in affordable homes, including the Purple Line Capital Pool along with other capital, and working with local and state elected leaders to increase available public-sector resources and align their policies with our housing development pipeline. The driving force behind growing these resources will be the interests of the communities where these resources will be used and who can readily access them once they are created or expanded, including tracking who uses the coalition's development resources and what communities along the corridor benefit from their uses.

Advancing this action

Increase funding for Purple Line-related housing initiatives and programs.

• Complete a capital needs and nonprofit analysis to inform ongoing resource cultivation and coordination. Use this analysis to guide engagement of cross-sector partners, as the coalition works to cultivate and align existing and new sources of capital for equitable development in the Purple Line corridor.

PLCC role(s) in implementation: Technical expertise or assistance | Engagement Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council

- Montgomery County Council
- Maryland General Assembly
- Maryland Department of Housing and Community Development
- Prince George's Department of Housing and Community Development
- Montgomery County's Department of Housing and Community Affairs
- Financial institutions
- Corporations (healthcare systems, utility companies, major employers)
- Philanthropic organizations
- Raise additional capital and programmatic resources from private and philanthropic
 institutions (for instance, foundations, financial institutions, and corporations, such as utility
 companies and health care systems). Seek additional resources to increase financing available
 through the Purple Line Capital Pool or other lenders, provide low-barrier resources for
 households living along the Purple Line (for instance, relocation assistance, non-federal tenantbased rental assistance or emergency rental assistance), and ensure other actions in this plan
 are adequately resourced.

PLCC role(s) in implementation: Resource cultivation and alignment | Engagement | Policy advocacy

Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- Financial institutions
- Corporations (healthcare systems, utility companies, major employers)
- Philanthropic organizations
- Tenant advocacy organizations
- Regional and statewide housing and transit coalitions

Increase public-sector resources and prioritization for eTOD projects near the Purple Line.

Support public-led requests for additional resources from local government and the State of
Maryland. Continue to advocate for additional appropriations for local housing trust funds and
housing initiatives. Continue to support requests from Montgomery and Prince George's
counties to the State of Maryland for additional appropriations to support housing initiatives
that further the PLCC's housing goals and meet the needs of residents living near the Purple
Line. These requests should include resources to support improvements at aging and distressed
multifamily properties (dedicated funding source for these properties, an emergency repair fund
for existing property owners).

PLCC role(s) in implementation: Resource cultivation and alignment | Policy advocacy Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly

March 2023

- Maryland Department of Housing and Community Development
- Prince George's Department of Housing and Community Development
- Montgomery County's Department of Housing and Community Affairs
- Tenant advocacy organizations
- Regional and statewide housing and transit coalitions
- Advocate for Purple Line prioritization in local and state housing programs. Continue to advocate for changes that support equitable transit-oriented development (eTOD) in Maryland housing and community development programs. This advocacy will include aligning scoring in Maryland's Qualified Allocation Plan (QAP) with our housing goals. For instance, Maryland's QAP could offer points for affordable housing projects located in the Purple Line corridor, increased emphasis on preservation of existing affordable properties, demonstrate eTOD principles, align with needs among households earning \$72,000 or below, or create opportunities for emerging developers or developers of color to participate in Low-Income Housing Tax Credit developments. Examples of these opportunities include creating set-asides for developers of color, increasing the points for MWBE-led projects, and systemic changes that remove barriers and increase developers' of color ability to access tax credits.

PLCC role(s) in implementation: Resource cultivation and alignment | Policy advocacy **Opportunities for collaboration:**

- Government (executive):
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- Tenant advocacy organizations
- For-profit developers
- Nonprofit developers
- Regional and statewide housing and transit coalitions

Increase the use of housing resources among developers and communities of color.

Track and report data related to developer demographics and resource use. Track and report data on developer demographics for loans made through the Purple Line Capital Pool, including if and how developers of color and BIPOC-led nonprofits using the coalition's resources. Encourage additional CDFIs and both county departments lending in the corridor to track and report this information, too. Assess annually the demographics and market conditions of areas where coalition-supported projects are built.

PLCC role(s) in implementation: Technical expertise or assistance | Engagement Opportunities for collaboration:

- Government (executive):
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- Financial institutions
- Develop and implement strategies to support developers of color and BIPOC-led organizations. Engage developers of color consistently to understand their needs for additional capital products, technical assistance, and barriers to building or preserving homes along the Purple Line. Use findings from this engagement to identify ways to support developers of color

as part of our coalition's ongoing efforts to raise capital, provide technical support to build or preserve homes, and advocate for a stronger enabling environment.

PLCC role(s) in implementation: Engagement

Opportunities for collaboration:

- Government (executive):
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- For-profit BIPOC developers
- Nonprofit BIPOC developers
- BIPOC-led nonprofit organizations
- BIPOC real-estate professional organizations
- Financial institutions
- Philanthropic organizations

Tracking implementation: Action 2

1-year milestones	 Engagement of BIPOC developers to identify needs & opportunities Completed capital needs analysis Mobilization around coalition's annual policy priorities Mobilization around findings from capital needs analysis
5-year milestones	 Public-sector resources scaled to meet PLCC housing goals Private-sector resources scaled to support PLCC housing goals Low-barrier resources for tenants Low-barrier capital for BIPOC developers
Metrics	 Total resources available for people and homes along the Purple Line Net change in total resources available Total homes produced or preserved for households earning \$72,000 or below Total homes in the pipeline for households earning \$72,000 or below Total new or revised policies that support equitable housing and TOD Total coalition resources used to support BIPOC-led organizations

Action 3.

Deepen commitment to tenant protections.

We seek to help tenants feel secure in their home—no matter where they live along the corridor today and in the future—and help make sure the right support is available to them when they need it. To us, a deeper commitment to tenant protections means working more closely with tenants on coalition-led efforts and on issues that matter to them, while pursuing a stronger protections through policy.

Along the Purple Line, renting is more common among households in communities of color and in these places, many tenants pay a significant amount of their income (at least 30 percent if not more) on their housing costs.²⁹

Local groups that work closely with tenants said that many families along the Purple Line are worried about being able to stay in their homes and communities. Many tenants want to see improvements to their apartments, which often have health and safety problems. Some people living in these buildings don't want to risk having to move if they can't stay in their homes due to these problems, while others fear reporting code violations and basic maintenance requests due to retaliation by property owners.³⁰

Some tenants have limited understanding of existing legal protections at the state and county levels. Families are opting to move when threatened with an eviction, rather than exercising their rights and seeking help.³¹ Help for tenants is more limited in Prince George's County, which does not have an office or commission to offer information, guidance, or dispute resolution services to tenants and property owners.

Tenant protections, coupled with more resources to stabilize tenants, can offer direct and immediate benefits to residents along the Purple Line, particularly people of color and households with lower incomes. Recent research on distressed rental properties along the Purple Line, drawing on experiences from tenants living in Bedford and Victoria Station in Prince George's County, highlights a need for more low-barrier resources for tenants, particularly for those without U.S. citizenship.³²

This action continues and expands our advocacy efforts to increase legal protections for tenants in Montgomery and Prince George's counties; strengthen services provided inside and outside of government to them; and cultivate additional resources for tenants and property owners.

Advancing this action

Collaborate with local and state leaders on stronger legal protections for tenants.

• Advocate for stronger legal protections for tenants living in Montgomery and Prince George's counties. Continue to identify and elevate policy and budget recommendations that limit displacement and the short-term effects of housing instability on tenants living near the Purple Line to local and state elected leaders. Examples of stronger legal protections include consumer protection ordinance for tenants living in aging and distressed properties (for instance, rent escrow option among tenants with the same landlord); expungement of eviction records; enabling localities to pass just cause eviction policies (including for non-lease renewals); longer timeline for notice requirements before and after an eviction; and resources to support Maryland's right to counsel for tenants facing an eviction.

PLCC role(s) in implementation: Policy advocacy

Opportunities for collaboration:

- Government (legislative):
 - Prince George's County Council
 - **Montgomery County Council**
 - Maryland General Assembly
- Tenant advocacy organizations
- Tenants and tenant associations
- Community-based organizations
- Housing counseling agencies
- Regional and statewide housing and transit coalitions
- Collaborate on improvements to each county's code enforcement and tenant education and enforcement infrastructure. Continue to work with policymakers, tenant advocacy groups, and tenants living along the corridor to improve enforcement of tenant protections and create effective tenant-landlord education and dispute resolution processes. Much of this work will be guided by the coalition's Two-Year Roadmap to Preserve Aging and Distressed Multifamily Properties Along the Purple Line. This report recommended increased resources for staff in the Department of Permitting, Inspections, and Enforcement and a Community Development Network community organizer, proactive rental inspections, and creation of a Tenant-Landlord Commission to address aging and distressed properties in Prince George's County.

PLCC role(s) in implementation: Technical expertise or assistance | Engagement | Policy advocacv

Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - **Montgomery County Council**
 - Prince George's County Department of Permitting, Enforcement, and Inspections
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- Tenants and tenant associations
- Tenant advocacy groups
- Rental property owners
- Maryland Legal Aid
- Community Legal Services of Prince George's County
- Housing counseling agencies

Create more resources to stabilize tenants living near the Purple Line.

Raise funding to expand housing stability and relocation resources for tenants. Seek additional resources that provide direct, immediate relief to tenants, such as emergency rental assistance, and longer-term assistance for relocation if a tenant's home is being renovated or redeveloped. Create resources for tenants who don't qualify for existing housing stability programs and tenant engagement and relocation resources that can support large-scale property redevelopment.

PLCC role(s) implementation: Resource cultivation and alignment | Policy advocacy Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council

- Montgomery County Council
- Maryland General Assembly
- Prince George's Department of Housing and Community Development
- Montgomery County's Department of Housing and Community Affairs
- Maryland Department of Housing and Community Development
- Tenants and tenant associations
- Tenant advocacy groups
- Rental property owners
- Financial institutions
- Philanthropic organizations
- Housing counseling agencies
- Support creation of a rental property improvement programs. Advance the creation of a localor state-level rental property improvement program that offers incentives to property owners
 to improve their rental properties in exchange for rents affordable to households earning
 \$72,000 or below. Assist with program development by providing research on different
 approaches and their applicability to different property sizes and educating decisionmakers
 about needs across different properties and owners. Align our fundraising and technical support
 to aid in program implementation.

PLCC role(s) in implementation: Technical expertise or assistance | Resource cultivation and alignment | Engagement

Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- Tenants and tenant associations
- Tenant advocacy groups
- Rental property owners
- Financial institutions
- Philanthropic organizations
- Support the expansion of tenant opportunity to purchase in Montgomery and Prince George's counties. Continue to provide technical support to interested tenant groups on opportunities to purchase the buildings they live in on a case-by-case basis. Inform expansion by researching and proposing policy options for tenant opportunity to purchase, a tool to build wealth and stem displacement. Align our fundraising and technical support to aid in expanded implementation. PLCC role(s) in implementation: Technical expertise or assistance | Resource cultivation and

PLCC role(s) in implementation: Technical expertise or assistance | Resource cultivation and alignment | Engagement

Opportunities for collaboration:

- Government (legislative):
 - Prince George's County Council
 - Montgomery County Council
- Tenants and tenant associations
- Tenant advocacy groups

- Rental property owners
- o Financial institutions
- Philanthropic organizations

Build the capacity of organizations serving tenants living near the Purple Line.

Strengthen support services for tenants. Continue to seek resources that support organizations
working directly with tenants and enable them to expand their services (for example, legal
services, tenant counseling or emergency assistance, tenant organizing and advocacy). Sponsor
tenant "know your rights" trainings, direct counseling services, and financial and credit
workshops at community-based organizations and nonprofits.

PLCC role(s) in implementation: Resource cultivation and alignment | Engagement Opportunities for collaboration:

- Tenants and tenant associations
- Tenant advocacy groups
- Rental property owners
- Financial institutions
- Philanthropic organizations
- Community-based organizations
- Housing counseling agencies
- Maryland Legal Aid
- Community Legal Services of Prince George's County

Tracking implementation: Action 3

Passage of stronger tenant protection policies in both counties Education about gaps in existing tenant resources and services 1-year milestones Mobilization around low-barrier resources for tenants Proposals for rental property improvement programs Tenant-Landlord Commission in Prince George's County Rental property incentive programs in both counties 5-year milestones Increased capacity for proactive code enforcement/inspections in both counties Low-barrier resources for tenants Total resources available for people and homes along the Purple Line Net change in total resources available **Metrics** Total homes produced or preserved for households earning \$72,000 or below Total new or revised policies that support equitable housing and TOD Total coalition resources used to support BIPOC-led organizations

Action 4.

Increase community power and voice.

We aspire to be a coalition that represents the diversity of the Purple Line corridor—its people and their aspirations and the places they live. For our work to reflect the interests and desires of Purple Line residents, we must continue to collaborate with residents and organizations with close community ties to them.

Our approach to increasing community power and voice in our activities has two key parts. The first part is helping equip more residents and community-based organizations representing or serving Purple Line communities to engage directly in housing, development, and land use decisions.

The second part is intentionally engaging more residents and community-based groups, especially those being impacted by housing and development decisions or resources, in our policy advocacy and other coalition-led activities. As one person shared during this update, the coalition can support "education and listening sessions to affirm that the felt-experience of the individual is part of a larger reality which requires proactive engagement for a feasible solution, along with an invitation to be part of the solution through brainstorming and advocacy."³³

We will continue to bring people together around creating housing opportunities for all and expand our HAAT and its leadership to reflect the wide range of experiences and aspirations of people living along the Purple Line corridor. We will also offer our resources, relationships, and technical knowledge to support the tremendous grassroots work already occurring in communities.

Advancing this action

Continue to invest in community-based organizations.

- Fund a Community Liaison for the PLCC. Like our Housing Coordinator, the coalition needs a
 dedicated person focused on building relationships with residents and community-based
 groups, understanding how best the coalition can support them, and helping align
 implementation of this plan and other coalition activities with community concerns or assets.
 - PLCC role(s) in implementation: Resource cultivation and alignment Opportunities for collaboration:
 - Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
 - Maryland General Assembly
 - Maryland Transit Administration (MTA)
 - Maryland Department of Planning
 - Financial institutions
 - Philanthropic organizations
- Raise resources for community-based organizations. Continue to provide grants to community-based groups to support place-based planning efforts; tenant education and outreach; and events and programs. Fundraise to support the participation of community-based organizations

in the PLCC (for instance, to participate in the HAAT and its leadership or Steering Committee). Collaborate with community-based organizations on fundraising requests that implement complementary activities, if/when community-based groups express interest.

PLCC role(s) in implementation: Resource cultivation and alignment | Engagement Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
 - Maryland General Assembly
 - Maryland Transit Administration (MTA)
 - Maryland Department of Planning
- Community-based organizations
- Financial institutions
- Philanthropic organizations

Collaborate with community-based organizations on Purple Line policy and advocacy priorities.

Amplify policy actions by impacted people and community-based organizations. Impacted
people and organizations along the corridor work hard to bring attention to a range of
community needs by organizing rallies, sign-on letters, or other actions intended to result in the
redistribution of resources to their communities or policy changes that benefit them. We will
continue to amplify these actions through the PLCC's policy advocacy efforts.

PLCC role(s) in implementation: Policy advocacy | Engagement Opportunities for collaboration:

- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- Rental property owners
- Small business owners
- Homeowners and homeowner associations
- Regional and statewide housing and transit coalitions
- Engage community-based organizations in the PLCC's housing policy advocacy. Forge strategic partnerships with community-based organizations and immigrant, Black, and Latino households most impacted by housing issues to amplify PLCC-led policy actions. Include community-based organizations in meetings with elected leaders or connect them directly to discuss their concerns and proposed solutions. Continue to include community-based organizations in the development and implementation of the coalition's annual Housing Policy Priorities, which guide our housing policy advocacy each year.

PLCC role(s) in implementation: Policy advocacy | Engagement Opportunities for collaboration:

- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- Rental property owners
- Small business owners
- Homeowners and homeowner associations

Regional and statewide housing and transit coalitions

Increase understanding of housing decision making processes.

• Equip residents to engage with housing decisions in Montgomery and Prince George's counties. Some community stakeholders shared that "affordable housing" is a big topic, and it can be difficult for some residents and community-based organizations to know where to engage with and influence housing decisions that affect their lives and communities. Equip residents and community-based organizations to directly self-advocate for themselves and their communities in these processes by offering equitable development trainings that explain the housing decision making processes in both counties. Provide information through existing PLCC channels, such as the HAAT, and focus on making "affordable housing" topics as accessible as possible.

PLCC role(s) in implementation: Technical expertise or assistance | Resource cultivation and alignment | Engagement

Opportunities for collaboration:

- Government (executive):
 - Prince George's County Planning Department
 - Prince George's County Department of Housing and Community Development
 - Montgomery County Department of Housing and Community Affairs
 - Montgomery County Planning Department
 - Maryland Department of Housing and Community Development
 - Maryland Department of Planning
- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- For-profit developers
- Nonprofit developers
- Homeowners and homeowner associations
- Regional and statewide housing and transit coalitions

Create accountability in community engagement.

• Build our collective capacity as a coalition to realize more community voice and power-sharing in our activities. Sponsor trainings, activities, or informational sessions on racial equity, facilitating conversations among diverse groups, and the history of communities along the corridor and the impact of housing policies on them. Create space for ongoing reflection on HAAT activities and representation and identify ways to increase diversity, equity, and inclusion in these activities. Consider unspoken norms that reinforce power and privilege among HAAT members and implement meeting practices, norms, or other governing practices that support greater inclusion of all participants.

PLCC role(s) in implementation: Engagement Opportunities for collaboration:

- Residents
- Community based organizations
- Historical societies
- Arts and cultural organizations or culture bearers

• Create accountability for community voice in public-sector plans and decisions. Serve as a resource for public-sector staff interested in equity-driven approaches to community engagement in ongoing planning activities in both counties. Collaborate with elected leaders on ways to center residents' interests in policies and programs. Continue to model equity-driven engagement through our own coalition's activities. Advocate for increased opportunities for more robust community involvement in housing and development decisions and planning activities. Examples of equity-driven community engagement include centering beneficiaries and their perspectives in housing decisions; intentionally engaging immigrant, Black, and Latino households most impacted by housing issues in planning processes and decision making; and tailoring engagement to your audience (for instance, medium for engagement, location).

PLCC role(s) in implementation: Technical expertise or assistance | Policy advocacy | Engagement

Opportunities for collaboration:

- Government (legislative and executive):
 - o Prince George's County Council
 - Montgomery County Council
 - Prince George's County Planning Department
 - o Prince George's County Department of Housing and Community Development
 - Montgomery County Department of Housing and Community Affairs
 - Montgomery County Planning Department
 - Maryland Department of Housing and Community Development
 - Maryland Department of Planning
- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- For-profit developers
- Nonprofit developers
- Homeowners and homeowner associations

Tracking implementation: Action 4

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- Multiyear funding for the PLCC's Community Liaison role
- 3+ strategic partnerships with community-based organizations on policy advocacy
- Engagement of community-based organizations in annual policy priorities
- Resources for community-based organizations for planning and implementation
- Resources for equitable development trainings

5-year milestones

1-year milestones

- Completed equitable development trainings
- Increased engagement of community-based organizations in HAAT-led activities
- Increased community-led activities in communities near the Purple Line
- Increased engagement in local and state housing decisions and planning processes

Metrics

- Total HAAT members directly engaging Purple Line residents
- Total HAAT members from community-based organizations in the corridor
- Total HAAT members with direct issue experience
- Total HAAT members reflecting demographic relevance
- Total coalition resources used to support BIPOC-led organizations
- Total resources available for people and homes along the Purple Line
- Net change in total resources available

Purple Line Corridor Coalition Housing Action Plan: 2023-2027 | Draft for review

Action 5.

Expand opportunities for more Purple Line residents, particularly people of color, to become homeowners.

A competitive housing market with limited homes for sale and escalating home sale prices and interest rates, along with the financial requirements from mortgage lenders, create hurdles for many homebuyers interested in buying a home in the Purple Line corridor.³⁴

Median home prices in the corridor have been steadily rising since 2012, and no zipcode in the corridor has a median home value of less than \$350,000. The biggest increases have been in parts of the corridor that had some of the most affordable homes to buy in 2012: Riverdale, Adelphi, New Carrollton, and West Hyattsville.³⁵

Local nonprofits working with first-time homebuyers shared how difficult it is for any potential homebuyer to successfully compete in a housing market where home prices and interest rates continue to increase, even when using homebuyer assistance programs.³⁶ And those building affordable homes for potential homebuyers continue to see the costs associated with construction and rehabilitation rise, making it increasingly challenging to offer homes at an affordable price point for households at or below \$72,000.

In addition to these widespread barriers, a wide gap exists between the homeownership rates among Black households (27 percent), Hispanic households (18 percent), and white households (62 percent), who have the highest homeownership rate of any racial or ethnic group in the Purple Line corridor.³⁷ Said another way, Black and Hispanic households are less likely to be homeowners along the Purple Line corridor, even though these groups make up a large number of households living there.

We seek to close this gap and remove barriers that keep everyone from buying a home in the Purple Line corridor. We will work to increase the public- and private-sector resources available to potential homebuyers, with an emphasis on tailoring homebuyer education, assistance programs, and mortgage products to the needs of Black and Hispanic homebuyers.

We will explore ways to achieve homeownership and steward affordable homeownership opportunities, such as owner-occupied conversions through tenant opportunity to purchase and a corridor-wide community land trust.

Advancing this action

Collaborate with local and state elected leaders to increase resources for potential homebuyers.

Develop creative financing proposals to increase downpayment and closing cost assistance, mortgage subsidies, and funding subsidies for creation or conversion of affordable for-sale homes in the Purple Line corridor. Advance creative financing proposals in both counties and at the state-level as part of the PLCC's annual policy agendas. As a coalition, we can assist with this action by conducting policy research on creative financing approaches, ways to tailor homebuyer assistance programs and to market conditions color along the Purple Line and needs of homebuyers of color, and direct subsidies for for-sale homes. Examples of targeted assistance include tailoring homebuyer assistance to income level or geography (for instance, lower income households would qualify for larger amounts of assistance) and outreach to intended

beneficiaries (such as language access and outreach methods).

PLCC role(s) in implementation: Technical expertise and assistance | Policy advocacy Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- Financial institutions
- Corporations (healthcare systems, utility companies, major employers)
- Philanthropic organizations
- For-profit and nonprofit developers
- Housing counseling agencies
- Community-based organizations
- Tenant advocacy groups
- Regional and statewide housing and transit coalitions
- Support partnerships across Montgomery and Prince George's counties to promote homebuyer assistance programs, including pre-purchase, post-purchase, and financial counseling programs, to Purple Line households. Seek resources that support organizations working directly with potential homebuyers to publicize existing or new programs. Engage housing counseling organizations to work with intended beneficiaries to design education materials and resources to ensure they meet their needs. Continue to promote public and private homebuyer assistance programs through coalition channels, such as our bimonthly HAAT meetings.

PLCC role(s) in implementation: Engagement Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- Financial institutions
- Housing counseling agencies
- Community-based organizations
- Tenant advocacy groups
- Advocate for local and state tax reform that reduces the tax burden on affordable for-sale homes created by nonprofits as part of the PLCC's annual policy agendas. Research and propose approaches that would enable Montgomery and Prince George's counties to identify these properties in their tax records, as well as the costs and benefits of undertaking this tax reform.

PLCC role(s) in implementation: Technical expertise and assistance | Policy advocacy Opportunities for collaboration:

March 2023

- Government (legislative and executive):
 - Prince George's County Council
 - **Montgomery County Council**
 - Maryland General Assembly
 - Maryland State Department of Assessments and Taxation
- For-profit and nonprofit developers

Create more pathways to homeownership through a range of ownership models.

Educate stakeholders on issues related to affordable homeownership. This education will focus on the differences between creating affordable rental homes and for-sale homes; opportunities to use homeownership models to increase wealth and stability among households of color; and different for-sale models (for instance, limited equity cooperatives, rental conversions through tenant opportunity to purchase opportunities, and co-housing).

PLCC role(s) in implementation: Engagement **Opportunities for collaboration:**

- Government (legislative and executive):
 - Prince George's County Council
 - **Montgomery County Council**
 - Maryland General Assembly
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- Regional and statewide housing and transit coalitions
- Diversify homeownership models in use along the corridor (limited equity cooperatives, rental conversions through tenant opportunity to purchase opportunities, and co-housing). Offer technical assistance through the PLCC's Housing Coordinator to support organizations and developers who want to pursue these models. Provide research and policy proposals to enable these models to be pursued more easily in the Purple Line corridor. Work with financial institutions and public-sector agencies to align available financing with the financial needs of these models (for instance, financing to support tenant opportunity to purchase).

PLCC role(s) in implementation: Technical expertise and assistance | Policy advocacy **Opportunities for collaboration:**

- Government (legislative and executive):
 - Prince George's County Council
 - **Montgomery County Council**
 - Maryland General Assembly
 - Maryland Department of Housing and Community Development
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- For-profit and nonprofit developers
- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- Financial institutions

Purple Line Corridor Coalition Housing Action Plan: 2023-2027 | Draft for review March 2023

- Regional and statewide housing and transit coalitions
- Explore creation of a community land trust along the Purple Line Corridor. Commission a study
 to assess interest and feasibility to create a community land trust along the Purple Line.
 Collaborate with other coalitions to advocate for state resources to support research and
 resources to start community land trusts in Maryland.

PLCC role(s) in implementation: Technical expertise and assistance | Policy advocacy Opportunities for collaboration:

- Government (legislative):
 - Maryland General Assembly
- o For-profit and nonprofit developers
- Housing counseling agencies
- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- Homeowners
- Regional and statewide housing and transit coalitions

Collaborate with private and philanthropic partners to close racial wealth gaps.

Engage residents, community-based groups, and financial institutions serving the corridor to
understand the impact of housing discrimination and its harm to people and communities of
color along the corridor. Serve as a convener to facilitate these conversations or provide
connections across our network to support these conversations.

PLCC role(s) in implementation: Engagement Opportunities for collaboration:

- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- Homeowners
- Financial institutions
- Philanthropic organizations
- Work with financial institutions to develop and bring reparative mortgage products and standards for homebuyers of color to Montgomery and Prince George's counties. Seek the redistribution of resources through new or expanded lending initiatives that address past discrimination. Educate financial institutions on how similar initiatives are being pursued by public- and private-sector organizations in the region and nationwide.

PLCC role(s) in implementation: Technical expertise or assistance | Engagement | Resource cultivation and alignment

Opportunities for collaboration:

- Financial institutions
- Community-based organizations
- Tenant advocacy groups
- Tenants and tenant associations
- Homeowners
- Raise capital from private-sector and philanthropic institutions that support closing racial wealth gaps for homeowners of color in the Purple Line corridor. Apply findings from the

Purple Line Corridor Coalition Housing Action Plan: 2023-2027 | Draft for review March 2023

Purple Line Capital Needs and Nonprofit Capacity Analysis and direct engagement to inform fundraising efforts.

PLCC role(s) in implementation: Resource cultivation and alignment Opportunities for collaboration:

- o Financial institutions
- Philanthropic organizations
- o Corporations (healthcare systems, utility companies, major employers)

Tracking implementation: Action 5

1-year milestones

- Resources to assess feasibility of corridor-wide community land trust
- Education about unmet needs among homebuyers of color
- Mobilization around equitable mortgage products
- Proposals to improve homebuyer assistance programs
- Proposals for tax relief for affordable for-sale homes

5-year milestones

- Reparative mortgage products offered at financial institutions
- Private-sector and philanthropic-led initiatives to close the racial wealth gap
- Tax relief available for affordable for-sale homes
- Homebuyer assistance programs scaled to market conditions
- Homebuyer assistance programs tailored to advance racial equity

Metrics

- Total resources available for people and homes along the Purple Line
- Net change in total resources available
- Total new or revised policies that support equitable housing and TOD
- Total homes produced or preserved for households earning \$72,000 or below
- Total coalition resources used to support BIPOC-led organizations

Housing Action Plan: 2023-2027 | Draft for review

Action 6.

Increase resources for existing Purple Line residents to stay homeowners.

About one-quarter of homeowners living near the Purple Line struggle to keep up with the costs associated with homeownership (for instance, mortgage payments, property taxes, utilities).³⁸

Homeowners of color, specifically Black, Hispanic, and Asian homeowners, pay a higher share of their incomes to maintain their homes compared with all homeowners living along the corridor.³⁹ More than one-third of Black and Hispanic homeowners devote a at least 30 percent of their incomes to stay in their homes. Another 17 percent of Hispanic homeowners pay half of their household income to stay in their homes.

Nonprofits who provide homeownership counseling services, including foreclosure counseling, say more resources are needed to support homeowners who already own their homes. Homeowner rehabilitation programs in Prince George's County, including its Homeowner Preservation Program which earmarked \$1 million for Purple Line households, often spend all their funding quickly due to high demand among low-income homeowners.

We want to make sure all homeowners can continue to live along the Purple Line corridor if they want and that homeownership helps enhance families' wealth and housing stability. We will focus on ways to support these homeowners as new or expanded resources are developed.

We also want to make sure resources for homeowners can reach the people and places that need it most, including homeowners of color who are already paying a large share of their household income on their homes and living in areas where resources may not have been consistently available to them.

Advancing this action

Collaborate with Montgomery and Prince George's counties to enhance their homeowner rehabilitation programs.

• Support expansion of existing homeowner rehabilitation programs in Montgomery and Prince George's counties. Advocate for increased appropriations from local and state budgets to support Prince George's County's Housing Rehabilitation Assistance Program (HRAP) and Homeowner Preservation Program (HOPP). Advocate for prioritization in both programs for use in the Purple Line corridor, with an emphasis on communities of color and areas where homeowners are at-risk of displacement along the Purple Line corridor. Explore opportunities to create a stand-alone homeowner rehabilitation program in Montgomery County. Assist both counties in identifying additional reporting requirements for their home rehabilitation programs to understand who is using the program on regular basis. Examples of information to track includes homeowners' income, race, ethnicity, age, gender, and disability status.

PLCC role(s) in implementation: Policy Advocacy | Technical expertise or assistance Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Maryland Department of Housing and Community Development

- Prince George's Department of Housing and Community Development
- Montgomery County's Department of Housing and Community Affairs
- Housing counseling agencies
- Nonprofit developers
- Housing counseling organizations
- Community-based organizations
- Homeowners

Cultivate new or expanded assistance for homeowners to lower their costs and pursue improvements.

• Work with financial institutions and public-sector departments in both counties to develop products for home repairs or renovations for homeowners of color in Montgomery and Prince George's counties. Seek the creation of home repair loans or grants that enable homeowners living in areas affected by past discrimination along the corridor to make improvements to their homes. Educate financial institutions on how similar initiatives are being pursued by public- and private-sector organizations in the region and nationwide.

PLCC role(s) in implementation: Engagement | Resource cultivation and alignment Opportunities for collaboration:

- Financial institutions
- Housing counseling agencies
- Community-based organizations
- Homeowners
- Advocate for right-sized tax relief for homeowners. Advocate for changes to state and local tax relief programs to better-align with home values along the corridor. In the case of Prince George's County, advocate for creation of supplemental tax relief for homeowners (similar to Montgomery County's <u>Supplemental Homeowners Property Tax Credit</u>). In Montgomery County, adjust limits for the supplemental county tax credit to reflect appreciating home values. PLCC role(s) in implementation: Technical expertise or assistance | Policy advocacy Opportunities for collaboration:
 - Homeowners
 - Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Office of the Prince George's County Executive
 - Office of Montgomery County Executive
 - Maryland General Assembly
 - Maryland State Department of Assessments and Taxation

Support partnerships that connect homeowners to homeowner assistance programs.

Connect homeowners to home repair resources through proactive code enforcement in both counties. Research and propose approaches to extend proactive code enforcement approaches to all properties, including owner-occupied homes, building on the coalition's <u>Two-Year Roadmap to Preserve Aging and Distressed Multifamily Properties Along the Purple Line.</u>
 Advocate for stronger departmental and programmatic connections between homeowners with code violations and existing or new homeowner rehabilitation programs to help homeowners resolve them. Examples of stronger connections include creating set-asides in homeowner assistance programs to resolve code violations; training code enforcement staff on referrals to

nonprofit organizations, which administer these resources in both counties; and providing adequate resources for code enforcement and nonprofit organizations to collaborate on behalf of homeowners. Advocate for annual public reporting requirements on code enforcement outcomes, including household and community characteristics (for example, household income, race, ethnicity, age, gender, and disability status).

PLCC role(s) in implementation: Technical expertise or assistance | Engagement | Policy advocacy

Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Prince George's County Department of Permitting, Enforcement, and Inspections
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
- o Homeowners
- Community-based organizations
- Nonprofit developers
- Housing counseling agencies
- Support nonprofits and other organizations that serve homeowners in need of assistance to increase their services in both counties. Advocate for increased resources for organizations with relationships with homeowners in need of assistance (for instance, seniors, persons with disabilities, households of color) to connect homeowners to existing or new local and state home repair and modification programs. Engage these organizations and the groups they serve to identify and advocate for programs changes to increase the impact of homeowner assistance programs in both counties.

PLCC role(s) implementation: Resource cultivation | Policy advocacy | Engagement Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Montgomery County Department of Health and Human Services
 - Prince George's County Department on Family Services
 - Maryland Department of Aging
 - Maryland Department of Disabilities
- Homeowners
- Community-based organizations
- Nonprofit developers
- Housing counseling organizations
- Disability rights advocacy organizations
- Local and regional senior centers
- Houses of worship
- Philanthropic organizations

Tracking implementation: Action 6

1-year milestones

- Education about unmet needs among homeowners of color
- Mobilization around equitable home repair resources
- Proposals to improve homeowner assistance programs
- Proposals for tax relief for existing homeowners

5-year milestones

- Reparative home repair products offered at financial institutions
- Private-sector and philanthropic-led initiatives to close the racial wealth gap
- Increased capacity for proactive code enforcement/inspections in both counties
- Tax relief scaled to market conditions
- Homeowner assistance programs scaled to needs
- Homeowner assistance programs tailored to advance racial equity

Metrics

- Total resources available for people and homes along the Purple Line
- Net change in total resources available
- Total homes produced or preserved for households earning \$72,000 or below
- Total new or revised policies that support equitable housing and TOD
- Total coalition resources used to support BIPOC-led organizations

Purple Line Corridor Coalition Housing Action Plan: 2023-2027 | Draft for review

Action 7.

Increase housing affordability and committed affordable homes through land use and zoning changes.

We need to add more homes and more types of homes along the Purple Line corridor at all price points. More flexible land use and zoning regulations, tools that determine where homes can be built and how, can help unlock additional development potential and cost-savings for new or renovated homes or mixed-use buildings.

Through equitable transit-oriented development, we can advance benefits for Purple Line residents and the entire region: more affordable housing and transportation options, less time spent in traffic, and improved environmental quality. Increasing homes near the Purple Line directly contributes to the overall supply of the affordable homes near transit needed to keep pace with forecasted economic growth through 2030.⁴⁰

We celebrate the efforts of both Montgomery and Prince George's counties to pursue supportive zoning changes for a wider range of homes in more places and more homes and amenities near transit.

Prince George's County undertook a significant, multi-year effort to update its zoning code, culminating in its adoption in 2021. Planners in Prince George's County say the updated code will simplify the county's development review and entitlement process, as well as expand where homes can be built in the county.⁴¹

In 2022, Montgomery County Council adopted its comprehensive plan, *Thrive Montgomery 2050* (often referred to as *Thrive 2050*), which outlines a vision for increased racial equity, environmental resilience, and economic competitiveness. ⁴² We also recognize the many place-based, grassroots planning efforts that also articulate place-based visions for the individual communities, such as the Long Branch Housing and Community Development planning process, led by CHEER, and ongoing work by the Greater Riverdale Thrives Community Coalition.

We will build on the work already done in both counties to align their plans and land use and zoning policies to serve a wider range of households and enable more households to live near transit. Our work will be guided in large part by our Equitable Transit-Oriented Development Strategy.

Land use and policy changes that add more homes along the Purple Line are foundational if we are going to achieve overall affordability along the Purple Line corridor and enable more people to move to or move within the corridor over time.

In some cases, these changes alone will not be enough to provide affordability that reaches everyone, including households earning \$72,000 or less and worse, could exacerbate displacement pressure or reinforce existing housing disparities. In those cases, we will take additional steps to cultivate the resources or policy changes necessary to increase the number of homes priced for households earning \$72,000 or below and help ensure these households can live along the corridor now and in the future.

Advancing this action

Advocate for land use changes that eliminate exclusionary zoning and create more affordability and housing diversity in more places along the Purple Line.

• Support both counties' implementation of their updated land use and zoning policies. Continue to support implementation of Prince George's County's Updated Zoning Code, which took effect in April 2022, and *Thrive 2050* in Montgomery County, which is being implemented through master plans and zoning revisions over time.

PLCC role(s) in implementation: Policy advocacy Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Prince George's County Planning Board
 - Montgomery County Council
 - Montgomery County Planning Board
 - Maryland Department of Planning
- Tenants and tenant associations
- Homeowners
- Community-based organizations
- Tenant advocacy organizations
- For-profit and nonprofit developers
- Regional and statewide housing and transit coalitions
- Advocate for changes that promote transit-supportive housing production. Identify and
 advocate for additional land use and zoning changes that increase access to historically wellresourced areas, diversify housing types near transit, directly contribute to our no net loss goal,
 and minimize displacement of existing Purple Line residents. Our advocacy will be informed by
 the PLCC's <u>Equitable Transit-Oriented Development Strategy</u>. Examples of changes include
 allowing greater density in some station areas coupled with understanding and mitigating
 displacement risk to existing residents and expanding opportunities for "missing middle" homes
 in low-density areas (for instance, duplexes, triplexes, fourplexes, and townhomes).

PLCC role(s) in implementation: Policy advocacy Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Prince George's County Planning Board
 - Montgomery County Council
 - Montgomery County Planning Board
 - Maryland Department of Planning
- Tenants and tenant associations
- Homeowners
- Community-based organizations
- Tenant advocacy organizations
- For-profit and nonprofit developers
- Regional and statewide housing and transit coalitions

Build alignment between public- and private-sector funding to realize land use objectives.
 Collaborate with cross-sector institutions to connect new or increased capital to support land use objectives in Montgomery and Prince George's counties. Focus on aligning capital with expanded opportunities for homes for households earning \$72,000 or below in more parts of the corridor. Seek additional resources (for instance, additional state and local appropriations, capital raised directly by the coalition) to address financial gaps, informed by the Purple Line Capital Needs and Nonprofit Analysis.

PLCC role(s) in implementation: Resource cultivation Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Maryland General Assembly
 - Prince George's Department of Housing and Community Development
 - Montgomery County's Department of Housing and Community Affairs
 - Maryland Department of Housing and Community Development
 - Maryland Department of Planning
- For-profit and nonprofit developers
- Financial institutions
- Philanthropic organizations

Advocate for widespread use of racial and climate equity assessments in land use and development decisions in Montgomery and Prince George's counties.

• Collaborate with both counties to enhance their racial equity assessments, like those under development or in use by both counties (as of 2022). Ensure they examine the impact of land use and development decisions on low-income people and communities of color. Provide proposals to embed displacement and climate risk assessments into these tools for development decisions, such as rezonings or upzonings, and require developers to demonstrate how they will mitigate displacement and climate risks to residents (for instance, developing tenant relocation and priority return plans as part of upzoning or rezoning approvals, site configuration and resilience features).

PLCC role(s) in implementation: Technical expertise or assistance Opportunities for collaboration:

- Government (executive):
 - Prince George's County Planning Department
 - Montgomery County Planning Department
 - Prince George's County Planning Department
 - Prince George's County Department of Housing and Community Development
 - Montgomery County Planning Department
 - Montgomery County Department of Housing and Community Affairs
- Tenants and tenant associations
- Homeowners
- Community-based organizations
- Tenant advocacy organizations
- Regional and statewide housing and transit coalitions

Environmental and climate advocacy organizations

Collaborate on enhanced market-based housing programs in Montgomery and Prince George's counties.

• Collaborate on the creation of or improvements to inclusionary housing programs in both counties. Work with community-based groups, developers, and staff and elected leaders in both counties to develop and adopt proposals that create (in the case of Prince George's County) or enhance (in the case of Montgomery County) inclusionary housing/Moderately Priced Dwelling Unit (MPDU) programs. Seek program changes that increase production of homes for households below \$72,000, including affordable homeownership and align with household characteristics and needs among households of color living along the Purple Line. Our proposals will be informed by the PLCC's Equitable Transit-Oriented Development Strategy, which recommends options for both counties: modifying existing incentive programs to deliver mixed-income development (Prince George's County); pursuing inclusionary housing provisions as market rents increase due to the Purple Line (Prince George's County); and pairing greater MPDU requirements with market rent increases due to the Purple Line.

PLCC role(s) in implementation: Technical expertise or assistance | Policy advocacy Opportunities for collaboration:

- Government (legislative and executive):
 - Prince George's County Council
 - Montgomery County Council
 - Prince George's County Planning Department
 - Montgomery County Planning Department
- Community-based organizations
- For-profit and nonprofit developers
- Tenant advocacy groups

Tracking implementation: Action 7

1-year milestones

- Education about additional equitable land use and zoning changes
- Education about efficacy of inclusionary housing policy changes
- Mobilization around supportive resources for equitable development
- Resources to enhance equitable land use decision making processes

5-year milestones

- Increased housing production through the corridor
- Increased diversity in housing types throughout the corridor
- Resources to support affordable homes in higher-cost areas in the corridor
- Equity impacts incorporated into land use and development decisions

Metrics

- Total new or revised policies that support equitable housing and TOD
- Total homes produced or preserved for households earning \$72,000 or below
- Total resources available for people and homes along the Purple Line
- Net change in total resources available
- Total coalition resources used to support BIPOC-led organizations

¹ Purple Line Corridor Coalition. (December 2019). PLCC Housing Action Plan, 2019-2022. <u>Click link for full document</u>.

² Estimated net new resources in 2022, as tracked by the Purple Line Corridor Coalition.

³ For a more detailed look at the rental and home price patterns along the corridor, see the <u>Purple Line Transit-Oriented Development Assessment</u> prepared by ECONorthwest for the National Center for Smart Growth.

⁴ Analysis by Montgomery County Planning Department, using 2022 CoStar data. Figures are not adjusted for inflation.

⁵ Analysis by Montgomery County Planning Department, using 2022 CoStar data. Figures adjusted for inflation.

⁶ Analysis by Montgomery County Planning Department, using 2022 CoStar data. Figures adjusted for inflation.

⁷ Click to see a news report from June 2022, "Montgomery County reeling from skyrocketing rent increases."

⁸ A majority (61 percent) of residents living near the Purple Line qualify as low-income households (Purple Line Corridor Coalition. (December 2019). PLCC Housing Action Plan, 2019-2022. Click link for full document). Data from the National Equity Atlas suggests that all full-time workers in Montgomery and Prince George's counties experienced declines in their incomes in the decade before the pandemic. However, these declines were greatest among workers with the lowest paying jobs. In Montgomery County, workers in the two lowest wage categories saw their incomes decline between 14 and 16 percent. In Prince George's County, workers in the two lowest wage categories saw their income decline between 10 and 13 percent. National Equity Atlas. "Income Growth: 2010–2019." Click link to access the atlas.

⁹ Median home values in these zipcodes have doubled in real terms. National Center for Smart Growth. (March 2022). Homeownership in the Purple Line Corridor: Trends and analysis. <u>Click for full presentation</u>.

¹⁰ Studies suggest that proximity to light rail can increase rents and homes values, on average, 6 percent and 12 percent, respectively, within one-quarter mile of the transit station, with smaller increases as one moves farther away from the transit station. Most of this increase is realized before a light rail opens, but analysis in the PLCC's Purple Line Transit-Oriented Development Assessment suggests increases may take longer to materialize.

¹¹ National Center for Smart Growth, and Purple Line Corridor Coalition. (September 2022). Purple Line Equitable Transit-Oriented Development Strategy. Click for the full document.

¹² Findings from direct engagement by Purple Line Corridor Coalition, August 2022.

¹³ Findings from direct engagement by Purple Line Corridor Coalition, August 2022.

¹⁴ Analysis by Montgomery County Planning Department, using 2022 CoStar data. Construction of multifamily buildings ramped up, starting in 2012. From 2012 to 2022 (YTD), the corridor added 12,620 rental units in multifamily buildings. In contrast, only one-quarter of that amount were built in the 10 years prior to 2012 (3,023 rental units in multifamily buildings).

¹⁵ Analysis by Montgomery County Planning Department, using 2022 CoStar data.

¹⁶ Distressed Properties Workgroup. (January 2022). Two-Year Roadmap to Preserve Aging and Distressed Multifamily Properties Along the Purple Line. <u>Click for full document</u>.

¹⁷ Purple Line Corridor Coalition. (December 2019). PLCC Housing Action Plan, 2019-2022. Click for full document.

¹⁸ National Center for Smart Growth. (March 2022). Homeownership in the Purple Line Corridor: Trends and analysis. Click for full presentation.

¹⁹ National Center for Smart Growth. (March 2022). Homeownership in the Purple Line Corridor: Trends and analysis. Click for full presentation.

²⁰ This figure was based on 60 percent of area median income in 2017, when analysis for the first Housing Action Plan was completed. We now use \$72,000 to reflect that income level in 2019, when we started implementing the Housing Action Plan, and this slightly adjusted figure is used for the analysis throughout this document.

²¹ For a family of four with a household income of \$72,000, an affordable monthly housing payment would be about \$1,800 (including all housing expenses, including utilities and insurance).

²² Our coalition tracks committed affordable homes, meaning homes that have something that keeps the home affordable, protecting the renter or homeowner from cost increases above an affordable level to them (for instance, income restrictions on who can occupy the home, a covenant that requires affordability for a set-period

of time). Currently, we track the following homes to measure progress toward our no net loss goal: federally subsidized properties via the National Preservation Database; MPDUs built since 2017 in Montgomery County; affordable housing production and preservation (via each county's affordable housing database); and homes financed using the Purple Line Capital Pool.

- ²³ Total homes financed by the Purple Line Capital Pool between 2019 and December 2022; estimated pipeline based on feasibility assessments conducted by the PLCC's Housing Coordinator in 2022.
- ²⁴ In 2022, the Maryland Transit Administration was awarded an \$1.5 million Transit-Oriented Development (TOD) Planning Grant from the Federal Transit Administration. This grant will be implemented by the Purple Line Corridor Coalition. Part of this grant will support planning efforts to reimagine some one-story retail centers in the corridor, among other activities.
- ²⁵ Prince George's County reports that since re-launching its Right of First Refusal Program (ROFR) in December 2020, the program has supported the preservation of 1,213 units, with more than 80 percent of those units affordable to households at or below 60 percent AMI. Prince George's County Department of Community Development. (December 14, 2022). DHCD Housing Programs & Tools. Click link for full presentation.
- ²⁶ Estimated net new resources in 2022, as tracked by the Purple Line Corridor Coalition.
- ²⁷ Montgomery County Department of Housing and Community Affairs. (June 23, 2022). Affordable Housing Developers Forum. <u>Click link for full presentation</u>.
- ²⁸ Prince George's County Department of Community Development. (December 14, 2022). DHCD Housing Programs & Tools. <u>Click link for full presentation</u>.
- ²⁹ Purple Line Corridor Coalition. (December 2019). PLCC Housing Action Plan, 2019-2022. Click link for full document.
- ³⁰ Findings from direct engagement by Purple Line Corridor Coalition, August 2022.
- ³¹ Findings from direct engagement by Purple Line Corridor Coalition, August 2022.
- ³² Distressed Properties Workgroup. (January 2022). Two-Year Roadmap to Preserve Aging and Distressed Multifamily Properties Along the Purple Line. <u>Click link for full document</u>.
- ³³ Findings from direct engagement by Purple Line Corridor Coalition, August 2022.
- ³⁴ National Center for Smart Growth. (March 2022). Homeownership in the Purple Line Corridor: Trends and analysis. <u>Click for full presentation</u>.
- ³⁵ Median home values in these zipcodes have doubled in real terms. National Center for Smart Growth. (March 2022). Homeownership in the Purple Line Corridor: Trends and analysis. <u>Click for full presentation</u>.
- ³⁶ Findings from direct engagement by Purple Line Corridor Coalition, August 2022.
- ³⁷ National Center for Smart Growth. (March 2022). Homeownership in the Purple Line Corridor: Trends and analysis. <u>Click for full presentation</u>. Shares tabulated using data from Comprehensive Housing Affordability Survey shown in this presentation. Note that Hispanic households can be of any race.
- ³⁸ National Center for Smart Growth. (March 2022). Homeownership in the Purple Line Corridor: Trends and analysis. Click for full presentation.
- ³⁹ National Center for Smart Growth. (March 2022). Homeownership in the Purple Line Corridor: Trends and analysis. Click for full presentation.
- ⁴⁰ The Metropolitan Washington Council of Government (COG) forecasts that the Washington, DC region needs to add 320,000 new homes between 2020 and 2030 to keep pace with economic growth, with most of these homes as affordable and near transit. To learn more about the region's housing targets, read "The Future of Housing in Greater Washington."
- ⁴¹ To learn more about Prince George's County updated zoning code, visit their Zoning Ordinance Portal.
- ⁴² To learn more about *Thrive Montgomery 2050*, visit this webpage.
- ⁴³ For recommendations and supporting analysis related to inclusionary housing programs in both counties, see the PLCC's <u>Equitable Transit-Oriented Development Strategy</u>.