



Solving the Housing Affordability Crisis

First, I want to share the values that guide my approach.

- **Working families in Anne Arundel County deserve housing they can afford.** Our county is an attractive place to live and build - but if we don't take action, more and more middle-class families will struggle to afford a home. That's not acceptable. If we say Anne Arundel County is "The Best Place - for ALL," we have to mean it.
- It's not enough to say "*just build more housing.*" The Ronald Reagan approach of supply-side economics didn't create a better economy for middle-class families. A purely supply-side approach won't work for housing, either. We need to build more housing, yes - but **we need to focus on providing more affordable housing**, rather than just building housing indiscriminately and crossing our fingers that affordable units will "trickle down" to the families that need them most.
- Developers are part of the solution, and we need to make it easier, cheaper, and quicker for developers to build affordable housing that's in line with our goals as a community. But to ensure that our housing policy works for people, not corporate profits, **elected officials must be independent from the development industry.** That's why I'm using public financing, building a campaign funded by our neighbors - without a dime of developer money.
- **We can - and must - build more affordable housing without sacrificing environmental protections or livable communities.** That means:
 - Recognizing that providing affordable housing looks different in each community. We can learn from the experiences of urban areas across the

country, but then we need to translate them to a suburban and rural context.

- Striving to provide affordable housing all across the county - rather than just overdeveloping parts of it.
- Ensuring that new housing comes along with improved infrastructure - better roads, better transit, newer schools. Increased housing shouldn't mean reduced quality of life.
- Utilize principles of neighborhood design and sustainability to look at all development holistically - how will it promote healthy, green, happy communities.

If we do these things, I'm confident we'll have the public support we need to see our affordable housing goals through. But without doing these things, we'll lose support - and with it, the critical opportunity to build housing working families need.

Here are some specific solutions that will help us build the affordable housing our county needs:

Make it Faster, Cheaper, and Easier to Build Affordable Housing

The county government is too often an obstacle to building the housing we need. We can and we will change that. My administration will take immediate steps to streamline our processes for projects that align with our community's affordable housing goals.

- **A Concierge Service for Affordable Housing:** We will literally put affordable housing projects on the top of the pile in the development review process. Projects that meet our affordability criteria will be given a dedicated case manager and concierge-type service to guide them from application to completion.
- **One-Stop Shop for Information:** We will create a single, user-friendly guide and web portal that consolidates all of the county's different programs—from Workforce Housing to Moderately Priced Dwelling Units (MPDUs)—into one place. This will make it easy for community groups, nonprofits, and mission-aligned developers to see what options are available to them.
- **Modernize the Permitting Process:** We must get to an actionable decision faster. Delays in permitting add unnecessary costs that get passed on to renters and buyers. We will follow the lead of innovative cities like Honolulu and South Bend by integrating modern AI tools into our Office of Inspections and Permits. These tools can handle the initial intake and compliance review for development permits, freeing up our expert staff to focus on more complex issues and

speeding up the entire process without compromising quality or safety, or needing to hire additional county staff.

- **Cut Unnecessary Red Tape:** While we will never sacrifice our vital environmental protections, we will eliminate outdated and unnecessary regulations that drive up the cost of housing. We will start by reforming mandatory parking minimums, especially in our town centers and near transit corridors, which will lower construction costs and lead to fewer empty parking lots taking up space.

Invest in Infrastructure to Support Livable Communities

We can't just add housing; we must build better communities. For too long, the county has approved new, dense development without making the corresponding investments in the infrastructure needed to support it. That ends in my administration.

We will implement an **“all-of-government” approach to concentrate resources in places where new development occurs**. If places like our town centers are going to accommodate a larger share of new housing, they will receive a larger share of our funding for new schools, parks and green spaces, better roads, expanded public transit, and safer sidewalks and bike paths. Increased housing density does not have to mean a reduced quality of life.

Create New Tools for Lasting Affordability

A 21st-century housing crisis requires 21st-century solutions. In addition to improving our existing processes, we will bring proven, innovative models to Anne Arundel County to create affordable housing that serves our families for generations.

- **Put Public Land to Work for Public Good:** We will conduct a full audit of all county-owned land and buildings to identify properties that can be used for affordable housing. We will no longer build single-story government buildings where it makes sense to build more. New fire stations, police substations, and other public facilities will be designed with affordable housing units built above them where it makes sense to do so. We will also partner with Anne Arundel County Public Schools to explore building affordable housing for our educators on school properties. Making use of existing public land will allow us to offer affordable units without driving up costs.
- **Treat Affordable Housing as Public Infrastructure:** To create more mixed-income housing, we need to offer a public financing alternative to the private market. Drawing on successful models in surrounding jurisdictions, we should use the county's bonding authority to increase the capital in the

Affordable Housing Trust Fund available to finance the right projects. This fund will serve as a lender to developers during the construction phase, offering lower-interest loans for projects that include a significant percentage of affordable units. This will directly lower the cost of building mixed-income communities, making them financially viable.

- **Utilize Community Land Trusts:** To create permanently affordable homeownership opportunities, we will aggressively expand the use of **Community Land Trusts (CLTs)**, where the county purchases land and sells affordable housing to families while retaining ownership of the land itself. By separating the value of the land from the value of the house on top of it, CLTs make homes vastly more affordable for first-time buyers. This model allows working families to build equity through homeownership while ensuring that the home remains affordable.
- **Incentivize Accessory Dwelling Units (ADUs):** ADUs—small, secondary homes on the same lot as a primary residence—are a perfect way to incrementally add affordable housing in our suburban and rural communities where large apartment buildings don't fit, and often function as a way to keep families together, allowing homeowners to move in elderly relatives or adult children. We will make it easy for homeowners to build them by providing a set of **pre-approved architectural plans**, saving families thousands in design fees and months in the permitting process.
- **Protect Tenants with Common-Sense Rent Stabilization:** While rent freezes can stifle the supply of new housing, we cannot allow working families to be priced out of their homes by sudden, massive rent hikes. We will work with the County Council to implement a **rent stabilization policy**, similar to those that have proven effective in other jurisdictions. This policy would not freeze rents, but would cap annual increases in proportion to the rate of inflation, protecting tenants from corporate price gouging while ensuring property owners can still make a fair return.
- **Disclose all Fees:** It's not just what you pay in rent, the HOA fees and pet fees also add to the cost of housing as well. We'll make sure that all fees are disclosed up front so that all families can make informed choices.