

**Annapolis Ahead: 2020 Comprehensive Plan
Meeting Notes
Housing Stakeholders 2/18/2020**

Sally briefed the group on the City's Comprehensive Plan and progress to-date, as well as how the plan will focus on housing—in terms of affordable housing, missing middle housing, and making sure there is housing for all ages and incomes in the City.

The first item of business was a round of introductions of the stakeholders and each group described their contribution to housing efforts in the City. This groups included:

- Homes for America—builds and provides affordable housing
- Habitat for Humanity--builds affordable housing and provides low-interest rate loans
- Pathways--provide services and addiction treatment.
- Uplift Recovery Homes and Serenity Sisters—provide housing for people coming out of addiction treatment
- Action Annapolis—A housing advocacy group
- Annapolis Police Department—Crisis stabilization
- Annapolis Emergency Services—Crisis stabilization

The group discussed several barriers to home ownership in the City and generally, including:

- Being able to pay settlements costs
- Lack of middle income housing for people working in service to the City, such as police officers
- The size of the gap to bring low income families into homeownership too much to overcome so even good programs have not been viable
- General high cost of housing
- It is hard for people to get around without a car – though many service industry employees get to work via bike, walking, bus or hitching a ride

The County recently passed a workforce housing bill, the City should see if it can pursue similar legislation.

One challenge facing many now is the fallout from the opioid crises. If people don't have a place to go after recovery, they fall back into the same habits. They need a new start surrounded by people who can help them get through. This is very hard for people with children, however, who can't be away from their families. Certified recovery homes are essential for providing a new start to the people who can move away from their previous situation. There are several certified recovery houses operating in Annapolis.

If there was a Community Trust Fund established, it could help pay for:

- Settlement costs
- Down payments

This would help people who can almost afford a place of their own.

How can we create integrated communities, with equitable distributions of low, middle, and high income housing?

Can we work with Anne Arundel County to encourage them to provide more services and affordable housing?

Can we work with HACA to help them move faster on their renovations and establishing public-private partnerships?

The faith-based communities are a great resource in the City, many churches are very active in public housing and other communities.

Homelessness prevention

The City should also investigate historic trust designations to help preserve affordable housing. Baltimore has a program like this.

