Rent Stabilization
Task Force Study
House Bill 627

A Prince George's County Study

November 1, 2007
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Executive Summary

Introduction

The Task Force to Study Rent Stabilization for the Elderly in Prince George’s County was created by House Bill 627 and was signed into law on May 8, 2007. It directed the Task Force to study existing rent stabilization laws, the impact of local rents on the elderly and to make recommendations as appropriate. For the past five months the nine-member Task Force has followed this directive and makes the following findings and recommendations:

Findings

The first challenge was to examine the distinction between rent control and rent stabilization. The initiation of rent control began in New York City in the middle 20th century. Plagued by rising rents and growth in population, elected officials determined to set rent levels with small graduated increases. Over the years, the concept of rent control grew in disfavor as available housing stock failed to keep growth with populations. A subtle change was put in as a few jurisdictions moved to what they called rent stabilization. The distinction between the two terms is difficult to discern as it appeared to be just a more palatable way of attempting the same objective of creating affordable housing stock. The one clear distinction is that more adjustments seemed permissible for large capital investments. Notwithstanding this distinction, most urban jurisdictions across America have elected not to create control or stabilization plans, and have favored a myriad of assistance programs designed to assist the poor and elderly.

The Task Force, after reviewing the available literature and studying existing rent control/stabilization plans across America, determined that such a plan was not advisable for Prince George’s County. The concerns of the Task Force were that such a plan would negatively impact the amount of affordable housing stock for seniors, both in terms of decreased construction of multi-family units and increasing condominium conversions. There is ample evidence nationally of such impacts. We were also concerned that it would create a complex administrative procedure, the costs of which would have to be absorbed by taxpayers. It was also determined that other means were available to accomplish the objective of assisting our seniors, and that these measures should be first employed before considering such a program. Furthermore, an attempt was made in the early 1970s to create rent control in Prince George’s County, and was quickly abandoned. The Task Force did conclude, however, that rental housing assistance for seniors is warranted.

The statistical analysis of the senior population (those over age 65) in the county showed several important facts. While the percentage of the total population over age 65 has remained relatively constant in the past decade at 8%, as our population ages, and as people live longer, projections show that seniors will become some 18% of the total population by 2030. Our seniors are also predominantly living in owner-occupied homes as opposed to rentals, with owners outnumbering renters by a 4 to 1 margin. The median household income for all seniors in 2006 was $45,000, with less than 7% living below the poverty line. This compares favorably with the Maryland state average of $38,000, but is behind the Washington Metropolitan Area average of $52,000. However, average rents relative to income yields a similar percentage across the region of percentage of income used for rents. Seniors in Prince George’s pay an average of 22% of gross
income, as compared to 25% across the state for rent. In addition, due to higher rents across neighboring jurisdictions, seniors in Prince George’s pay a similar share of gross income to those in the region.

These statistics revealed that seniors were not uniquely impacted in our jurisdiction. This does not mean, however, that assistance was unnecessary. To the contrary, rapidly increasing utility costs and recent rises in rents have meant that seniors on fixed incomes are paying a larger percentage of income towards household living expenses. One factor that is often overlooked is that an increasing number of rental units are excluding utility costs, and as a consequence actual rental increases would be accelerating at a more rapid rate but for the fact that renters are now assuming additional costs. Despite this, the average median rent is climbing at a rate nearly double the Consumer Price Index (CPI), and utility costs are also on the rise.

Recommendations

Other critical findings include that existing assistance programs for lower income seniors, including those specifically for housing and utilities, are largely underutilized. The Renters Tax Credit program, for example, has only 611 participants despite thousands more eligible for this subsidy. The Task Force concluded that more public awareness is needed through information campaigns by State and County agencies, as well as the non-profit community.

While the focus of the Task Force was directed at rental programs, the Task Force felt that based on increasing home values, and accordant tax assessments, coupled with rapidly rising utility costs, many seniors are adversely impacted, even though they are not renters. Since it is the express desire to allow seniors to age in place, it is important to consider assistance programs that also benefit low-income homeowners. In this regard, the Task Force specifically recommends establishing a senior assistance program for seniors with incomes below $35,000. The Task Force recognizes that $3 million has been set aside that could be used to support such a program.

The Task Force recommends the possible creation of a pilot project that would provide expanded rental assistance to seniors earning less than 50% of the median income. Such a program could be run locally or statewide. Further study is necessary to determine the cost of such a program.

Finally, the Task Force recommends the creation of new construction of units specifically for seniors. We also encourage the use of incentives such as Washington Suburban Sanitary Commission (WSSC) front foot fees to promote the construction of additional senior units. Given the limited duration of this review, we feel it would be beneficial for the appropriate agency to develop a more comprehensive plan for incentives to increase senior housing.

Conclusion

The Task Force began with the objective to create available low cost housing for seniors and determined that rent stabilization would potentially create an adverse environment and consequently reduce the available affordable housing units for seniors. The Task Force does recommend the creation of a local rental assistance program for seniors that is income based as opposed to needs based, with a basic presumption that lower income seniors generally need
assistance. The Task Force further recommends greater information dissemination of existing housing and non-housing financial assistance programs for seniors. Finally, the Task Force recommends further study and consideration of modifications to existing zoning to increase the amount of housing available to seniors.
I. Introduction

House Bill 627 (HB 627) - Task Force to Study Rent Stabilization for the Elderly in Prince George’s County passed during the 2007 Legislative Session of the Maryland General Assembly, and was signed into law by the Governor on May 8, 2007. The legislation required the newly created Task Force to 1) review current rent stabilization laws of the District of Columbia and municipal corporations and counties; 2) review the impact of current rent levels on senior citizens of Prince George’s County; and 3) make recommendations for any statutory or regulatory changes; including projections of cost, extent, and consequences of rent stabilization law if implemented in Prince George’s County.

HB 627 was introduced by Delegate Carolyn J. B. Howard during the 2007 Legislative Session after the legislation did not successfully pass during the 2006 Legislative Session under the original sponsorship of former Delegate Obie Patterson. Senator C. Anthony Muse sponsored SB 1018, the Senate companion bill to HB 627. The legislation was crafted due to the growing concern that rental rates continue to increase at a faster rate than the income levels for many of the elderly in Prince George’s County. It was also communicated that each year seniors receive a Social Security Benefit increase for inflation of two percent. However, rental properties increase rent at an annual average of five percent, thus creating a three percent deficit each year that is magnified by a multi-year impact. This difference in rental and income increases for the elderly encouraged the drafting and passage of HB 627 and the creation of a Task Force to study rent stabilization in Prince George’s County. The Task Force set a goal to determine if, indeed there is a fiscally burdensome rental housing problem for the elderly in Prince George’s and if so, the extent of the problem, and finally, the best method to remedy the problem.

The bill authorized the House and Senate chairs of the Prince George’s County Delegations to appoint two (2) members each to the Task Force. The Prince George’s County Executive, the Chair of the Prince George’s County Council, the Maryland AARP State President, the Apartment and Office Building Association, and the President of the Prince George’s County Municipal Association were each authorized to appoint one (1) member. The County Executive was required to appoint a chair from those appointed. The Task Force held its first meeting on June 12, 2007, and agreed at that meeting to meet on a bi-weekly basis in order to gather and review sufficient data in a timely manner to ensure it provides thoughtful and objective recommendations in this report.

Task Force Members
Michael Herman, Esq., Office of the Prince George’s County Executive, Chair
Deniece Fields, American Association of Retired Persons (AARP) in Maryland
Hon. Marvin Holmes, Maryland House of Delegates 23rd District
Lesa Hoover, Esq., Apartment and Office Building Association (AOBA)
Hon. Carolyn J.B. Howard, Maryland House of Delegates, 24th District, Co-Chair
Hon. C. Anthony Muse, Maryland State Senate, 26th District, Co-Chair
Hon. Eric Olson, Prince George’s County Council, District 3
Hon. Malinda Miles, President, Prince George’s County Municipal Association (PGCMA)
Hon. Douglas J.J. Peters, Maryland State Senate, 23rd District
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Allyson Black, Office of the Prince George’s County Executive  
Chalita Brandly, Maryland National Capital Park and Planning Commission  
Eugenia Brown Mercer, Department of Family Services, Task Force Coordinator  
Theresa Grant, Department of Family Services, Area Agency on Aging  
Lyvia Jeudy, Office of the Prince George’s County Executive  
Bert Lawrence, Department of Housing and Community Development  
Bonita Williams, Office of the County Executive

**Methodology**

The Task Force determined that the most appropriate methodology to use for this study was to adhere to the charges identified in the legislation, which began with the review of rent stabilization laws of the District of Columbia and municipal corporations and counties. Task Force members analyzed and reported on the findings of five jurisdictions that have established rent stabilization programs. The five jurisdictions include Berkeley, California; New York (New York City, Nassau, Westchester and Rockland Counties), College Park, Maryland, Takoma Park, Maryland, and the District of Columbia. The findings of these rent stabilization programs are provided in this report.

The Task Force also analyzed and reviewed the current rent levels for seniors in Prince George’s County through various data sources, including the Report of the Senior Living Market Study: Prince George’s County, Maryland, prepared by Maryland-National Capital Park and Planning Commission (M-NCPPC); Seniors Living in Prince George’s County Power Point Presentation, prepared by M-NCPPC; and the 2005 Prince George’s County Rental Housing Survey, prepared by the Metropolitan Washington Council of Governments and the Washington Area Housing Partnership. Additionally, the Prince George’s County Department of Housing and Community Development, as well as the Prince George’s County Department of Family Services did extensive research to provide statistical data regarding rental housing, rental cost, rental assistance programs, and elderly housing and income in Prince George’s County.

Other journal articles and data sources were also used to analyze and determine the benefits or drawbacks of rent stabilization in general, and specifically for Prince George’s County. The sources consisted of How Rent Stabilization Drives Our Affordable Housing by William Tucker and the 2005 American Community Survey, prepared by the U.S. Census Bureau.

In addition to analysis of various studies and data regarding rent stabilization, the Task Force also researched existing services and programs provided to seniors living in the State of Maryland. Representatives from the Maryland Department of Housing and Community Development and the Maryland Department on Aging provided presentations before the Task Force to discuss the services and assistance they provide to senior renters in the State of Maryland.

The Task Force’s findings and recommendations are presented in this report for your review and possible action.
II. IMPACT OF CURRENT RENT LEVELS ON COUNTY SENIORS

A. Senior Citizens in Prince George’s County

1. Population

In Prince George’s County the total senior population is quickly increasing. The 65+ population has more than doubled since 1970. By the year 2010 the number of residents in the county who are 65 or older will approach 86,000. This is 24,000 more than in the year 2000.

<table>
<thead>
<tr>
<th>Prince George’s County</th>
<th>2000 Population Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Population</td>
</tr>
<tr>
<td>50+</td>
<td>179,310</td>
</tr>
<tr>
<td>55+</td>
<td>128,406</td>
</tr>
<tr>
<td>60+</td>
<td>90,662</td>
</tr>
<tr>
<td>62+</td>
<td>78,500</td>
</tr>
<tr>
<td>65+</td>
<td>61,815</td>
</tr>
</tbody>
</table>

Source: 2000 American Community Survey

<table>
<thead>
<tr>
<th>Prince George’s County</th>
<th>2006 Population Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Population</td>
</tr>
<tr>
<td>50+</td>
<td>209,091</td>
</tr>
<tr>
<td>55+</td>
<td>152,933</td>
</tr>
<tr>
<td>60+</td>
<td>103,752</td>
</tr>
<tr>
<td>62+</td>
<td>87,904</td>
</tr>
<tr>
<td>65+</td>
<td>69,124</td>
</tr>
</tbody>
</table>

Source: 2006 American Community Survey
Not only is the senior population increasing, but the senior population relative to the population of other age cohorts in the county is increasing as well. When comparing the year 2005 age distribution to the 2030 distribution, this is the only age cohort that increases in its share of the county’s total population. Today, seniors make up approximately one-tenth of the population in Prince George’s County. By 2030, the 65+ population is expected to nearly double the current share of the county’s total population and almost triple in size to 174,140 residents.

Source: 2005 American Community Survey

Source: Maryland Department of Planning
2. Household Characteristics

Twenty-five percent of households in the county are headed by seniors. Over half of seniors (60+) are married and another quarter are widowed. Seventy-five percent of seniors live with other occupants in their household. Women make up 75 percent of seniors (65+) that live alone. Seniors (60+) responsible for the care of their grandchildren make up 3 percent of the total senior population.

Altogether seniors occupy over 62,000, or 25 percent, of the housing units in the county occupied by county residents. Only one-fifth of the units occupied by seniors are rental units. In the past two years, the percentage of rental units occupied by a senior head of household has declined. This share fell from 26 percent to 23 percent in the years 2004 and 2005 and from 23 percent to 20 percent in the years 2005 and 2006, respectively.

<table>
<thead>
<tr>
<th>Ages</th>
<th>55+</th>
<th>60+</th>
<th>62+</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>158,802</td>
<td>106,730</td>
<td>91,645</td>
<td>72,637</td>
</tr>
<tr>
<td>Head of Households</td>
<td>91,695</td>
<td>62,380</td>
<td>55,236</td>
<td>41,656</td>
</tr>
<tr>
<td>Number of Owners</td>
<td>72,585</td>
<td>49,795</td>
<td>43,944</td>
<td>33,127</td>
</tr>
<tr>
<td>Number of Renters</td>
<td>19,110</td>
<td>12,585</td>
<td>11,292</td>
<td>8,529</td>
</tr>
<tr>
<td>Making Less than $35,000</td>
<td>25,455</td>
<td>20,299</td>
<td>18,237</td>
<td>15,932</td>
</tr>
<tr>
<td>Making Less than $35,000 Who are Renters</td>
<td>9,489</td>
<td>7,567</td>
<td>6,798</td>
<td>5,939</td>
</tr>
<tr>
<td>Making Less than $35,000 Who Are Owners</td>
<td>15,967</td>
<td>12,733</td>
<td>11,439</td>
<td>9,993</td>
</tr>
<tr>
<td>Median Household Income Estimate</td>
<td>$51,931</td>
<td>$48,490</td>
<td>$47,115</td>
<td>$45,050</td>
</tr>
<tr>
<td>2006 Population Below Poverty</td>
<td>9,057</td>
<td>7,269</td>
<td>5,566</td>
<td>4,873</td>
</tr>
</tbody>
</table>

Source: 2006 American Community Survey
Note: Figures in bold are M-NCPPC estimates

3. Migration Patterns

In 2006 a special task force presented a report to the Maryland General Assembly regarding elderly migration in Maryland. The report utilized data from the 2000 U.S. census to show that between 1995 and 2000, over 3,000 residents aged 65+ in Prince George’s County were lost due to migration. This equates to an average loss of 667 senior residents a year between the years 1995 and 2000. The average annual loss between these two years was less than one percent of the senior (65+) population.

The anticipated gain in senior residents in the county over the next 20 years will be mostly attributable to seniors aging in place and not from in-migration. Data from the Census Bureau’s American Community Survey shows that in the last three years the percentage of seniors (60+) living in the county who resided in the county the previous year has remained at 97 percent; this equates to an average of 101,682 residents annually. In 2006, only one percent of seniors in the county lived in another county in Maryland the previous year, and just two percent lived in another state and relocated here.
Total Net Migration of 65+ Population to Selected Maryland Jurisdictions Between 1995 and 2000

Source: The Dynamics of Elderly and Retiree Migration into and out of Maryland, Prepared by the Maryland Department of Planning, Planning Data Services, from Census 2000 Migration Data DVD
B. Rental Housing in Prince George’s County

1. Number of Units

The 2006 American Community Survey conducted by the U.S. Census Bureau estimated that there are 114,480 rental units in Prince George’s County, 93 percent of that number are occupied. The existing rental stock comprises about 35 percent of total dwelling units in the county. These units are predominately located inside the Capital Beltway south of Pennsylvania Avenue and north of Lanham-Severn Road. Some of the largest rental properties (600+ units) are located in Laurel, Langley Park, New Carrollton, and Hyattsville.

Projections for the total number of rental units in the future can be based on two scenarios. The first scenario is based on past estimates of rental units in the county from the American Community Survey and decennial census conducted by the U.S Census Bureau. This projection suggests that the total rental stock will reach 117,000 units by 2010, which translates into approximately 630 new units a year from 2007 to 2010. An additional increase of 700 rental units is projected between 2010 and 2015.

The second scenario is based on the Round 7.1 forecast estimates of new multifamily unit construction compiled by The Maryland-National Capital Park and Planning Commission (M-NCPPC). In this instance it is assumed that 88 percent of multifamily units in the county are rental. The number of new units estimated through 2015 is much higher than those projected using the estimate trends from the U.S. Census Bureau. This is mostly because projections from M-NCPPC are based on the assumption that most new growth in the next few years will be in densely concentrated in centers and corridors. In addition, large-scale development projects such as National Harbor, Konterra, and Springhill Lake are expected to expand the county’s current rental stock.

The number of rental units in the county in 2010 and 2015 is projected by M-NCPPC to be 124,705 and 134,816, respectively. Annually this translates into approximately 1,100 new units a year from 2007 to 2010.
2. Median Rents

Rental markets often shadow the trends in the for-sale housing market. During the stabilized growth of the for-sale housing market in the 1990’s, median contract rental rates in the county increased steadily from 1990 to 2000, increasing by only approximately $9 a year. By the onset of the nationwide housing boom in the for-sale housing market, starting approximately in 2002, rental rates in the county began to increase on average by more than $30 annually. Between 2000 and 2006, the median contract rent increased by 33 percent from $696 to $926. The percentage increase within this six-year period is significant in size when compared to the modest 15 percent increase in rents that occurred in the ten-year period of 1990 and 2000. Still, it is important to note that some of these rent increases may be attributed to more construction of larger vs. smaller units. From 2001 to 2006 the median number of rooms of a rental unit increased from four to six rooms.

As the housing market cools off, the rate at which rents increase is expected to slow down as well. Using calculations based on the decennial census and American Community Survey estimates, it is projected that by 2010 the percentage increase in rent from the previous five years is expected to fall to 20 percent, which is a 10 percent point decrease from the same figure in 2005. By 2015 the increase is expected to be even lower at approximately four percent.

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Contract Rent</th>
<th>Change From 5 Years Ago</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995</td>
<td>$654</td>
<td>2%</td>
</tr>
<tr>
<td>2000</td>
<td>$696</td>
<td>6%</td>
</tr>
<tr>
<td>2005</td>
<td>$903</td>
<td>30%</td>
</tr>
<tr>
<td>2010</td>
<td>$1,086</td>
<td>20%</td>
</tr>
<tr>
<td>2015</td>
<td>$1,128</td>
<td>4%</td>
</tr>
</tbody>
</table>

Source: 2006 American Community Survey

There are a couple of possible reasons for the expected slowdown in rent increases. The first reason has to do with the over construction of condominium units in the region built since 2003 for a speculative market. Regionally and locally hundreds of units that can no longer sell because there is no longer a market will most likely be converted into rental units; this is expected to expand the existing stock of rental units and encourage current landlords to compete by lowering rents. According to the National Association of Home Builders, the component of the index that tracks rental demand slipped for luxury, market-rate, and lower-priced apartments in the second quarter of 2007.

A second possible reason for the slowing pace of increasing rents will be attributable to the large number of people turning 18 (which will peak in 2008) and the large number of new immigrants entering the country each year. According to Multi-Housing News Magazine, the future job growth in the U.S. will be overwhelmingly in the lower-paying jobs and demand will be strongest for units in the affordable sector of the markets. Neither of these scenarios takes into consideration the potential impacts that future higher-end developments such as National Harbor and Konterra will create.
Lowest and Highest Rents

In 2006, rents in the county at or below $802 were considered low according to the 2006 American Community Survey, while rents at or above $1,126 were considered high. A majority of low rent units in the county had no bedrooms; one-bedroom units accounted for a smaller amount of these units. Higher priced units consisted mostly of three or more bedrooms and a moderate amount of two-bedroom units as well. Median rents fell in a range that included over two-thirds of all one-bedroom units and over one-third of two-bedroom units.

Estimated monthly contract rents for the 60+, 62+, and 65+ populations in Prince George’s County are $808, $793, and $771, respectively. These rents imply that most seniors over the age of 60 are paying rents relatively lower than the rest of the county. In addition they are more likely to occupy one- or two-bedroom units.

<table>
<thead>
<tr>
<th>Prince George’s County</th>
<th>2006 Rent By Number of Bedrooms</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Bedroom</td>
</tr>
<tr>
<td>Less than $200</td>
<td>15%</td>
</tr>
<tr>
<td>$200 to $299</td>
<td>2%</td>
</tr>
<tr>
<td>$300 to $499</td>
<td>0%</td>
</tr>
<tr>
<td>$500 to $749</td>
<td>66%</td>
</tr>
<tr>
<td>$750 to $999</td>
<td>10%</td>
</tr>
<tr>
<td>$1,000 or more</td>
<td>7%</td>
</tr>
</tbody>
</table>

Source: 2006 American Community Survey

3. Utilities

Monthly contract rent is the monthly rent agreed to, or contracted for, regardless of any furnishings, utilities, fees, meals or services that may be included. The gross contract rent, on the other hand, refers to the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). The difference between these values is the monthly cost of utilities.

The actual median cost of utilities has more than doubled between 2001 and 2006 from $41 to $84. The 2005 Prince George’s County Rental Housing Survey conducted by the Washington Area Housing Partnership provides an indication of why this rapid increase has occurred over the past five years. This is a result of fewer landlords including certain utilities in the cost of rent. As of 2006, it is estimated that approximately 68 percent of the renters in the county paid for the cost of one or more utilities not included in their rent. This figure has risen seven percentage points from 2001, but has remained steady at around 68 percent since 2003.
The survey also showed a decrease in the percent of units that include utilities such as electricity, gas, heat, hot water, and waste disposal in monthly rent. The smallest decreases were waste disposal and hot water while the largest decrease was in units including electricity in the cost of rent. According to the survey, the percentage of rental properties including electricity in the cost of rent fell from 80 percent in 2003 to 33 percent in 2005. In addition, the number of rental properties including the cost of heat and gas in the cost of rent dropped by almost 25 percent between 2003 and 2005.

The survey also suggests that fewer utilities are being offered in the cost of rent because of the unpredictable cost of energy in past years. Property managers may perceive this unpredictable cost as too risky to bundle in the cost of rent.

**Regional Comparison**

In comparison to other jurisdictions in the immediate Washington Metropolitan Area, median rents in Prince George’s County are lower than most. The percentage of gross rents in the county that cover the cost of utilities are comparable to other area jurisdictions, but are five percentage points lower than the state.

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>65+ Household Median Income</th>
<th>Median Contract Rent</th>
<th>Median Gross Rent</th>
<th>Gross Rent to Income Ratio</th>
<th>Share of Gross Rent Including Utilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maryland</td>
<td>$38,689</td>
<td>$830</td>
<td>$953</td>
<td>0.025</td>
<td>13%</td>
</tr>
<tr>
<td>Prince George's County</td>
<td>$45,050</td>
<td>$926</td>
<td>$1,010</td>
<td>0.022</td>
<td>8%</td>
</tr>
<tr>
<td>Charles County</td>
<td>$47,316</td>
<td>$954</td>
<td>$1,133</td>
<td>0.024</td>
<td>16%</td>
</tr>
<tr>
<td>Anne Arundel County</td>
<td>$44,103</td>
<td>$1,009</td>
<td>$1,151</td>
<td>0.026</td>
<td>12%</td>
</tr>
<tr>
<td>Montgomery County</td>
<td>$58,655</td>
<td>$1,164</td>
<td>$1,262</td>
<td>0.022</td>
<td>8%</td>
</tr>
<tr>
<td>Fairfax County</td>
<td>$75,294</td>
<td>$1,248</td>
<td>$1,355</td>
<td>0.018</td>
<td>8%</td>
</tr>
<tr>
<td>Washington Metro</td>
<td>$52,024</td>
<td>$1,042</td>
<td>$1,133</td>
<td>0.022</td>
<td>8%</td>
</tr>
</tbody>
</table>

Source: 2006 American Community Survey
4. CPI vs. Rent Increases

To better understand the implication of rising rents in the county in a larger context, it is useful to compare rents to the Experimental Consumer Price Index for Older Americans (CPI-E). The CPI-E, reported by the Bureau of Labor Statistics, measures the average change in prices over time for a fixed group of goods and services for those 62 years of age or older. In other words, the CPI-E provides a base from which to measure the inflation between specific years for seniors.

Despite the fact that CPI-E data is available only at the national level, it is still useful in providing an idea of how rent increases in the county compare to the percentage changes in the housing and rent expenditure group for seniors across the country. Looking at trends from 2001 to 2005, average annual changes in median rents in the county were two percentage points higher than average changes in the price paid for rents by seniors across the country.

Reasons for the county’s slightly higher average change in rents compared to change of rents for seniors across the country may have to do with its proximity to Washington, D.C. Washington’s vibrant job market continues to provide the county with residents having higher and more disposable income than the national average. More disposable income enables such residents to pay higher-than-average percentage increases on rent. While percent changes in rent may be slightly higher in the county, the annual rate at which such changes is increasing are comparable to that of the CPI-E. In fact, this rate is lower for median rents in the county (.35 percent) than in the CPI-E (.41 percent).

![Annual Percent Change in CPI-E vs. Change in Median Rent (2001-2005)](chart.png)

Source: CPI-E data obtained from Bureau of Labor Statistics; Median Rent obtained from 2006 American Community Survey
C. Cost Burdens

The United States Department of Housing and Urban Development (HUD) uses 30 percent as the standard limit for the share of a person’s income that should go towards housing cost. In Prince George’s County at least 65 percent of renting senior households (65+) are spending 30 percent or more of their income on gross rent. Similarly, in other Maryland jurisdictions and the Washington Metropolitan Area, a majority of renting senior households are spending 30 percent or more of their income on gross rent. Between 1990 and 2006, the percentage of seniors in Prince George’s County spending this amount on gross rent has increased by approximately 14 percentage points to include over 5,500 residents.

<table>
<thead>
<tr>
<th>Share of Median Income Paid Toward Rent for the 65+ Population</th>
<th>Maryland</th>
<th>Prince George's</th>
<th>Metro</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20.0 percent</td>
<td>17%</td>
<td>16%</td>
<td>17%</td>
</tr>
<tr>
<td>20.0 to 24.9 percent</td>
<td>10%</td>
<td>8%</td>
<td>9%</td>
</tr>
<tr>
<td>25.0 to 29.9 percent</td>
<td>11%</td>
<td>9%</td>
<td>10%</td>
</tr>
<tr>
<td>30.0 to 34.9 percent</td>
<td>9%</td>
<td>12%</td>
<td>8%</td>
</tr>
<tr>
<td>35.0 percent or more</td>
<td>45%</td>
<td>53%</td>
<td>48%</td>
</tr>
<tr>
<td>Not computed</td>
<td>7%</td>
<td>2%</td>
<td>7%</td>
</tr>
</tbody>
</table>

| Estimated Number of Seniors Paying 30% or More of Median Income Toward Rent (65+ Population) | 48,126 | 5,557 | 39,827 |

Source: 2006 American Community Survey

In Prince George’s County, 62+ renter households have incomes that are approximately $15,000 less than the average 62+ household in the county. The median household income received and gross rent paid by this group is higher in comparison to Maryland, but lower in comparison to the Washington Metropolitan Area. The estimated share of median income spent toward rent by this group (29.8 percent) is a little less than the median share spent in Maryland and the Washington Metropolitan Area. Still, this figure is right at the threshold of the HUD – the thirty percent standard.

<table>
<thead>
<tr>
<th>2006 Current Rent Level Burden for Senior Citizens 62+ Renter Households</th>
<th>Maryland</th>
<th>Prince George’s</th>
<th>Metro</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demographics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renter 62+ Households</td>
<td>104,306</td>
<td>11,292</td>
<td>86,169</td>
</tr>
<tr>
<td>62+ Renter Median Household Income</td>
<td>$24,655</td>
<td>$31,921</td>
<td>$32,384</td>
</tr>
<tr>
<td>62+ Med. Gross Rent</td>
<td>$740</td>
<td>$793</td>
<td>$891</td>
</tr>
<tr>
<td>Estimated Median Share of Income Paid Toward Rent for 62+</td>
<td>36.0%</td>
<td>29.8%</td>
<td>33.0%</td>
</tr>
</tbody>
</table>

Source: 2006 American Community Survey
Note: Figures in bold are M-NCPPC estimates
Senior heads of households (65+) paying 30 percent or more of their income on gross rent are the smallest among other age groups in the county spending 30 percent of gross income on rent. Still, the share seniors in this group have been increasing; aside from the 15 to 24 age group, the 65+ population is the only other age group where approximately half of its renter population spends 30 percent or more of its income on rent.

Source: 2006 American Community Survey

Source: 2006 American Community Survey
D. Findings

Population

- There will be an increased share of seniors in the county over the next 20 years due to aging in place.

- Approximately 20 percent of the senior population is renters.

- Most recent available data shows a net loss of seniors out of the county; more seniors are leaving the county vs. coming. The county ranks second to last in Maryland of jurisdictions gaining a 65+ population from outside its boundaries.

Rental

- Rents have been rising but will continue to rise at a slower pace over the next few years as a result of an expanding rental supply in the region and the increasing demand for lower-priced units.

- Rents in the county are lower on average than other places in the Washington Metropolitan Area.

Cost Burden

- A majority of renting senior heads of household is paying 30 percent or more of income on rent, but this seems to be the norm for seniors in the state and metropolitan area.

- Seniors are a small percentage (22 percent) of the total county renters spending 35 percent or more of their income on rent.
III. Existing Rent Stabilization Laws

Overview

Members of the Task Force were asked to review state legislation to identify whether or not other states had rent stabilization/rent control laws, and if so to identify several components:

1. How the law came about?
2. Who was covered?
3. When the program was implemented
4. Who was eligible for the program and the application process for the program?
5. How the program was funded, administered and monitored?

In addition, the members were asked to provide an overall description of the programs, identify the fiscal impacts of the program, and to identify the stakeholders. The report notes that several cities used the term “rent control”, the original terminology of such programs in the mid 40’s and 50’s. In the sixties these programs were called “rent stabilization.” The intention of the task force, consistent with the request, was to study rent stabilization.

A review of the literature identified four states (Cities in five states) and the District of Columbia (DC) that currently provides some form of rent stabilization. The five areas of the country with rent stabilization/rent control are the District of Columbia, College Park Maryland, Takoma Park Maryland, New York (New York City, Nassau, Westchester and Rockland Counties), and Berkeley California. Each determined that there was either a shortage of affordable housing, rents were soaring dramatically, there was a need to retain various housing stock on the market for residents that needed assistance with their housing needs or a combination of these factors.

The five existing rent stabilization laws vary in terms of who is covered under them. However, landlords with as few as two rental units are covered in Takoma Park and landlords with six or more rental units in New York are covered. Both New York and Berkeley allows for rent decontrol if a unit becomes vacant.

It should be noted that each of the rent stabilization laws were created, implemented and are enforced by municipal governments. It should be further noted that the under the District of Columbia and New York rent stabilization laws a renter must be 62 years of age or disabled to participate in the rent stabilization program. In at least one instance (Berkeley California), all renters were covered by the rent stabilization law.

Rent stabilization legislation has been around for a number of years, and based on the review of the literature, appears to have existed in New York since the Rent Stabilization Law of 1969 (Senior Citizen Rent Increase Exemption, SCRIE). At least two (Takoma Park and DC) rent stabilization laws base rent increases on the Consumer Price Index (CPI) to determine rent increases, while the other uses a predetermined formula. The others use different methods for determining rent increases. Most review their formulas annually, and issues new guidelines for rent increases.

For the rent stabilization programs to work, landlords are required to annually register their rental units with a board, commission or other designated housing authority. Each rent stabilization program is monitored, and most have strict enforcement components, and allows
appeals by the tenants. Landlords may also file complaints against tenants and/or seek relief through the system.

It is estimated that the rent stabilization program costs the City of New York $50 million in lost tax revenues. Revenue lost in the other cities was not noted. In some instances it was noted that punitive rent stabilization/rent control has contributed to a shortage in affordable housing, and has led to hoarding as well as higher market rents for available units.

It should be noted that good communications between the landlords, tenants and the government agency is critical to the success of the program. Rents should also be tied to services provided by the landlord to the tenant. Complaints must be quickly investigated and penalties assessed, however, there must be a time frame in which complaints must be filed by either the landlord or tenant.

Some of the lessons learned include 1) rent stabilization is not new, 2) it has been around for a number of decades, and 3) rent stabilization can have a stabilizing affect on neighborhoods by retaining affordable housing.

For a more comprehensive look at the legislation and findings, the Task Force has provided the following Rent Stabilization Programs/Comparison GRID. See Attachment A

**Analysis of Rent Stabilization Programs**

There is almost unanimity of opinion from very vocal and influential groups on the negative impact of Rent Control and/or Rent Stabilization as both social policy and Housing Policy. Counted prominently among these groups would be most economists, housing policy specialist and Landlord and Apartment Owners’ Associations. Less united, clear and forceful is any consensus of opinion of benefits of Rent Stabilization. A search of the literature in the field turned up no prominent housing association, or organization, addressing the nation’s problem of affordable housing which cites Rent Stabilization as part of the solution. However it could be said the intention of rent stabilization/rent control is protect tenants, ensure landlords have a fair return on their investment and protecting seniors by stabilizing their rental increases.

Two noteworthy treatises; one on affordable housing and the other, the crisis in rental housing for the elderly, are worthy of mention for their failure to explore it as a measure to address the current housing situation.

In November 2006, Harvard University convened a summit of government, business and nonprofit leaders to discuss the rental housing challenges facing the nation. In a publication: Revisiting Rental Housing Policy: Observations from a National Summit, the following four challenges were listed: 1) relieving rental affordability problems, 2) preserving low-cost rental housing; 3) revitalizing neighborhoods; and 4) using rental housing assistance to help improve the lives, opportunities and productivity of the poor.

Further this group held that housing assistance can be used to preserve affordable, rental housing, increase neighborhood redevelopment, assist recipients in moving from low poverty neighborhoods; transition them from welfare to work and help them build assets.
The conferees considered the role of housing assistance policy in addressing affordability and relieving the undue rent cost burden on those with income at the low-end of income scale. They explored a wide range of policy options considering what has worked and specific recommendations for the future at national, state and local levels. Throughout the report, no mention is made of Rent Stabilization as part of a workable policy to address the crisis in affordable housing.

Studies by economist, liberal to conservative, have concluded that rent control policy, meant to assist poorer residents, harms far more citizens than it helps. The benefits go to the better-off, and it limits the freedom of all citizens. The policy is counter productive to the very problem it seeks to solve.

The trend across the country has been to eliminate rent control.

Some 31 states have adopted laws and constitutional amendments forbidding rent control.

Forbes Magazine in 1999 listed rent control as one of the top 10 worst economic ideas in the past 100 years.

The President’s commission on Housing found that rent control causes a reduction in the quality of the existing rental housing stock and discourages investment in new rental property.

“Dr. Anthony Downs, a leading economist and nationally recognized expert on housing policy from the Brookings Institution (not a conservative think tank), concluded in a recent report on rent controls, other than during wartime, the economic and social costs of rent control "almost always outweigh any perceived short-term benefits they provide." He also found that rent controls are both "unfair to owners of rental units and damaging to some of the very low income renters they are supposed to protect." Given this fact, reliance on rent control as a solution to the problem of housing affordability cannot be justified.” 1) A Reevaluation of Residential Rent Controls (Urban Land Institute, 1996).

- Rent control promotes a reluctance of lending institutions to lend monies to those wishing to invest in rental housing
- Rent control stifles new construction of rental housing, which may eventually meet or surpass present rental demand lowering rents
- Rent control lowers the rental property value, resulting in lower government revenues
- Rent control causes abandonment of rental properties deferred maintenance deterioration or conversion to condominiums
- Rent control is difficult and expensive to administer
- Rent control lowers the quality of housing
- Rent control drives out affordable housing
- Rent control creates a shortage of housing

Experience has proven over and over again that rent control does not work. It does not solve the problem of housing shortages and rising costs.
Alternatives to Rent Stabilization

- Government’s willingness to work to develop affordable housing:
  - Partnering with the private sector to encourage and assist in the development of affordable housing.
  - Removal of regulatory barriers to housing construction promotes housing affordability for both renters and homeowners.
- Subsidizing housing for those meeting a means tested criteria.
- Offer direct financial assistance to needy renters. This "demand-side" strategy is already in place through proven Federal and state programs.

Older people want to Age in Place

The American Association for Retired Persons (AARP) research long ago established that older people overwhelmingly prefer to remain in their own homes for as long as possible, and the current AARP Aging Indicators Study, 2005 reinforces this finding. In 2005, 89 percent of people age 50+ said they want to remain in their home for as long as possible. A higher proportion of the “oldest” age subgroup expressed a desire to remain in their homes (95%) than the proportion of the “youngest” age subgroup (84%). When respondents age 50+ where asked why they want to remain in the same home, the top responses related to features associated with home: “I can live independently” (25%); “convenient location” (23%); and “home is affordable” (23%) and “familiarity / comfortable living here / lived here a long time” (18%).

Similar to the findings about the home, the survey found that 85 percent of the people age 50+ want to remain in their local community for as long as possible. A higher proportion of the “oldest” age subgroup (95%) expressed a desire to remain in their local community than the proportion of the “youngest” age subgroup (79%). This supports the assumption that older people have strong ties in their community, and these ties strengthen as the individual’s length of local residency increases.

States and local governments play essential roles in expanding affordable housing options for older people and protecting their rights as housing purchasers. All states and the District of Columbia have housing finance agencies (HFAs) that issue tax-exempt bonds to finance mortgages for the construction of affordable single family and multi-family housing. AARP surveys indicate that older people overwhelmingly want to remain in their current homes and communities, a desire often limited by community development patterns. Strategies to expand housing choices for older people increasingly involve changes in state and local regulations and land-use policy. For instance some local areas may require a percentage of units in new developments to serve low- or moderate-income residents. Other locales may have tax set asides to fund affordable housing or may provide density bonuses to those developers who agree to provide affordable housing. Still other changes can include revising zoning and building codes to promote mixed-use development (including a variety of housing types, proximity to services and retail, development around transit, etc.); revising building and life-safety codes to accommodate assisted living; redeveloping existing infrastructure; implementing state and local planning programs to improve the physical design of communities; including the housing needs of low-income, disabled and older people in state and local.
IV. History of Rent Stabilization in Prince George's County

What Has Been Attempted In the County?

During the 1970s it appeared that rent stabilization/rent control might be the wave of the future. Numerous jurisdictions imposed rent stabilization/rent control during the inflationary years of 1969 to 1971. Prince George’s County was no exception. In 1973 the County Council, with the passage of CB 102-1973, enacted rent stabilization/rent control in Prince George’s County. The County Council reasoned that “because of the unique housing problems created in the County by the State declared moratorium on sewer connections and the relatively low vacancy ratio on apartment units, that a sellers market had been created in the County causing unreasonable increases in the rental charges which exceed the Federal Rental Guidelines which the Council finds to be a reasonable charge on a County wide basis.” The bill limited rent increases to 6% and had a sunset date of March 1, 1974. The effective date of the bill was amended and modified several times over next couple of years and permanently sunset on February 29, 1976.
V. Analysis of Existing Senior Citizen Assistance Program and Utilization

Federally assisted rental housing in the County accounts for a small percentage of housing occupied by seniors. However, of the assisted housing available, the Federal Government is the largest provider. It is especially important, when it is considered that in some measure, even when programs are deemed state or local, the original assistance to either jurisdiction comes from the Federal Government through the United States Department of Housing and Urban Development (HUD).

Two of the most well known assistance programs to provide affordable housing to families and seniors are Low Income Public Housing (LIPH), and Housing Choice Voucher (HCV), formerly known as Section 8. Of the two, public housing is one of the oldest and well-known HUD programs. The history of its creation dates back to the passage of social legislation coming out of the New Deal, also around the time of the Social Security program. The Housing Act of 1937 which established public housing is still considered the guiding principle for contractual arrangements which structure HUD’s assisted housing programs.

Public Housing

Public Housing is operated by governmental jurisdictions, usually local, but may also be at the state level. In the County, there are three Public Housing Authorities (PHA): Housing Authority of Prince George’s County, the College Park Housing Authority, and the Glenarden Housing Authority. All combined, they offer only a small percentage of rental housing in the county for either families or seniors.

Public Housing is considered to be a program of “deep subsidy” because of the level of HUD support for the program. Federal funds pay for the development or acquisition of the property and provide an on-going subsidy to fund operations. Authorities operate LIPH under a contractual arrangement with HUD; with a prescribed layer of statutory and regulatory requirements subject to monitoring and confirmatory reviews to ensure compliance. Included among those requirements is the rent structure, which limits amounts, charged to no more than 30% of gross adjusted income. After admission, incomes are recertified annually, but regardless of the Authority’s income picture, rents may not be raised beyond the 30% affordable housing range determined by HUD.

Some critics of the public housing program cite the 30% rule, (which requires reducing rents to meet income-rent ratios) as a disincentive for work, self-sufficiency and upward mobility. This is usually not applicable to the elderly, the majority of whom do not experience large fluctuations in income. For this age group, living on fixed incomes, one of the primary benefits of public housing is the safety of the rent remaining affordable throughout their tenancy, regardless of their income.

Shift from Public Housing

It is generally agreed, that in the 1980’s, during the Reagan Administration, following Congressional intent, HUD started a slow retreat from funding and producing more public housing units.
Of the various reasons cited, chief among these is the Federal Government switching its role as owners/landlords for the inventory of the nation’s affordable housing stock. The revised thinking is that it is more cost effective and efficient for private market forces to provide direct housing. The Federal Government’s role is support through purchase of services or financial incentives to promote affordable housing production.

The Housing Choice Voucher (HCV) program is considered the most economical method of providing affordable housing for low-income citizens, including seniors. It is popular because it offers eligible recipients an option for use of their housing assistance through the private market.

Unlike public housing, where HUD holds an ownership stake in the property, under HCV a subsidy is paid directly to a private owner/landlord on behalf of an income eligible tenant. The benefits to seniors are the same as in public housing as far as rents are concerned. Rents are calculated at 30% of gross income with the tenant paying 30% to the landlord. The remainder is paid monthly by HUD to the landlord in the form of Housing Assistance Payments (HAP) on behalf of the tenant.

**Free-Standing Vouchers**

Free standing vouchers are issued to the individual and are portable. A voucher holder may use it to move in any private apartment complex in the County, other local jurisdictions, or even in other parts of the Country if there is an HCV program. The landlord must agree to accept the vouchers and the unit must pass HUD physical condition standards and rents are within a certain level. This portability aspect of the program is helpful for the elderly who want to live near their families and no available senior housing facilities are nearby.

The voucher program is less helpful in high rent markets areas or those with an inadequate number of rental housing units. Some recipients in Washington, D.C. and certain other local jurisdictions with high rents are unable to take full advantage of the program because they can not find units within the Section 8 payment standards. In these instances, recipients lose housing assistance because they can’t use the vouchers.

**Project Based Vouchers**

The project based voucher is issued to the property where the owner receives Housing Assistance Payments directly from HUD on behalf of eligible tenants. In this program, housing assistance is tied to the eligible project. The tenant does not have portability rights and cannot transfer assistance. Participating landlords sign contracts usually for 20 years. After that time, they may choose to opt out by removing their property out of the program. When this happens, tenants have to move which may prove difficult for the elderly. In recent years, a number of properties in the County have not renewed contracts and assisted tenants have had to be relocated.
**State and Local Government**

State government supports affordable housing by loan underwriting, and issuance of tax-credits and tax-exempt bonds. Housing Tax Credits are a creation of the IRS code that was enacted by Congress to provide an incentive to the private market to invest in affordable rental housing. Passed through HUD to the states on a formula basis, Low Income Housing Tax Credits are granted to developers who sell them to investors. The sale of credits raises capital to finance projects which reduces the amount of money needed to borrow to finance a project. The reduced debt service through sale of the tax credits obligates the developer to offer affordable rents established by the Maryland Department of Housing and Community Development.

The income limits set by DHCD for the Washington Metro area which may be affordable in that they are less than fair market rents, will not be within the means of many seniors. Rent ranges for efficiencies and one bedroom apartments from $800 to $1000 may tend to limit participation to the more affluent.

Tax credits are competitively awarded based on the IRS Code and the state’s allocation. Properties using credits must provide for occupancy by low-moderate income families. Housing for the elderly is included in this category. The low-income project must comply with tenant income requirements, rent levels and the percentages of low-income occupancy. Twenty percent of the units must be rented to individuals with 50% or less of area median income or 40% to tenants with 60% or less of area median income.

The local government where development is located must approve the project and make some contribution that reduces development cost in some way which significantly supports the project.

If final approval is not granted by the local government, the project will not be funded, and reserved tax-credits will not be awarded.

**Tax-Exempt Bonds**

The Housing Authority issues tax-exempt bond financing to sponsors for acquisition, development or rehabilitation. Like the tax-credits, bonds are leveraged to reduce development/rehabilitation cost to the owner, lowering the cost of the project. In exchange, the developer is required to market properties and charge rents, which assist low-moderate income residents based on a percentage of Area Median Income. Housing Authority issued tax-exempt bonds which are used to help finance multi-family properties and those designated for the elderly.

The local government is required to give final approval in order for projects to receive financing.

**A. Prince George’s County Senior Apartments & Housing Programs**

There has been significant growth in senior housing over the past ten years consistent with the increase in the 60+ population. The majority of the senior housing has been developed by private investors offering low to moderately priced rental housing. It is important to note, the housing options discussed in this report do not include rental units in Active Adult Communities or Continuing Care Retirement Communities that are typically more expensive and not targeted at the population we are addressing in this report.
There are thirty-eight senior housing apartments dispersed throughout the County with over 4,575 units (see senior apartment chart). Of the apartments identified, 58% are considered low-income with rents no more than 30% of the tenants income and 42% are considered affordable with rents less than fair market value. The majority of senior apartments in Prince George’s County are privately owned. A table detailing the independent living senior apartments in Prince George’s County, the average rental costs and availability, is attached.

While the availability of low to moderate income senior housing seems to be fairly accessible in Prince George’s County, there is a great concern that as the population rapidly ages, the demand for senior citizen affordable housing will escalate dramatically increasing the wait list for affordable housing. Additionally, there is a need for increased public education and outreach to assist seniors in making wise consumer choices as they explore their housing options. For example, as discussed, there are two major types of senior housing apartments in the County. In the “affordable” housing facilities that are privately owned, the annual rent increase often exceeds the cost of living increases for those on social security and other retirement pensions. This is a major hardship for many residents. It is not unusual for the local Area Agency on Aging to recommend a senior relocate from an “affordable” senior housing facility to a low-income senior housing facility that charges no more than 30% of income for rent. This is essential in providing the senior peace of mind and avoiding displacement in the future. In addition, there is a lack of resources to support older renters who often have lower incomes than their homeowner counterparts but pay a larger percentage of their income on housing costs. However, there are four major housing programs that provide some much needed relief to renters.

- **Renter’s Tax Credit Program** is a benefit that offers property tax credit for seniors that meet certain requirements. “The plan was modeled after and designed to be similar in principle to the Homeowners Tax Credit Program, which is known to many as the Circuit Breaker Program. The concept rests on the reasoning that renters indirectly pay property taxes as part of their rent and thus should have some protection, as do homeowners.” In program year 2006 there were 611 senior households in Prince George’s County participating in this program and there are 7,567 households making less than $35,000 that are potentially eligible for the program which indicates the program is underutilized.

- **Maryland Energy Assistance Program (MEAP)** provides assistance grants to help with home heating bills. Payments are made to the fuel supplier and utility company on behalf of the client. In program year 2006-07, 2,398 households headed by seniors 60 years of age or older received benefits.

- **Electric Universal Service Program (EUSP)** provides financial assistance with electric bills. Eligible electric customers may receive help to pay current electric bills, may be able to pay past due electric bills and provide referrals to energy efficiency measures to reduce future electric bills. In program year 2006-07, 2,398 households headed by seniors 60 years of age or older received benefits.

- **Eviction Prevention Program (DSS)** this program is operated by the Department of Social Services. It is a one-time only distribution to families for the prevention of an eviction. The applicant must demonstrate that they are able to continue to make rental payments once these funds are received.
B. Non-Housing Programs

As the Task Force examines rent stabilization and the impact on current rent level on senior citizens in Prince George’s County, it is most appropriate to assess and analyze existing housing and support programs and the utilization rates which also impact affordability.

In Prince George’s County there is a wide range of services, programs, and benefits for senior citizens. Many of the services and programs are designed to assist low-income, minority, and at-risk seniors as detailed in the federal Older Americans Act and COMAR. Many of the services and programs assist older adults with the varied activities and expenses of daily living. However, there is minimal aide to assist with the high cost of rental housing. Moreover, of the limited help available it is mostly one-time assistance, which certainly does not help seniors struggling each month to pay the high cost of rent.

In addition to the programs listed above, there are other government programs that can assist with daily living expenses. These programs ease the monthly financial burden of senior citizens by providing assistance with healthcare costs, including prescription coverage and Medicare Assistance among other services. Many of the programs have an income/asset test.

Selected Income-Based Federal & State Programs that can Benefit Seniors

- **Qualified Medicare Beneficiary Program (QMB)** – Pays Medicare Part A and B premiums, co-payments, and deductibles for eligible clients.

- **Special Low-Income Medicare Beneficiary Program (SLMB)** – Similar to QMB but pays only Part B premium.

- **Supplemental Security Income (SSI)** - Is a federal income supplemental program funded by general tax revenues. It is designed to help aged, blind, and disabled people, who have little or no income; and it provides cash to meet basic needs for food, clothing, and shelter.

- **Extra Help with Medicare Part D Prescription Drug Program** – This financial assistance program is only for Medicare beneficiaries who have a Medicare D prescription drug plan. Benefits vary depending on income level; assistance may help with cost of premiums, deductibles, co-pays.

- **Food Stamps** – A federal program which supplements the food purchasing ability of low-income households through the distribution of coupons which can be used to purchase food.

- **Medical Assistance** - Is a program that pays the medical bills of people who have low income and cannot afford medical care. Medical Assistance provides three type of protection: Health insurance for low-income families, children, the elderly, and people with disabilities; Long term care for older adults and people with disabilities, and supplemental coverage for low-income Medicare beneficiaries (e.g. payment of Medicare premiums, deductible, and cost sharing).

- **State of Maryland Senior Prescription Drug Assistance Program (SPDAP)** - This program is available to anyone who has a Medicare D prescription drug plan. The Program pays up to $25 toward the premium for the chosen Medicare D prescription drug plan.
Non-Government Programs:

In addition to government programs there are a few non-profit community service organizations listed below that will offer minimal housing assistance. Typically the assistance is geared towards utility assistance and eviction prevention.

Catholic Charities
Catholic Charities, located in Forestville, provides information and referrals, a food pantry, housing advocacy, and emergency assistance with rent, mortgage and family support. Assistance is open to all Prince George’s County residents.

United Community Against Poverty (UCAP)
UCAP is a community-based organization that provides services to residents in Prince George’s County to maximize quality of life. UCAP provides services to homeless women, supportive housing to persons with disabilities, and a first-time homebuyers program. In addition, UCAP will assist with rental, mortgage, and utility assistance and other housing counseling services.

Community Ministries of Prince George’s County
Community Ministries of Prince George’s County provides services to homeless people through the warm-nights program. In addition, they will provide supportive services such as rental and utility assistance when grant funds allow.

The Faith Community
Several churches/synagogues in Prince George’s County will provide one-time assistance with rent and utilities on an as needed basis. Often the person in need does not need to be a member of the place of worship, just have a demonstrated need.

For seniors who have the responsibility of caring for grandchildren, the problem is even more critical given the fact that children are restricted from senior housing facilities at a time when monthly expenses are escalating. Progressive Life, a non-profit organization that provides quality mental health and social services targeting individuals, families and businesses in the minority community. Through a grant from the Department of Family Services and the Department of Social Services provides some support to seniors that are caring for their grandchildren.
VI. Recommendations and Report Conclusions

1. **Rent Stabilization Programs for seniors in Prince George's County is not advisable at this time**

Based on the analysis of the Task Force a rent stabilization/rent control program is not advisable at this time. Due to a number of factors including administrative costs, bureaucracy, the questionable effectiveness and underutilization of existing services we are not recommending this type of program for Prince George's County. The primary objective of providing affordable housing is often undermined as condominium conversions occur and there is a lower construction rate of multi-family housing. One other impact, depending on program design, can be the failure of building owners to make capital improvements due to the inability to recoup investment costs. The Task Force concluded that rental and other assistance programs directly for seniors are preferable to establishing a rent stabilization program.

2. **Existing Programs are Underutilized**

Existing assistance programs for lower income seniors, including those specifically for housing and utilities are largely underutilized. The Renter’s Tax Credit program, for example, has only 611 subscribers, whereas thousands more qualify. This program is open to renters as a resource to off-set rental costs. The Task Force concluded that more public awareness is needed through information campaigns by State and County agencies, as well as the non-profit community.

3. **Establish Senior Assistance Programs**

Notwithstanding existing program underutilization, the Task Force concluded that even with greater participation rates in existing programs, does not remove the need for a general assistance program in the rapidly growing housing market of Prince George’s County. The relatively small subsidies from existing programs which are State driven, will not off-set the much higher than inflation growth of rent combined with utility costs. While the focus of the Task Force was directed at rental programs, the Task Force felt that based on increasing home values, and accordant tax assessments, coupled with rapidly rising utility costs, many seniors are negatively impacted, even though they are not renters. Since it is the express desire to allow seniors to age in place, it is important to consider assistance programs that also benefit low-income homeowners. The Task Force specifically recommends establishing a senior assistance program for seniors with incomes below $35,000. The Task Force recognizes that $3 million has been set aside that could be used to support such a program.

The Task Force recommends the possible creation of a pilot project that would provide expanded rental assistance to seniors earning less than 50% of the median income. Such a program could be run locally or state-wide. Further study is necessary to determine the cost of such a program.
4. **Use Zoning Laws to Increase Affordable Senior Housing**

The Task Force recommends the creation of zoning laws to encourage the construction of senior housing units. We also encourage the use of incentives such as Washington Suburban Sanitary Commission (WSSC) front foot fees to promote the construction of additional senior units.
## Existing Rent Stabilization Programs/Comparison

<table>
<thead>
<tr>
<th>Program Title/ Legislative Name</th>
<th>DISTRICT OF COLUMBIA</th>
<th>COLLEGE PARK</th>
<th>TAKOMA PARK</th>
<th>NEW YORK</th>
<th>BERKELEY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program Description?</strong></td>
<td>District of Columbia Municipal Regulations Chapter 42 Rent, Base Rent, Rent Ceilings and Adjustments.</td>
<td>Chapter 127 (created) – Rent Stabilization</td>
<td>City of Takoma Park Rent Stabilization Process</td>
<td>The Rent Stabilization Law of 1969-- Senior Citizen Rent Increase Exemption (SCRIE)</td>
<td>Rent Stabilization and Eviction for Good Cause Ordinance (June 1980) Berkley Municipal Code Chapter 13.76</td>
</tr>
<tr>
<td><strong>Date program was implemented</strong></td>
<td>The rent control programs in the District were created to address a perceived severe housing shortage and to ensure that decent and affordable housing was available to various sectors of the population while at the same time allowing landlords a fair rate of return on their investments. Note that rent control programs in the District were designed for the general population. Currently, rental increases are annually and the rate of the increase is 3.5% +2 (total 5.5%). An exception is provided under Section 208(h)(2) of the Rental Housing Act of 1985 as amended (the “Act”) provides for smaller rental increases in rent charged based on the Consumer Price Index (CPI) for tenants who are elderly (age 62) or disabled. Therefore,</td>
<td>The College Park City Council found that there is a pattern of steadily rising rents, and a shortage of affordable well-maintained housing, and that the rate of deterioration of the existing housing stock in the city has increased in recent years. The College Park City Council further found that this situation posed a threat to the public health, safety and welfare of the citizens of the City of College Park. The program was established to stabilize and keep neighborhoods in College Park balanced. As a result, the Mayor and City Council adopted the law for the protection of the City’s stock of owner occupied housing, to ensure the availability and maintenance of affordable housing in the City, to protect the standard of living of all city residents, and finally to strengthen and stabilize the City’s neighborhoods.</td>
<td>The Rent Stabilization program for the City of Takoma Park is a program in which the landlord (who owns two or more units) can rent a unit based on the specific percentage, which can be increased yearly by the City using the Consumer Price Index (70% of CPI).</td>
<td>In NYC, rent stabilized apartments are those apartments in buildings of six or more units built between February 1, 1947 and January 1, 1974. Tenants in buildings of six or more units built before February 1, 1947 and who moved in after June 30, 1971 are also covered by rent stabilization. A third category of rent stabilized apartments covers buildings with three or more apartments constructed or extensively renovated since 1974 with special tax benefits. Generally, these buildings are stabilized only while the tax benefits continue. Many Exceptions: THERE ARE NUMEROUS EXCEPTIONS TO BOTH OF THESE GENERAL CATEGORIES. For example, if the legal rent exceeded $2,000</td>
<td></td>
</tr>
<tr>
<td><strong>DISTRICT OF COLUMBIA</strong></td>
<td><strong>COLLEGE PARK</strong></td>
<td><strong>TAKOMA PARK</strong></td>
<td><strong>NEW YORK</strong></td>
<td><strong>BERKELEY</strong></td>
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</tr>
<tr>
<td>at this time, the annual rental increase for an eligible elderly or disabled tenant can only increase by 3.5%. Note these comments do not address federally subsidized rentals or exceptions such as capital improvements.</td>
<td>Landlords are required to register their rental properties. Initial monthly rent is the fair market value rent set by HUD for the four bedroom unit, or 1% of the property’s assessed value, whichever is greater. Increases in annual rent are capped based at 100% of the CPI, applied to the greater of the HUD valuation or the 1% of appraised value. Rents existing at the time of adoption of the law are grandfathered.</td>
<td>following a vacancy the unit may be deregulated. Or, if the unit was in a building converted to a co-op it may be deregulated upon vacancy. To determine if your apartment is under rent stabilization or rent control, you must contact the New York State Division of Housing and Community Renewal</td>
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</tbody>
</table>

**Who is eligible for the program and how do they apply?**

Persons age 62 or disabled upon completion and approval of an Application for Elderly or Disabled Status.

Landlords are required to register their rental properties annually. This is only for certain types of housing: single family, duplexes, triplexes, quadroplexes

All landlords owning two or more rental units (apartments, single family houses, condominiums) in City of Takoma Park are subject to Rent Stabilization. Therefore, anyone renting an unit in which a landlord owns at least two units would qualify for Rent Stabilization.

To qualify for exemption, a tenant must be 62 years of age or older; have an annual income below a certain threshold; and be paying one-third or more of his or her income for rent (or be faced with a pending rent adjustment that would bring the rent above one-third of income). If the tenant is already paying more than one-third of income for rent, there is no rent rollback to one-third; the rent is frozen at its current level.

All renters.

**How is the program administered, funded and or monitored?**

Department of Consumer and Regulatory Affairs – Housing Regulation Administration – Rental Accomodations and Conversion Division.

Department of Public Services administers the registration requirements.

Rent Stabilization Board hears appeals by landlords and tenants under the law.

Stakeholders: College Park residents in general.

The program is monitored through the Office of Landlord-Tenant Affairs

The program is administered by requiring the landlord to complete and submit an annual rent stabilization report to the Office of Landlord-Tenant Affairs in September

From April 1, 1984, to the present, both rent control and rent stabilization have been administered by the state housing agency. DHCR is now the sole administrator of the state's rent regulation laws. The Omnibus Housing Act of 1983 required owners to register initially with DHCR the legal rents and

A Rent Stabilization Board oversees the administration and enforcement. No incentives are provided to property owners.
This report includes the unit numbers, number of bedrooms, dates tenancy began, increases and decreases in actual rents, allowable rents, and dates of increases and decreases in allowable rents. This report verifies that the landlord is complying with the Rent Stabilization, which then becomes public information.

The program is funded through the City Government...

Under the Housing and Community Development Office services for all stabilized apartments by June 30, 1984.

Owners are required to send a copy of the registration to tenants, who have 90 days to challenge the information. If a tenant challenges the rent and the challenge is upheld, DHCR may order a refund of any overcharges, plus interest, for a period of four years prior to the filing of the challenge. Owners are required to register initially all apartments within 90 days after they become subject to rent stabilization. Formerly rent controlled apartments enter the rent stabilization system upon vacancy and are then subject to initial registration.

After the initial registration, owners of rent stabilized units must file annual registration statements giving the rent for each unit and must provide tenants with a copy. Owners who do not file initial or annual statements are not eligible for rent increases. Rent controlled apartments were required to be registered in 1984, but there is no provision for annual registration.

Stakeholders are the citizens of New York and specifically seniors (tenants);
<p>| <strong>What are the fiscal impacts of the program?</strong> | <strong>Prior to August 2006, a landlord could take a rental increase every six months – up to the rental ceiling. In Aug, 06 the District passed emergency legislation abolishing rent ceilings because tenants were being negatively impacted by large rental increases (i.e. landlord choosing within his legal right) to increase the monthly rent by $300.00.) The new legislation allows for annual increases of 3.5% + “2.” Allowing the additional 2% was a compromise to appease landlords because rent ceilings were abolished.</strong> | <strong>It encourages the upkeep of property. If landlords make improvements to property the rental cap on their property can be increased, provided the Rent Stabilization Board approves the increase.</strong> | <strong>The fiscal impacts of the Rent Stabilization program in the City of Takoma Park would be considered fair for both the Landlord and the Tenant. With the new law in place as of July 2007 the Annual Rent Increase is at 2.8% annually, which was agreed upon by both Landlords and Tenants over the last few months during hearings at the City of Takoma Park. There is also a Hardship Rent Petition Program in place for Landlord to seek a Rent increase greater than the Rent Stabilization percentage, when they are encountering a hardship. In talking with Jean Kerr in the Department of Landlord Tenant Affairs, the program seems to be fiscally sound for both landlords and tenants especially the landlords who own multiple numbers of units.</strong> | <strong>A progressive, direct subsidy to some low-income tenants was built into the rent regulation system. The landlord does not pay for the subsidy. The City of New York pays for it by granting reductions in the landlord's real property tax bill. This program costs the city approximately $50 million per year in lost tax revenues. NOTE: In 1974, the State Legislature extended SCRIE eligibility to rent regulated jurisdictions in Nassau, Westchester, and Rockland Counties. Rent regulated municipalities in the so-called &quot;three counties&quot; must opt into the program, since they pay for its cost through lost tax revenues.</strong> | <strong>Lower level of investment in rental housing. No increase in the development of affordable rental housing. New construction is not happening</strong> |</p>
<table>
<thead>
<tr>
<th></th>
<th>DISTRICT OF COLUMBIA</th>
<th>COLLEGE PARK</th>
<th>TAKOMA PARK</th>
<th>NEW YORK</th>
<th>BERKELEY</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are the lessons</td>
<td>Regular review of rental housing laws to address concerns of landlords and tenant in light of the state of the housing market.</td>
<td>Due to the increased value of housing, and the short timeframe the program has been established, the City has not been able to gauge the effects of the program.</td>
<td>There is a rent stabilization program that appears to be working and is primarily there for seniors who are defined as someone that is 62 years of age or older.</td>
<td>Harmful to intended beneficiaries. Punitive rent control has added to the shortage of housing. If businesses cannot make a profit they fail. “Hoarding” leads to fewer units for rent; rent control leads to shortages and higher market rents for available units.</td>
<td>Rent control suppresses the value of the property and thus surrounding properties, resulting in less revenue to the municipality.</td>
</tr>
<tr>
<td>learned?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>About 18,000 tenants under rent control and 25,000 under rent stabilization now benefit from SCRIE.</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>----------------------------------</td>
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<td>------</td>
<td>------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>Number of Rental Units (Round 7.1 Estimates)</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>112,950</td>
<td>124,705</td>
</tr>
<tr>
<td>Number of Rental Units (Census Estimates)</td>
<td>113,427</td>
<td>n/a</td>
<td>117,489</td>
<td>114,878</td>
<td>117,000</td>
</tr>
<tr>
<td>Number of Occupied Rental Units (Census Estimates)</td>
<td>106,151</td>
<td>108,062</td>
<td>109,404</td>
<td>106,575</td>
<td>108,838</td>
</tr>
<tr>
<td>Median Gross Rents</td>
<td>$642</td>
<td>$694</td>
<td>$737</td>
<td>$979</td>
<td>$1,150</td>
</tr>
<tr>
<td>Median Contract Rents</td>
<td>$606</td>
<td>$654</td>
<td>$696</td>
<td>$903</td>
<td>$1,086</td>
</tr>
<tr>
<td>Lowest Rents</td>
<td>$524</td>
<td>$566</td>
<td>$602</td>
<td>$783</td>
<td>$939</td>
</tr>
<tr>
<td>Highest Rents</td>
<td>$712</td>
<td>$769</td>
<td>$818</td>
<td>$1,086</td>
<td>$1,276</td>
</tr>
<tr>
<td>Percent of Income Paid Toward Rent</td>
<td>26%</td>
<td>n/a</td>
<td>25%</td>
<td>29%</td>
<td>27%</td>
</tr>
</tbody>
</table>

Source: 2006 American Community Survey
Note: Figures in bold are M-NCPPC estimates
<table>
<thead>
<tr>
<th>Buildings</th>
<th>Units</th>
<th>Council District</th>
<th>Oversight</th>
<th>Wait List</th>
<th>Rental Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Attick Towers</td>
<td>108</td>
<td>3</td>
<td>Municipality</td>
<td>12-14 months</td>
<td>30% of income</td>
</tr>
<tr>
<td>2. Avondale Manor</td>
<td>88</td>
<td>2</td>
<td>Private-HUD</td>
<td>1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>3. Bowie Common’s</td>
<td>36</td>
<td>4</td>
<td>Municipality</td>
<td>1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>4. Branchwood Towers</td>
<td>180</td>
<td>9</td>
<td>Private-HUD</td>
<td>6 months-1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>5. Cheval Court</td>
<td>26</td>
<td>7</td>
<td>Private-HUD</td>
<td>2 years</td>
<td>30% of income</td>
</tr>
<tr>
<td>6. Chillum Oaks</td>
<td>49</td>
<td>2</td>
<td>Private-HUD</td>
<td>40 people</td>
<td>30% of income</td>
</tr>
<tr>
<td>7. Clinton Manor</td>
<td>111</td>
<td>9</td>
<td>Private</td>
<td>None</td>
<td>$815-$950</td>
</tr>
<tr>
<td>8. Cottage City Towers</td>
<td>100</td>
<td>5</td>
<td>County</td>
<td>1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>9. Council House</td>
<td>161</td>
<td>7</td>
<td>Private-HUD</td>
<td>1 ½-2 years</td>
<td>30% of income</td>
</tr>
<tr>
<td>10. Emerson House</td>
<td>220</td>
<td>5</td>
<td>Private-HUD</td>
<td>1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>11. Evergreen Senior Community</td>
<td>110</td>
<td>4</td>
<td>Private</td>
<td>None</td>
<td>$1,022-$1,630</td>
</tr>
<tr>
<td>12. Fort Washington Adventist</td>
<td>150</td>
<td>8</td>
<td>Private-HUD</td>
<td>25 people</td>
<td>30% of income</td>
</tr>
<tr>
<td>13. Fort. Washington Manor</td>
<td>150</td>
<td>8</td>
<td>Private</td>
<td>No waiting list</td>
<td>$835-$1020</td>
</tr>
<tr>
<td>14. Friendship Arms</td>
<td>150</td>
<td>2</td>
<td>Private-HUD</td>
<td>2-4 months</td>
<td>30% of income</td>
</tr>
<tr>
<td>15. Gateway Village</td>
<td>84</td>
<td>7</td>
<td>Private-HUD</td>
<td>10-18 months</td>
<td>30% of income</td>
</tr>
<tr>
<td>16. Greenridge House</td>
<td>100</td>
<td>4</td>
<td>Municipality</td>
<td>2-4 years</td>
<td>30% of income</td>
</tr>
<tr>
<td>17. Largo Landing Fellowship House</td>
<td>105</td>
<td>6</td>
<td>Private-HUD</td>
<td>1 ½-2 years</td>
<td>30% of income</td>
</tr>
<tr>
<td>18. Laurel Lakes</td>
<td>125</td>
<td>1</td>
<td>Private</td>
<td>None</td>
<td>$810-$1,010</td>
</tr>
<tr>
<td>19. Manor Apartments</td>
<td>62</td>
<td>2</td>
<td>Private-HUD</td>
<td>1 ½ years</td>
<td>30% of income</td>
</tr>
<tr>
<td>20. Manor at Victoria Park</td>
<td>148</td>
<td>8</td>
<td>Private</td>
<td>6 months</td>
<td>$725-$920.</td>
</tr>
<tr>
<td>21. Marlborough Towers</td>
<td>33</td>
<td>7</td>
<td>County</td>
<td>1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>22. Marwood Senior Apartments</td>
<td>155</td>
<td>9</td>
<td>Private</td>
<td>None</td>
<td>$965-$1,118</td>
</tr>
<tr>
<td>23. Mrs. Philippines Home</td>
<td>74</td>
<td>8</td>
<td>Private-HUD</td>
<td>6 months-1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>24. Owens Road</td>
<td>122</td>
<td>8</td>
<td>County</td>
<td>1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>25. Parkview at Bladensburg</td>
<td>103</td>
<td>5</td>
<td>Private</td>
<td>None</td>
<td>$676</td>
</tr>
<tr>
<td>26. Parkview at Laurel</td>
<td>257</td>
<td>1</td>
<td>Private</td>
<td>None</td>
<td>$729. &amp; UP</td>
</tr>
<tr>
<td>27. Pin Oaks Village</td>
<td>220</td>
<td>4</td>
<td>Private</td>
<td>None</td>
<td>$900-$1,120</td>
</tr>
<tr>
<td>28. Rainier Manor</td>
<td>104</td>
<td>2</td>
<td>Private</td>
<td>None</td>
<td>$875-$1,060</td>
</tr>
<tr>
<td>29. Rollingcrest Commons</td>
<td>140</td>
<td>3</td>
<td>Private</td>
<td>None</td>
<td>$935-$1,150</td>
</tr>
<tr>
<td>30. Rollingcrest Village</td>
<td>40</td>
<td>2</td>
<td>County</td>
<td>1 year</td>
<td>30% of income</td>
</tr>
<tr>
<td>31. Selborne House of Laurel</td>
<td>126</td>
<td>1</td>
<td>Private</td>
<td>None</td>
<td>$770-$834</td>
</tr>
<tr>
<td>32. Spellman House</td>
<td>140</td>
<td>3</td>
<td>Private-HUD</td>
<td>3-6 months</td>
<td>30% of income</td>
</tr>
<tr>
<td>33. St. Paul Senior Living</td>
<td>223</td>
<td>7</td>
<td>Private</td>
<td>None</td>
<td>$775-$920</td>
</tr>
<tr>
<td>34. Trinity Terrace</td>
<td>71</td>
<td>8</td>
<td>Private-HUD</td>
<td>3 years</td>
<td>30% of income</td>
</tr>
<tr>
<td>35. Victory House of Palmer Park</td>
<td>69</td>
<td>5</td>
<td>Private-HUD</td>
<td>Not accepting app</td>
<td>30% of income</td>
</tr>
<tr>
<td>36. Vista at Lake Largo</td>
<td>110</td>
<td>6</td>
<td>Private</td>
<td>None</td>
<td>$860-$1,025</td>
</tr>
<tr>
<td>37. Windsor Crossing</td>
<td>125</td>
<td>7</td>
<td>Private</td>
<td>None</td>
<td>$850-$1,025</td>
</tr>
<tr>
<td>38. Woodside Village</td>
<td>200</td>
<td>8</td>
<td>Private</td>
<td>None</td>
<td>$750-$820</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4575</strong></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Blue – County Owned – 295 Total Units
Red- Low Income – 1873 Total Units (Pay 30% of income)
Green – Below Market Rate – 2407 (Income criteria – 1 person up to $39,720; 2 people up to $45,360)