

13. HOUSING ELEMENT

INTRODUCTION

House Bill 1045 (2019) requires all Maryland jurisdictions to have a Housing Element included in their Comprehensive Plans. On the heels of that requirement in 2021, House Bill 90 requires that local jurisdictions have a duty to affirmatively further fair housing. The Maryland Department of Planning (MDP) has developed a set of Models & Guidelines to assist communities in creating this chapter and in addressing House Bill 1045. They have also created a [webpage](#) to help guide communities through the technical aspects of the housing element.

Housing planning for these purposes looks more directly at affordable housing planning, where the Municipal Growth Element provides for locating the most ideal locations for future residential land uses. The entire plan shares many common threads and should overlap. For instance, the analysis to determine the most appropriate locations for future growth have a lot of commonalities in providing the best location for housing where costs can be kept to a minimum, such as the availability of transit services and infrastructure.

Affordable housing can come with a stigma that goes along with housing projects and the problems concentrated poverty can cause in a community. For purposes of this chapter, the City will focus on ways to enhance housing for low- to moderate-income (LMI) households. The generally accepted definition for housing affordability is maintaining housing costs below 30% of a household's gross income. LMI includes all households making between 60% and 120% of the area median income (AMI). AMI is defined as the midpoint of Harford County's income distribution for purposes of this section. With these affordability and income parameters in mind, the following sections will utilize MDP's Models & Guidelines for affordable housing to help examine the City's affordable housing needs.

"Inclusivity for ALL classes of people and buildings. A mix of eclectic buildings and people should be maintained to encourage a vibrant connected community while embracing that small town feel"

- Comprehensive Plan 2022 Story Map Survey Response

HOUSING VISION

While MDPs 12 Planning Visions are interwoven throughout this document, the City of Havre de Grace also needs to create its own housing vision. The City has examined the *Housing Visioning Self-Assessment* provided as part of the MDP's *Housing Models & Guidelines*. The housing vision also examines the City's own public input process as part of the *Envision Havre de Grace* public survey discussed earlier in the Comprehensive Plan. All future housing development in Havre de Grace should involve the following:

- Housing types available for people of all needs and incomes;
- Balance the development of owner-occupied and renter-occupied housing to maintain current levels;
- Focus on maintaining naturally occurring affordable housing;
 - Continue to enforce the City's Property Maintenance Code;
 - Work toward preventing demolition of housing stock in the City's Old Town, where feasible;
 - Enhance alternative modes of transportation, both pedestrian and bike trails;

- Encourage affordable housing development near transit areas;
- Provide design guidelines for new affordable housing to ensure new development fits into the character of the existing neighborhood.

Havre de Grace offers a mix of housing types with a range of affordability. Recent projects, such as Ivy Hills, provide rental homes that are considered affordable for families requiring 1, 2, or 3 bedroom options. The Village at Blenheim Run serves a range of very low-income to moderate-income residents, and the large development of Greenway Farm provides market-rate townhomes for sale. Home renovations and in-fill in the Old Town area is ongoing and a mix of housing choices are available due to the traditional nature of older, historic areas of the City. The City also has a large gated community, The Residences of Bulle Rock, providing luxury homes of varying housing types – single family, villas, townhouses and condominiums. This is just to paint a picture of the housing variety that exists here within the City of Havre de Grace.

HOUSING DATA

For this section the City of Havre de Grace combined data from MDP's [Housing Mapping and Data Dashboard](#) (HMDD) with U.S. Census and American Community Survey data to provide a big picture view of housing in Havre de Grace. The following is a snapshot of important data points that will lead the affordable housing discussion throughout this chapter.

Local level data for small municipalities are often not available and has a large sample error when estimated. For instance, Harford County median household income sits at \$121,700, while 2022 Census data for the City of Havre de Grace show its median household income at \$95,025. The difference in median household income shifts due to the variables and data being examined to determine housing affordability. Since reliable local data are not widely available, utilizing County data across the board allows us to perform an apples-to-apples comparison of data geographically closest to the City of Havre de Grace. The assumption for the following section is that the trends occurring in the County as a whole are similar to those occurring in the City. To that end, the data in this section are not being used to illustrate exactly what is happening in Havre de Grace. The following sections will provide some insight on issues occurring in the City based on overall trends in Harford County.

HOUSING BURDEN

As a standard, housing affordability is defined as housing costs that are at 30% or below a household's gross income. In order to examine available housing stock for low- to moderate-income households, it is important to examine Area Median Income (AMI). Table 1 below shows the Area Median Income for Harford County.

From there, workforce housing can be defined for homeownership and rental housing. The range of 60% - 120% of AMI is considered to be workforce housing for owner-occupied units. This scales lower to 50% - 100% for rental units. Table 2 provides the affordability levels for the AMI ranges. These data are taken straight from the Maryland Department of Planning Housing Dashboard expressing the range of affordability by income range or, in the case of Low Income, the maximum (i.e. ceiling) for monthly housing costs.

Table 1 - 2023 AMI for Harford County: \$121,700

HB 1045 Household Income Levels/Ranges

Workforce Ownership Range (60% - 120% AMI): \$73,020 - \$146,040

Workforce Rental Range (50% - 100% AMI): \$60,850 - \$121,700

Low Income (< 60% AMI): \$73,020

Very Low Income (<50% AMI): \$60,850

Source: [Maryland Department of Planning Housing Dashboard](#)

Table 2- Affordable Homeowner/Rental Monthly Payments (Based on 30% of Household Income)

Workforce Ownership Range: \$1,765 - \$3,529

Workforce Rental Range: \$1,471 - \$2,941

Low Income: \$1,765

Source: [Maryland Department of Planning Housing Dashboard](#)

WORKFORCE HOUSING PROFILE

Approximately 29% of households in the County are within the workforce housing income range, with an additional 35% of households being considered low-income or below. Based on the 6,093 households in the City, it can be extrapolated that this section will focus on future policies and programs for approximately 3,900 households or 9,600 residents.

HOMEOWNERSHIP AFFORDABILITY

Selected Monthly Owner Costs (SMOC) with mortgage are provided in Exhibit 1 below. SMOC data do not indicate the income of households at the different cost ranges. It is possible that many households that have incomes greater than 120% AMI have lower costs. These data are taken at face value and no additional assumptions are discussed except in relation to homeownership housing burden.

Exhibit 1 – Harford County Selected Monthly Owner Costs (SMOC) with mortgage

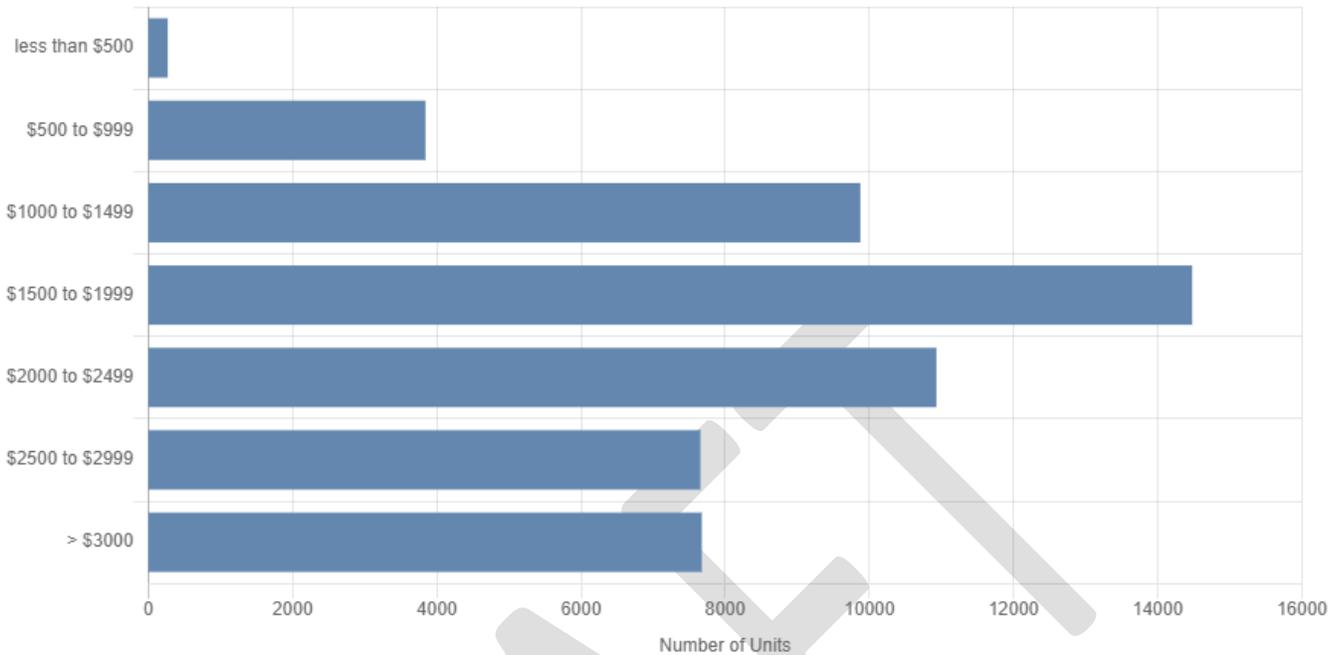
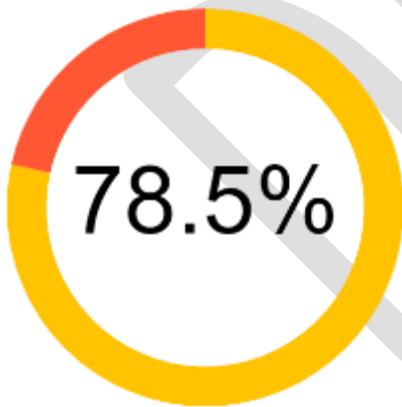


Exhibit 1 above indicates monthly owner costs for owner-occupied households. Approximately 39% of owner-occupied households pay below the monthly low-income affordability cost threshold of \$1,765. 54% of households pay within the workforce housing affordability range and 7% pay costs in the high-end range. With 64% of County residents being within workforce income range or lower, 93% of residents’ costs are at or below the 30% burden-level of 120% AMI.



78.5% of owner-occupied households pay less than 30% of their monthly gross income. Conversely, 21.5% of households are burdened. This coincides with the 7% of households indicated above that have monthly costs within the workforce housing income range.

Exhibit 2 - Homeownership <30% Burden Rate – Harford County

RENTAL AFFORDABILITY

Exhibit 3 below shows the gross rent of occupied units. 59% of gross rents are at or below the low-income range, with an additional 39% of gross rent rates lying in the workforce household income range. Again, the incomes of households within the different ranges are not indicated. Even though the overall rents appear to be reasonable, gross rent data are not equated with the income of households occupying rental homes in any of the cost ranges.

Exhibit 3 – Harford County Gross Rent of Occupied Units

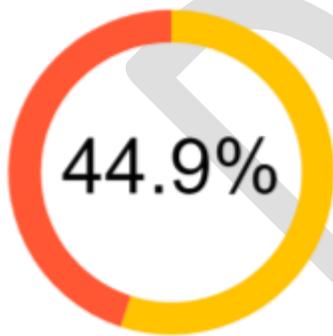
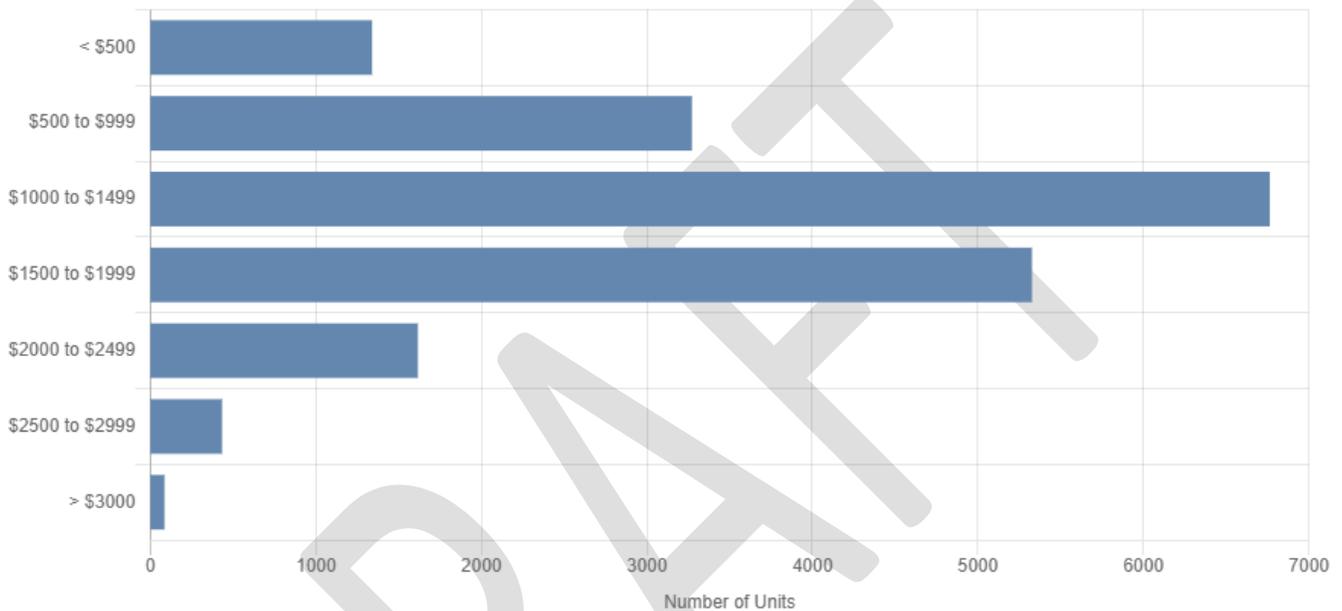
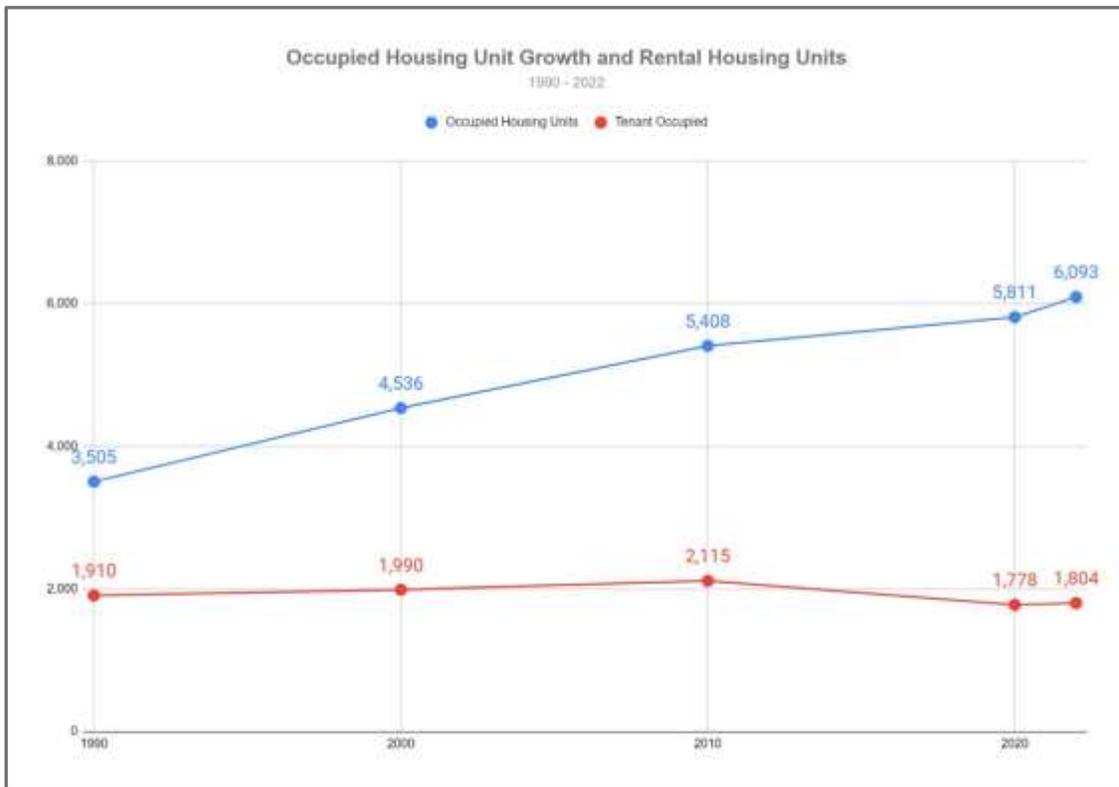


Exhibit 4 indicates 44.9% of people renting in the City of Havre de Grace are burdened. This is likely due to the most vulnerable residents of the City being renters. There also appears to be a shortage in the number of rental units available in the City. This leads to people of all incomes competing for a scarce resource.

Exhibit 4 – Rental Costs at <30% Burden Rate – Havre de Grace

Exhibit 5 below shows the number of rental units available in the City compared to the overall housing stock. While the City has strived to increase the owner-occupied housing stock and create a more balanced ownership-to-rental ratio, the overall rental housing stock has decreased over the past 30 years. There has been a net decrease in rental housing from 1990 to 2020 of 106 units. As the population of the City has increased, the rental housing stock has declined. The City needs to address strategies to increase its housing stock, especially for residents earning workforce incomes.

Exhibit 5 – Total Occupied Housing Unit Growth vs. Total Rental Housing Units



Please note: the first 2 data points are from decennial Census whereas the last 3 data points are from the ACS.

HOUSING RESOURCES

LOCAL AFFORDABLE HOUSING PARTNERSHIPS

Currently, several multifamily housing complexes exist -- some limited to low-income seniors, such as The Graw and Nancy Rase Corner House – and others are intended for families with or without children. The Graw is a HUD-sponsored senior living facility consisting of one-bedroom units where residents pay no more than 30% of their gross income for rent. A new affordable neighborhood, the Villages at Blenheim Run, is under development with the first building completed and now available for rental occupancy.

The completed complex of townhomes at Ivy Hills were established within the past 10 years as affordable living with 1, 2, and 3 bedrooms. For this neighborhood, City code enforcement staff work directly with the supervisor and tenants to ensure there is safe and affordable housing meeting the City's livability and property maintenance standards.

The City works closely with the Havre de Grace Housing Authority operating Somerset Manor, which is the only public housing facility within Harford County. The Housing Authority was established in the 1970s to provide affordable housing for low- to moderate income families in Harford County. The complex consists of 50 townhomes and 10 elderly/disabled townhomes and has offered a range of programs for low income residents, persons who are homeless, those that may be disabled, the elderly, and families with children according to their site information.



The first building of the Village at Blenheim Run opened for occupancy in 2023.

The City also works closely with the local branch of *Habitat for Humanity (H4H) Susquehanna* in waiving permit fees and property taxes, and providing surplus property for the development of affordable housing. Havre de Grace is also

trying to establish a better relationship with H4H and other similar groups to provide home repairs for residents that cannot afford needed repairs to their homes. In the past 10 years, the City has approved 12 new homes constructed or improved by H4H and donated 3 lots in the Bradford Green neighborhood to the organization.

The City has worked hard to develop public-private partnerships to develop affordable housing in appropriate locations. In 2019, the City adopted Ordinance 1026 to develop the Commercial Corridor Mixed-Use (CCMU) development provisions. The goal of the zoning changes were to encourage mixed-use residential development along US 40 and MD 7 public transit corridors. This led to the development the Village of Blenheim Run apartments, which will be a 111-unit affordable housing project when it is completed, with nearby commercial uses to provide jobs and services for residents as well as access to transit. The City looks to continue those partnerships overtime as resources become available.

Senior and Affordable Housing in Havre de Grace		
<i>Source: City of Havre de Grace - Department of Planning (2023)</i>		
NAME	ACRES	TOTAL UNITS
Low Income-Senior Housing		
St. Johns Towers	0.47	56
St. Johns Commons	0.69	40
Nancy Rase Corner House	0.50	20
The Graw	1.24	66
Affordable Housing		
Village at Blenheim Run	4.32	111
Ivy Hills	3.32	37
Public Housing		
Somerset Manor (HdG Housing Authority)	7.00	60

Below is a list of affordable, very-low, and low to moderate income housing and resources:

- Ivy Hills; <https://www.ivyhillscommunity.com/>
- Somerset Manor, Havre de Grace Housing Authority (no website)
- Village at Blenheim Run working in coordination with Harford Community Action Agency; <http://greenstreethousing.com/portfolio/village-at-blenheim-run/>
- Low Income housing for seniors, potentially with special needs: (most have no websites)
 - The Graw
 - St. Johns Towers
 - St. Johns Commons
 - Nancy Rase Corner House; <https://cornerhouseapartments.com/>
- Habitat for Humanity Susquehanna, <https://habitatsusq.org/>
- Harford Community Action Agency (for financial hardship); <https://harfordcaa.org/>

HOUSING OPPORTUNITIES TO CONSIDER

Examined programs suggested in [MDP's Housing Element Models & Guidelines](#) are included in this link. The City will review these programs when implementing the policies outlined throughout the Comprehensive Plan.

LOCAL DATA AND INPUT

HOUSING REGULATIONS AND IMPLEMENTATION

Based on MDPs *Housing Regulations and Implementation* self-assessment, the following is a review of the City's policies and initiatives. Where there is a potential area that should be examined for improvement, those areas are identified in the Housing Improvement Areas section below.

ZONING AND DEVELOPMENT REGULATIONS

Beyond the **CCMU development** regulations described above, the City does provide for multi-family housing. Currently, this is limited to the RB and R2 zoning districts as a conditional use. The RO zoning district is currently being studied as a location to allow multi-family housing for senior citizens. This would be part of a larger initiative to encourage aging-in-place design. In 2003, the City developed a Planned Adult Communities (PAC) ordinance which is typical of a traditional Planned Unit Development ordinance. For projects 600 acres or larger, the goal was to provide flexibility in housing types for families without children. The ordinance did not go far enough in restricting the age of groups or in requiring a mix of housing types. This has led to the Bulle Rock community needing to adapt the planned/built environment by allowing families of all ages to live within the community. Future aging-in-place and senior housing development regulations should focus on stronger age restrictions and required housing mix to provide options for all incomes.

The City allows **Accessory Dwelling Units (ADUs)** throughout several residential zoning districts in the City. In 2022, the Mayor and Council passed several requirements for ADUs which limit their size and scale and also

require the owner of the property to live on the premises. All ADUs also require conditional use approval for all zoning districts. The City's Department of Planning has been working with the Maryland Department of Planning in providing information and support for the [Accessory Dwelling Unit Policy Task Force](#). While the results of the task force will likely encourage municipalities to reduce restrictions on ADUs, Havre de Grace recently changed these laws to have ADUs fit into the character of the community and Task Force recommendations will lead to few, if any, changes to the ADU regulations.

Infill housing and naturally occurring affordable housing are important to the City's needs. In 2023, the City passed Ordinance 1111, which recognizes that infill development regulations should be relaxed on irregular lots as long as new construction is similar to housing in the rest of the neighborhood. This flexibility in the zoning code is vital in allowing for continued traditional development in the City that has occurred since its existence.

The City is also in the process of studying the RO zoning district and redevelopment in that neighborhood with the closing of UM Harford Memorial Hospital in February 2024. As part of that review, the City is exploring making future development more predictable, developing a form-based code, constructing a bonus density scheme, and streamlining redevelopment. Upon adoption of the Comprehensive Plan, the City will conduct a Comprehensive Rezoning process that will also examine these issues. The hope is the RO changes are a pilot study of what can be possible elsewhere in the City.

Potential areas for policy review include parking regulations, Capital Cost Recovery Fees in infill areas, and the nexus of economic development, transportation and housing are discussed below.

PARKING

The City requires three off-street parking spaces for all new residential development and one additional off-street parking space for new ADUs. There is an area of downtown where parking is relaxed, but only for three or less residential units. When four or more units are being proposed, three parking spaces are required for each unit. By industry standards, the residential parking requirements are extremely overbearing. However, residents and businesses consistently discuss parking availability as being a major issue. The City procured a parking study which found that the number of off-street parking spaces downtown was adequate, but long-term parking was an issue. The assumption is that business owners, employees and residents have become accustomed to parking directly in front of their workplace/residence. The stringent parking requirements stymie increased density for redevelopment. A solution needs to be found that ensures parking is available for employees, residents and visitors, but that is relaxed enough to allow for increased densities, where appropriate.

CAPITAL COST RECOVERY FEES AND OTHER IMPACT FEES

A major obstacle for all new residential development is the payment of Capital Cost Recovery Fees (CCRF). As of the approval of this Comprehensive Plan, the fee for water and sewer CCRF is a combined \$18,500. Like many communities, Havre de Grace has aging and increasingly stressed infrastructure. New development further exacerbates these issues and funding is required to make sure the water and sewer systems are adequate. The City could still examine these and other fees and see under what scenarios it may make sense to provide some impact fee relief.

The City has a history of developing property tax incentive programs. Former military members and H4H have received tax abatements. The City has also developed a tax abatement program in the RO zoning district to encourage returning office space back into dwellings. While ignoring the City's infrastructure needs is not an option, finding creative ways to encourage location-appropriate, higher density residential development should be sought after.

ECONOMIC DEVELOPMENT, TRANSPORTATION, AND HOUSING

The City has recognized the important link between available transit options, availability of jobs and affordable housing. In December 2019, the City adopted the Commercial Corridor Mixed-Use provisions to address these important links. The purposes of the enhanced district provisions are to provide opportunities for developments to mix multi-family residential uses with retail trade, service and institutional uses, with an emphasis on creativity, quality design, and in close proximity to mass transit within the C/Commercial District. MDP has included these revisions in the "Best Practices" section of the *Housing Element Models & Guidelines*. The result is the construction of The Village at Blenheim Run apartments, a very-low to moderate-income housing project on US 40. The 111-unit development will include some strip commercial uses along the Harford County LINK public transit route. The City will utilize this opportunity for CCMU development in the future, where appropriate along US 40.

The Comprehensive Plan also utilizes strategies in the [Placing Jobs Models & Guidelines](#) throughout the document. The Economic Development and Tourism chapter provides an economic profile for the City utilizing Harford County data. This information is used to help create future initiatives for continuing to look at housing as a larger strategy with economic development initiatives and public transit availability.

HOMELESSNESS ASSISTANCE

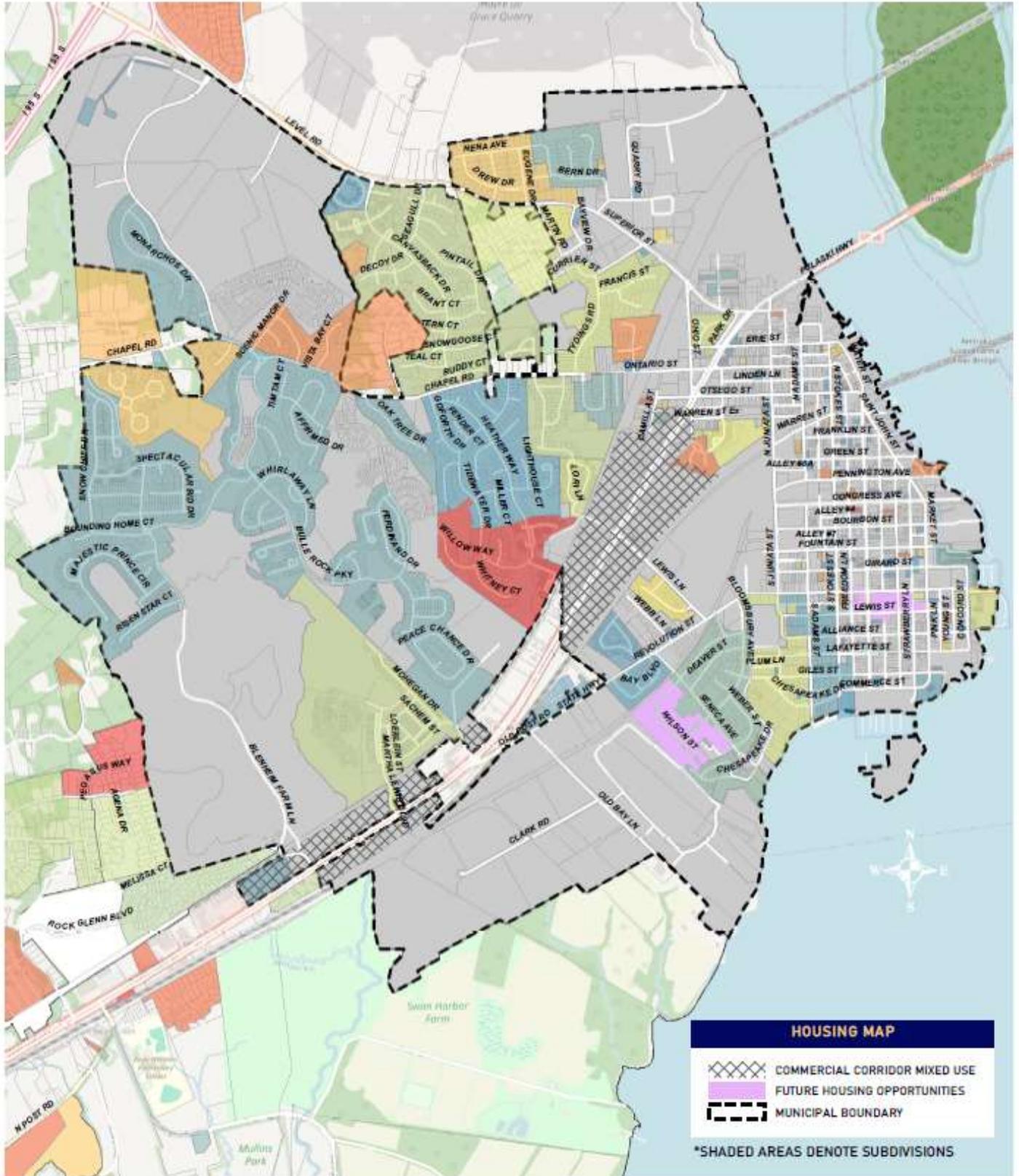
The City of Havre de Grace has begun examining its policies for homeless people in the community and how to provide better resources. Working with Harford County Action Agency, the City found that there are gaps in service from the time someone becomes homeless to the time they can get transportation to resources. The City is looking to close that gap by purchasing gift cards for ride shares, public transit and hotel vouchers. This will help provide temporary housing and get people with housing needs to available resources. The City may consider partnering with local agencies to expand services available in the City to help further close any gaps in service.

AVAILABLE LAND FOR WORKFORCE HOUSING

There are three areas within the City where workforce housing could be appropriate:

1. The former UM Harford Memorial Hospital site and surrounding area (RO Zoning District);
2. The former Tranquility Homes site;
3. Areas along US 40, near public transit and services, as part of the CCMU district

For areas 1 and 2 above, changes to the existing zoning district to require increased densities will increase supply. The draft changes to the RO zoning district are proposing a mix of single-family homes on smaller lots, townhouses



and the potential for age-restricted condominiums for the area’s growing senior population. This mix of housing will provide the opportunity for homes to be available in the workforce housing range.

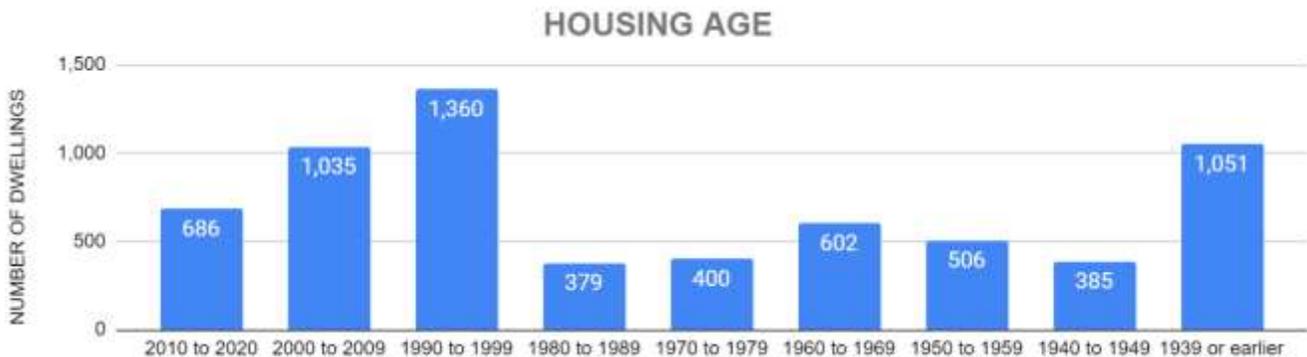
Similar zoning changes should be considered for the former Tranquility Homes site. Since this was previously the site of a low-income housing neighborhood, the City should consider density bonuses as part of a voluntary inclusionary zoning provision. The neighborhood is setup for higher density development and could benefit from a new, higher density, mixed-income housing development in the future.

Lastly, the City should continue to foster the opportunity for workforce housing and multi-family development along the US 40 corridor. The City’s recent changes to allow residential along this corridor was listed as a “Best Practices” by the Maryland Department of Planning in 2019. If possible, portions of this code section should be incorporated into other zoning districts, where appropriate.

CURRENT HOUSING CONDITIONS

48.1% of the homes in the City were built after 1990, indicating homes recently constructed are likely in better condition. The City also has a 16.5% of homes built prior to 1939, and approximately 42% of homes constructed prior to 1973. Exhibit 6 below provides information on the years housing was constructed throughout the City.

Exhibit 6 – Age of Housing Stock



In order to make sure historic and recently built homes are maintained, the City strictly enforces its property maintenance code under [Chapter 31](#) of the City Code. **More historic-based** regulations could be beneficial to ensure better housing conditions and preserving properties that contribute to the history of Havre de Grace. This includes greater restrictions on when demolition occurs in the City’s National Register Historic District.

ADDITIONAL ASSETS AND OPPORTUNITIES

Many of the assets and opportunities for the development of workforce housing are discussed throughout the Housing Element. One area that was not captured was addressing the existing affordable housing stock in the City. Most of this housing stock exists in Revitalization Areas 5 and 6 as identified in the Sustainable Communities Element. A small area plan is needed for the Revolution Street Gateway Corridor and Revolution Street

Communities that focuses on increasing the quality of the housing stock in the area, maintaining jobs and services available, while limiting the pressures of gentrification from redevelopment.

ADDITIONAL DATA

MDP provides suggestions of additional data to examine in the *Common Practices* section of the Housing Element's Models & Guidelines. Those items are provided in the Housing Element: Data and Analysis section under Supporting Resources located at the back of this plan. The data and information were used in developing housing strategies and the answering the self-assessments. It includes more specific data relevant to Havre de Grace and can be used for further understanding of the housing dynamic within the City, with information that is not included in MDP's *Housing Mapping and Data Dashboard* that was used within this Housing Element chapter.

HOUSING SELF-ASSESSMENTS

As part of this chapter, the City examined MDPs *Housing Analysis and Policy* and *Housing Implementation and Regulations* Self-Assessments. The items discussed in the self-assessments are provided throughout this Housing Element and the following other sections:

- Municipal Growth Element
- Land Use: A Whole City Plan
- Economic Development and Tourism
- Housing Element: Data and Analysis, Supporting Resources

CONSISTENCY WITH OTHER PLANS

MARYLAND DHCD CONSOLIDATED PLAN

The Maryland Department of Housing and Community Development (DHCD) adopted the [2020 – 2025 Consolidated Plan](#)—a planning tool required by the U.S. Housing and Urban Development (HUD) that guides the use of funding. DHCD has also issued an accompanying [Annual Action Plan](#) for State Fiscal Year 2024. Most of the programs under DHCD are administered at the state or county level. However, the City of Havre de Grace will be seeking a Community Development Block Grant separate from Harford County allotted funds beginning in Fiscal Year 2025. This will allow the City more flexibility in the capital projects it would like to pursue with this program.

The City's Housing Element and visions section reflects the goals and objectives of the Consolidated Plan. The City will look to implement strategies that allow utilization of Federal and State programs, such as development of the zoning regulations that allow the use of CDBG and HOME funds that address housing issues.

HARFORD/NEXT

The City has reviewed [2016 HarfordNEXT: A Master Plan for the Next Generation](#) in authoring the Comprehensive Plan. Havre de Grace shares many of the goals and objectives stated in the County's future growth plan. This includes developing ageing-in-place development opportunities, preserving historic properties and growing with a purpose. Many of the strategies the City has for promoting workforce housing and developing a variety of housing types parallel Harford County's growth efforts. The City will continue to relate to *HarfordNEXT* as it implements the policies of this plan.

HAVRE DE GRACE SUSTAINABLE COMMUNITIES PLAN

In 2022, the Maryland Department of Housing and Community Development (DHCD) renewed the City's designation as a Sustainable Community. The City will maintain that designation through the 2027. In the Sustainable Communities application, the City and DHCD examine several housing issues, goals and objectives. Those items are shown in Exhibit 7 below.

Exhibit 7 – Excerpt from the Sustainable Community application

HOUSING: Describes projects involving the homes in which people in your community live and which make it easier for them to find and stay in a place to call home.

This category includes projects focusing on (but not limited to): affordability; increasing homeownership; increasing rental housing; diversifying the kinds of housing available; improving housing conditions (interior or exterior); housing programs; aging in place; preventing foreclosures; and reducing residential vacancies.

Three areas for improvement that were determined in the Sustainable Communities plan are: 1) the need for the City to support programs that increase the stock of affordable housing; 2) supporting residents experiencing homelessness or threatened by eviction, and; 3) encouraging access to homeownership counseling services. The City should continue to address these items in its future housing policies.

HOUSING IMPROVEMENT AREAS AND IMPLEMENTATION STRATEGIES

City policies affecting affordable housing should focus on the following areas:

- Reach out to Harford and Cecil Counties, as well as Perryville, Aberdeen and Bel Air in order to strengthen the regional housing perspective;
- Examine the potential and opportunities for local policies to encourage affordable housing development. This could include subsidies or changes to local development policies;
- Review policies for senior residents and ageing-in-place;
- Develop policies for reducing off-street parking requirements, including fee-in-lieu, to encourage higher density infill development;
- Look to reduce housing burdens by reducing costs in other areas, such as providing alternative transportation methods to decrease car dependency and encouraging economic development opportunities near residential areas;

- Find funds for the development of a small area plan examining the Revolution Street Gateway Corridor and the Revolution Street Communities;
- Continue to encourage infill development to provide more naturally occurring affordable housing;
- Allow for subsidized housing in appropriate places where transit and other needs can be met;
- Examine zoning and development regulations to allow for higher density development and design to fit into the fabric of surrounding neighborhoods;
- Strengthen the demolition guidelines in Old Town to help maintain the City's reoccurring affordable housing stock;
- When implementing the policies of this plan, refer to the other plans discussed throughout that document in order to align successful strategies;
- Work with the Police Department, Code Enforcement and County agencies to develop protocols for assisting people experiencing homelessness, with a goal to provide services and resources prior to losing their home.

FAIR HOUSING

The City of Havre de Grace recognizes the Federal Fair Housing Act and Section 20-702 of the Annotated Code of Maryland. Recently, the City participated in a survey with the Maryland Department of Housing and Community Development to help strengthen local fair housing initiatives. The City has the following fair housing goals:

- If staff becomes aware of a potential fair housing issue, they should report it to an appropriate agency;
- Work with outside agencies to assist residents where housing discrimination might have occurred, such as [Economic Action MD](#);
- Provide educational and outreach information on Fair Housing and be more involved in April Fair Housing month and similar initiatives.