

FALL 2023

The State of Affordable Housing in Brunswick, MD

STUDENTS

Kaya-Nadine Desiree Edmondson-Deigh, Erin Renee Lehman, Will Anderson

UNDER THE SUPERVISION OF

Professor Shanna Pearson-Merkowitz

COURSE

PLCY734: Foundations of Social Policy

PALS

An initiative of the National Center for Smart Growth
Kathryn Howell, NCSG Executive Director
Kim Fisher, PALS Director



Partnership for
Action Learning
in Sustainability



Table of Contents

Executive Summary	1
Introduction	3
Methods	5
Problem Definition	6
Who Needs Affordable Housing in Brunswick?	6
Defining “Affordable Housing” in Brunswick	8
Needs Assessment	9
What is Needed?	9
How Many New Units Should be Income-based and at What Income Levels?	9
What is Currently Available?	10
Rentals	10
Purchasing Homes	12
Rent-assisted Housing	14
What is Currently Being Done?	14
Needs Conclusion	14
Inclusionary Zoning	15
Inclusionary Zoning Practices	15
Inclusionary Zoning in Rural Areas	17
Inclusionary Zoning in Maryland	18
Inclusionary Zoning Recommendations	19
Mixed-Income Housing	21
Allocation	22
Site Size, Housing Type, and Density	24
Proximity	24
Duration and Maintaining Intended Allocation Mix	25
Rental vs. Ownership	25
Attractiveness	26
Is Mixed-Income Housing Right for Brunswick?	27

Funding for Affordable Housing	28
State and Federal Affordable Housing Programs	29
Community Development Block Grants	29
Community Legacy Program	29
Multifamily Bond Program	30
Notice of Funding Opportunities	30
Programs for Affordable Senior Housing	31
Support of Nonprofit Organizations	31
Community Development Corporations	31
Other Nonprofit Organizations	32
Summary Conclusion	34
References	36

Executive Summary

Brunswick is a rapidly growing city in rural Maryland that needs an affordable housing stock to keep up with its population growth. We examine if and how an Inclusionary Zoning program in the city could be used to create affordable housing units and how it would assist the city in its goal of a more integrated community. We will evaluate if an Inclusionary Zoning program would be appropriate, and we make specific recommendations for city policy.

Mixed-income housing is one potential tool to provide affordable housing options to Brunswick residents. Several key factors in planning mixed income housing are evaluated, including the allocation of units to different income levels, proximity among income levels, density and housing type, tenure, and duration. Finally, we discuss why mixed income housing is right for Brunswick, and how planners can make it attractive to both subsidized and market rate occupants.

Subsequently, we discuss state and federal opportunities for affordable housing, such as Community Development Block Grants and active grant opportunities through the Notice of Funding Opportunities. We highlight a federal program that provides funding for affordable senior housing. We also discuss how the support of nonprofit organizations is beneficial to this process. Finally, we end with final recommendations for Brunswick.

INTRODUCTION

Brunswick, Maryland calls itself a big town and a small city. Nestled along the Potomac River, Brunswick residents enjoy proximity to DC and can take advantage of the seclusion and beauty surrounding the area (City of Brunswick, Maryland, 2022). However, Brunswick, like rural areas more generally, is struggling to provide affordable housing to its residents (HUD, 2022; Siegler, 2018). Nationally, there have been several causes for this issue. People are opting to “age in place” more frequently, meaning fewer homes are on the market (Siegler, 2018), and residents often neglect to update or renovate their properties before moving, leaving a burden for buyers, who must commit to costly repairs and lengthy renovations (Siegler, 2018). The available housing in many communities is in desperate need of repair.

Brunswick is no exception. Housing is outdated, large, and not a viable option for low- to middle-income residents, single renters, etc. (National Low-Income Housing Coalition, 2021). Rural communities tend to struggle with high rates of generational poverty, addiction, and other conditions that impede social mobility, making housing affordability of particular importance to the population (National Low Income Housing Coalition, 2021).

During COVID-19 and the months following, people left city residences and moved to the suburbs and small towns off the beaten path, buying the available housing in many rural areas and raising property values (USA Today, 2020). Many career city-dwellers opt to retire in this small city to escape the nuisances of city living. These people often have ample resources to upgrade their properties or build new homes. This trend further raises the bar for individuals who need more affordable options.

As Brunswick develops its Comprehensive Plan for the next 30 years, officials should be deliberate in its design, paying particular attention to the needs of low to middle-income residents. Providing affordable, high-quality housing near transportation and essential services will promote economic growth and the social well-being of Brunswick residents. This paper will review and analyze the housing needs of Brunswick residents, discuss the roles of inclusionary zoning and mixed-income housing, as well as the funding opportunities the city can use to develop affordable housing.

METHODS

Our research team reviewed literature and data on the cost of living, population demographics, and historical and coming housing trends in Brunswick. The goal was to establish the number of income-based affordable housing units required by Brunswick residents during this time of rapid population growth. The team also reviewed literature on affordable housing options and creative solutions to create more diverse and income-inclusive neighborhoods.

Academic articles, publications from reputable news outlets, state and county documents, and raw data from credible databases were used to formulate an overview of the issue and potential solutions for the city in its pursuit of providing affordable and inclusive housing options.

Population demographics are used to recommend the type (or types) of housing that are in the highest demand, what that housing can look like, and what funds are available for the city.

PROBLEM DEFINITION

WHO NEEDS AFFORDABLE HOUSING IN BRUNSWICK?

Brunswick is experiencing a population explosion: the population has increased from 6,500 residents in 2019 to over 8,000 in 2022, a 23% increase in 3 years. The number of housing units has increased by only 4% from 2010 to 2020 and the city has a 97% occupancy rate, showing a demand for more housing (Brunswick, Maryland, 2023, p. 69).

This trend is expected to continue. An estimated 30-47% of Brunswick residents are rent overburdened, meaning they pay more than 30% of their monthly income on rent (Affordable Housing Online, 2018; Social Explorer Tables). People who are rent overburdened frequently forgo doctor appointments, buying healthy foods, and other activities that would improve their overall well-being because most of their income is spent on rent (National Low Income Housing Coalition, 2021). Of the city's population, 48.7% spend between \$1,000-2,000 per month on housing costs (Social Explorer Tables). While only about 8% of the population of Brunswick lives below the poverty line and 3% receive public assistance support, due to the cost of living, over 50% of the

population lives below the Asset Limited, Income Constrained, Employed (ALICE) line, meaning they can't afford their basic necessities (U.S. Census Bureau, 2022; Social Explorer Tables; United Way of Frederick County, 2023). The ALICE line is the threshold at which families can afford necessities, such as housing, food, and health care (United Way of Frederick County, 2023).

In Frederick County, income of a household of four must fall between \$30,000 and \$70,000 to qualify for affordable, income-qualifying housing (Mongilio, 2018). Using the ALICE line, many Brunswick families would qualify for "affordable" housing. These families are above the poverty line but can't afford basic living costs in their city (United Way of Frederick County, 2023).

About 33% of residents in Brunswick have a bachelor's degree or higher, and the vast majority have high school diplomas (U.S. Census Bureau, 2022). About 75% of the population is white, about 12% are mixed race, and 9% are black (U.S. Census Bureau, 2022). Of renters, 18.2% are single female householders with children; 23.8% live in a household of four or more people (Social Explorer Tables). The average household size in Brunswick is 2.5.

As discussed in the needs assessment, available housing options are either too big or too expensive. The city has a meager inventory to meet the needs of those looking for affordable housing. Of all housing in Brunswick, 35.4% is occupied by householders 44 years old or younger (Social Explorer Tables), meaning that over half of all housing in the city is occupied by residents over the age of 44. The need for affordable housing in Brunswick is great, however the need for affordable housing, specifically for the older population, is greater (Bennett, 2023). Many seniors want to continue living in their homes, but due to affordability and the conditions of these homes, it isn't feasible.

DEFINING “AFFORDABLE HOUSING” IN BRUNSWICK

For an apartment in Brunswick to be considered as “affordable,” meeting the needs of those who are considered low-income, the average monthly cost would have to be \$591 (lowincomehousing.us, n.d.). There aren’t any apartments priced at that level on the market. However, five federal housing programs provide low-income housing support: Public Housing, Section 8 Housing Choice Vouchers, Low-Income Housing Tax Credit, Project-Based Section 8, and Very Low-Income Housing Development (publichousing.com, n.d.). Several state and local housing programs also offer rental assistance and other forms of financial assistance for low-income housing. Although these programs may alleviate some of the rent burden, there simply isn’t enough housing available.

Eligibility for housing programs, such as the Low-Income Housing Tax Credit and Housing Choice Vouchers, is typically determined by the Area Median Income (AMI). AMI is calculated by the Department of Housing and Urban Development using the median family income from five years of census surveys in a region, adjusted for inflation (Teles et al., 2023).

In Frederick County, the AMI is \$142,300 for 4 people and \$119,532 for one person (Brown, 2023). A typical understanding of affordable housing is when 30% or less of a monthly income is spent on housing. In Brunswick, below 60% AMI defines “low-income housing.” In Brunswick, 50-100% AMI for renters and 60-120% AMI for homeowners is the requirement to be classified as “workforce housing.” Currently, 31.9% of households are classified as “low-income housing” and another 34% as “workforce housing” (Brunswick, Maryland, 2023, 70).

NEEDS ASSESSMENT

WHAT IS NEEDED?

Frederick County has designated Brunswick as a primary growth zone and expects the city's population to increase by 1,362 total households by 2045 (Brunswick, Maryland, 2023, 60). Brunswick is currently working to determine the correct amount of affordable housing to provide for this population increase. The city's current comprehensive plan, "Brunswick Forward," offers a vision for the city over the next 30 years. The plan uses current income demographics in Brunswick to project how many of the future 1,362 total new units will need to be affordable if the city maintains its current income distribution.

How many new units should be income-based and at what income levels?

Brunswick's comprehensive plan uses the city's current income distribution to estimate affordable housing needs. Currently, 31.9% of the population makes less than 50% of AMI and 34% of the population makes between 50-120% of AMI. If those current population parameters continue, Brunswick estimates that of the projected 1,362 units, 434 units (31.8%) should be affordable to those making less

than 50% of AMI. Another 463 units (34%) need to be affordable for those making 50-120% of AMI (Brunswick, Maryland, 2023, 70) for a total of 897 units needed for those making below 120% of AMI. This is 66% of all future housing needs, a percentage of affordable housing that is unlikely to be met through direct intervention from the city.

Table 1. Housing units needed for below 120% AMI

Income Distribution	Percent of Brunswick's population	New Housing Units Needed
Below 50% AMI (<\$75,000) Low-income Housing	32%	434
50%-120% AMI (\$75,001-\$150,000) Workforce Housing	34%	463
Total below 120% AMI (<\$150,000)	66%	897
Total Population	100%	1,362

WHAT IS CURRENTLY AVAILABLE?

Rentals

When examining the city's supply, only four rentals are available between five different rental websites as of October 2023.¹ All four rentals on the market in October fell under 30% of the median monthly income. As discussed above, two-thirds of Brunswick residents make significantly less than the AMI and need more affordable options. The federal government defines a fair market rent value nationwide. The fair market rent is the 40th percentile of rental

¹ Search Brunswick, MD on Zillow.com, Realtor.com, Trulia.com, Rent.com, and Apartments.com and counting unique listings in Brunswick City.

prices in an area (*Fair Market Rents*, n.d.). The Small Area Fair Market Rent (FMR) that the government uses for Brunswick is shown in Table 2.

Table 2. HUD Fair Market Rent values in Brunswick and current availability

Type of rental	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent (FMR) Value	\$860	\$880	\$1,000	\$1,250	\$1,540
# available for rent at FMR in Brunswick, Oct 2023	0	0	0	0	1
% of Population in Brunswick burdened by FMR rates	23%	23%	28%	38% ²	45% ²
Annual Gross Income needed to afford FMR ³	\$47,000	\$49,000	\$57,000	\$73,000	\$91,000

(HUD User, n.d., Washington-Arlington-Alexandria; Social Explorer Tables)

The bottom half of the table demonstrates that these FMR rates are affordable to Brunswick residents. Most have a high enough income to support these rents, but of the four rental properties available, only one fell within the FMR values. The other three were more expensive than the FMR. This demonstrates a lack of affordable rentals in Brunswick. Another issue is that three-quarters of the available rentals

² Note that only 40% of households have 3+ people and 24% of households have 4+ people.

³ Calculated using <https://smartasset.com/taxes/maryland-paycheck-calculator> paycheck calculator with Brunswick, MD selected as location for tax calculations, using 30% of monthly income as the baseline for affordability.

are three or four-bedroom houses. This means that the supply is only useful for those who need that many bedrooms, not for a single person seeking a one-bedroom apartment. In Brunswick, 53.8% of all rentals are three bedrooms or more (Social Explorer Tables). However, 60% of households who rent in Brunswick are only 1-2 people (Social Explorer Tables).⁴ This is a mismatch of bedroom availability with the population needing housing.

One thing to note is that only 48.6% of rentals in Brunswick cost more than \$1,000/month, so there are some affordable units, but 46.3% of Brunswick's renters have lived in their unit since before 2010 (Social Explorer Tables). This may indicate while current renters have a somewhat affordable rent (62.4% of renters pay less than 30% of their income in rent), there aren't many new rental spaces available at all, and very few at affordable prices.

Purchasing Homes

When it comes to homes for purchase, there is more availability than for rentals. The Zillow Home Value Index (ZHVI) is the typical value of a home in the 35th to 65th percentile of homes in the city. For August 2023, the ZHVI in Brunswick was \$363,390.94. There were 26 houses on the market via Zillow on October 5, 2023; 16 were selling for more than the ZHVI value (Zillow, n.d.).

⁴ This is total households with 1-2 people; there is no available data for income in Brunswick based on household size.

Table 3. Affordability of available houses in October 2023

	# of Houses Available	Estimated Mortgage Payment⁵	Gross Income Needed to Afford⁶	% of Population without this level of income
\$210,000-\$400,000	10	\$1,437-\$2,753	\$84,000-\$170,000	32-66%
New Build \$500-700,000	11	\$3,329-\$4,635	\$210,000-\$306,000	>87% ⁷
Existing Houses \$400-700,000	5	\$2,753-\$4,635	\$170,000-\$306,000	66-87% or more ⁷
Total	26			

This indicates that ten houses available under \$400,000 are affordable (less than 30% of monthly income) for households making the AMI in Brunswick and that a median family of four would be able to afford up to a \$500,000 home. This still leaves 14 houses on the market (more than half of those available for purchase) that aren't affordable for households making the AMI, let alone most Brunswick households living below the area's median income.

A common problem with many of the more affordable homes is their age. Many are over 100 years old and need upkeep. Listings use phrases such as "With just a little elbow grease and TLC this home can be brought back to life." These phrases indicate that additional capital

⁵ Calculated using a mortgage calculator from <https://www.bankrate.com/mortgages/mortgage-calculator/> using Brunswick, MD as a location for property taxes with a default of a 20% down payment, a 30-year mortgage, and the current (12/2/23) interest rate of 7.53%.

⁶ Calculated using the same method for affordability as in Table 2, footnote 3.

⁷ The ACS survey's top income bracket is "\$200,000 or more" so there is no data for a further breakdown of upper income levels.

beyond the mortgage will be needed to invest in home improvements after the home is purchased.

Rent-assisted Housing

Brunswick has 100 rent-assisted apartments across three different complexes (Affordable Housing Online, n.d.). Two are income-based with no other residency requirements; one is income-based and exclusively for seniors.

WHAT IS CURRENTLY BEING DONE?

The Residences at Railroad Square (an income-limited housing development) began construction in 2023. It will add 45 affordable units in downtown Brunswick (Brown, 2023). Rent for a one-bedroom apartment would start at \$695, \$850 for a two-bedroom, and \$925 for a three-bedroom.

NEEDS CONCLUSION

The City of Brunswick has concluded that gaps in the housing supply are a lack of rentals, a lack of affordable ADA-compliant and senior housing, expensive renovation for the older, historic homes, and few developable areas (Sustainable Communities Renewal Application). Only 1.6% of Brunswick's rentals were built since 1990 and 39.4% were built before 1940 (Social Explorer Tables).

Based on these factors, Brunswick's problem is an issue of quality supply. There are few rentals available, those that exist have many more bedrooms (and thus are more expensive) than needed, over half of the available houses for purchase are not affordable to the median household, and upkeep on the old houses is expensive.

INCLUSIONARY ZONING

INCLUSIONARY ZONING PRACTICES

Inclusionary Zoning (IZ) requires new developments and renovations to allocate a percentage of their units to be sold or rented at below-market prices to those who meet income criteria. IZ programs exist across the country in over 1,000 jurisdictions to provide affordable housing (Wang & Balachandran, 2019). These programs also encourage integrated neighborhoods by connecting affordable housing to market-rate housing.

Montgomery County, Maryland's Moderately Priced Dwelling Unit (MPDU) program is the oldest IZ program in the nation. This program requires projects with 20 or more units to set aside 12.5-15% of their units to be sold or rented at rates the county determines as affordable to populations who qualify under a variety of income requirements. In return, developers receive a density bonus, allowing them to develop more units than would otherwise be allowed under zoning laws (Wong et al., 2021).

Nationwide, most programs target those who make 50-80% AMI. On average, programs require that 16% of units in a development are set aside for those making under the income guidelines. These programs tend to be in more populated, growing areas but also exist in rural areas (Wang & Balachandran, 2019). Two factors are important to consider when developing an IZ policy: in-lieu fees and long-term affordability.

In-lieu fees are a common feature of IZ practices. They allow developers to pay a fee instead of building the required percentage of affordable units. These fees typically go to an affordable housing trust fund, run by the municipality, to use as needed to support other affordable housing options. These fees allow the municipality to provide a wider variety of housing options and streamline the development process, but in return can reduce an area's amount of mixed-income integration. They also require the municipality to have an infrastructure for using the funds (Shroyer, 2020). Depending on the municipality's goals for affordable housing, these fees can assist or detract from those goals.

Long-term affordability is another factor in IZ. If the affordable units can be sold shortly after purchase for market rates, the affordability only benefitted one buyer and left a poor impression on developers who were required to sell the units at affordable prices. In Wang and Balachandran's (2019) survey, they found that over 93% of IZ programs require affordability for at least 30 years or more. It's also typical that the affordability time limit resets at the sale of the unit if the unit is sold before the affordability term is up. This creates an even longer timeframe of affordability.

INCLUSIONARY ZONING IN RURAL AREAS

Wiener and Bandy (2007) studies IZ programs in rural California, where IZ is required statewide. They found that while similar to the average nationwide IZ programs, some differences are important for rural areas implementing IZ practices. In California, Wiener and Bandy

(2007) found that rural area programs tend to target very low incomes (30-50% AMI) more than programs in other areas. Rural areas also need to trigger IZ rules when a development has 2-5 units instead of setting a high threshold as larger areas do. This reflects the building scale in rural areas, which are less likely to have large developments. Some rural programs even trigger IZ laws at any size development.

In this study, about half of rural areas required 6-10% of units to be set aside as affordable units, and one-third of programs required 11-15%. Flexibility is key for rural IZ programs. In rural areas, the smaller municipal governments have limited capacity compared to urban areas. These municipalities need to be flexible when working with developers and have a pre-set menu of options. This allows the municipalities to entice developers instead of needing to act as the developer. This flexibility can take the form of reduced fees, density bonuses, reduced parking requirements, or a reduced requirement for affordable units if the units will serve a lower-income population than required (Wiener & Bandy, 2007).

In rural areas, in-lieu fees are a risky option. Wiener and Bandy (2007) found examples of jurisdictions that offered in-lieu fees and set the rates too low so that developers found it cheaper to pay the fee and only build market-rate units. This left the local governments with a small amount of money to use and no new affordable housing. Rural municipalities without the infrastructure to use an affordable housing fund should avoid offering in-lieu fees as an option or set a high enough rate that the fee option is unattractive. This way, developers will directly build the affordable units, which is usually preferable.

If a rural area is experiencing population growth, IZ can increase the amount of affordable housing available in the region. Brunswick is an example of a rural city experiencing fast population growth and a decrease in affordable housing where IZ can make a difference in both rentals and homeownership.

INCLUSIONARY ZONING IN MARYLAND

Many Maryland jurisdictions have adopted a variation of Montgomery County's MPDU program. [Frederick City](#), [Annapolis](#), [Gaithersburg](#), and other localities have begun similar programs. Programs in Maryland require a household income under 70-80% AMI for residents to qualify and they require developers to set aside 10-15% of their units as affordable units. These common guidelines have found success in a variety of jurisdictions in the state.

Some best practices implemented in the Annapolis and Montgomery County MPDU programs also work to ensure the integration and equity of affordable housing. Annapolis requires an even spread of affordable units across the development with no barriers between the affordable units and the market-rate units. Montgomery County requires specific livability standards including certain bedroom and closet sizes, and more. Both jurisdictions require an equal construction rate for MPDUs and market-rate units and similar standards across the units. There are exceptions that allow for less expensive materials to be used in the MPDUs when approved (Moderately Priced Dwelling Units, n.d.; DHCA MPDU -Developers, n.d.). These integration standards are important and will assist Brunswick in its mixed-income goals.

INCLUSIONARY ZONING RECOMMENDATIONS

Ultimately, for Brunswick, an IZ policy is feasible because of the city's growth rate. Many aspects of local MPDU programs can be implemented in Brunswick, but it's also important consider rural IZ program trends as well since most Maryland MPDU programs are in densely populated areas. Drawing from both trends, we recommend the following IZ policy for the city of Brunswick:

A mandatory MPDU program triggered by 2-5 units with a 12-15% set-aside requirement. Offer density bonuses and have a flexible list of benefits including occasional in-lieu fees or other design benefits such as reduced parking requirements. Require

affordability for at least 30 years (longer for rentals). Half of of the set-aside requirement should be for those making under 50% AMI and half should be set aside for 51-100% AMI.

The trigger number is lower than other local MPDU programs but consistent with numbers in rural IZ programs. Matching the requirements of larger municipalities is unlikely to be effective because developments in Brunswick are likely to be smaller. The set-aside requirement for affordable units is similar to those in surrounding areas, a percentage that developers will be familiar with. In-lieu fees should not be a standard practice because of Brunswick's limited infrastructure to develop on its own but can be offered in specific cases as needed as long as the fees are high enough to allow Brunswick a reasonable opportunity to use the funds effectively.

The length of affordability requirement is standard in a most IZ programs across the country, and there is no reason Brunswick should deviate. Set-aside requirements, on average, tend to target those making 50-80% AMI, but given Brunswick's high percentage of population below 50% AMI, the city should implement an affordability requirement for those making under 50% AMI as well.

This leads to a two-pronged affordability approach: of the 12-15% of total units that will be affordable, half will be reserved for those in Brunswick's "low-income housing" category and half will be available for those in the "workforce housing" category. These requirements will ensure a more integrated and inclusive future for Brunswick as well as more affordable housing options for current and future residents.

MIXED-INCOME HOUSING

Mixed-income housing has been used in rural, metropolitan, and urban areas to provide low-income residents with the opportunities and services they need to prosper. Mixed-income housing is a mix of subsidized and market-rate housing within a defined geographic area (National Initiative on Mixed-Income Communities, n.d.). This housing policy is intended to distribute social and economic benefits evenly among its residents and deconcentrate poverty. The individual outcomes for residents of mixed-income housing have not been well established, but research so far has shown that low-income residents receive few lasting benefits from being included in mixed-income housing (Vale & Shamsuddin, 2017; Local Housing Solutions, 2023), suggesting that the social stigma associated with living in subsidized units, demographic differences between populations of various income levels, and visible differences in subsidized units, contribute to the loss of intended social benefits of mixed-income housing (Vale & Shamsuddin, 2017; National Housing Conference, 2023).

When designing mixed-income housing options policymakers should consider questions of the housing market context, allocation, site size and density, housing type, and proximity. Each of these factors leads to different individual, social, and economic outcomes for residents and communities and can be tailored to the housing needs of any location.

ALLOCATION

Allocation refers to the percentages of different income groups or the number of units specified for each group (Vale & Shamsuddin, 2017). Mixed-income developments vary in their allocation, with each mix designed to have different effects on the housing market and economic growth. Generally, allocation is distributed among three main groups: those making less than 30% of AMI who receive a large subsidy and are described as public housing, those making between 40 and 60% of AMI and receive a small subsidy, and those with incomes above 60% of AMI who receive no subsidy and pay market rates (Vale & Shamsuddin, 2017).

Type of Housing	Income Level	Subsidy Size
Public	<30% of AMI	Large subsidy
Affordable	>40%<60% of AMI	Small subsidy
Market-Rate	>60% of AMI	No Subsidy

There are four main allocation distributions, low-income skew, polarized low-high, high-income skew, and broad continuum (Vale & Shamsuddin, 2017). A low-income skew houses a majority of residents whose income is less than 60% of AMI and who receive small subsidies via low-income housing tax credits (LIHTC). Polarized low-high allocations are projects that host extremely low-income residents and

a majority of market-rate residents (Vale & Shamsuddin, 2017). A high-income skew development largely hosts market-rate residents, with a minority of public housing/low-income residents occupying the remaining units. Broad continuum projects reserve a few units for public housing residents, the majority of units receive a small subsidy, and a few pay market rates (Vale & Shamsuddin, 2017).

Allocation should be determined based on conditions of the neighborhood and housing market. Different forms of allocation lead to different individual and community outcomes, socially and economically (Vale & Shamsuddin, 2017). For example, in an area where housing costs are rising and the economy is growing, planners may want to skew their allocation toward low-income residents by choosing low-income skew or polarized low-high allocation. This would preserve existing social ties among low-income residents and slow ongoing gentrification trends (Vale & Shamsuddin, 2017; Local Housing Solutions, 2023). Meanwhile, a community experiencing high concentrations of poverty and slow economic growth may incorporate higher percentages of market rate payers to encourage investment and growth in an area (Local Housing Solutions, 2023).

In economically depressed areas, the allocation should skew toward residents who receive a small subsidy, and a more significant portion should pay the market rate. In fast-growing areas with rising incomes, the allocation should skew toward residents some of whom receive small subsidies, but mostly large subsidies.

Developers and planners often employ the various mix types alongside one another to cater to the specific needs of each locale, down to the neighborhood level (Vale & Shamsuddin, 2017). These allocation styles are not mutually exclusive and should be used together to maximize economic growth within Brunswick and ensure the benefits of this growth are enjoyed equally by different income levels.

SITE SIZE, HOUSING TYPE, AND DENSITY

The size of a proposed project site will affect the unit density and their level of subsidization (Ramzanpour & Nourtaghani, 2018). To reduce the concentration of poverty, planners should avoid grouping income classes in high-density housing types, such as high rises (Ramzanpour & Nourtaghani, 2018). The City of Brunswick would not be an ideal place for high-rise living, as it isn't conducive to the city's big-town ambiance. However, officials should still be careful not to concentrate residents of any one class, carefully controlling density and proximity down to the street level.

In large-scale projects, it's important to lower the density of extremely low-income units, while in small-scale projects, planners can choose the ideal type of house and density of units for the site without risking concentrating poverty in a significant way (Ramzanpour & Nourtaghani, 2018).

Housing type is also significant. It signifies the level of unity in a community and can either diminish or exacerbate social isolation among low-income residents (Vale & Shamsuddin, 2017). There should be no visible difference between subsidized and market rate dwellings. This will ensure the intended individual and economic benefits are not lost to the effects of stigma.

PROXIMITY

Proximity is the level of interaction and connectivity between different income levels within a development (Vale & Shamsuddin, 2017). Are they mingling on the same floors, in the same building, on the same street, or are they on different streets entirely? Proximity is another determinant of the social inclusion or exclusion of residents and the concentration of poverty. Increased proximity between different income levels contributes to safer communities and ensures low-income residents have access to high-quality services and schools (National Housing Conference, 2023). More segregated approaches to

proximity lead to diminished social, psychological, and economic benefits to residents (Vale & Shamsuddin, 2017).

Varied income levels should be mixed throughout a development to promote a cohesive sense of community that doesn't distinguish among its members based on income. Evenly mixing income levels in developments reduces the potential stigma, as it becomes more difficult to determine who pays how much. It's important to note the value of preserving low-income communities and the benefits of their existing social ties (Vale & Shamsuddin, 2017). When redeveloping low-income housing it is essential to maintain affordability for the previous occupants when determining the new allocation mix and their proximity to one another.

DURATION AND MAINTAINING INTENDED ALLOCATION MIX

The duration of mixed-income housing will be determined by market conditions and the sunset dates of various funding programs, policies, and city ordinances (Vale & Shamsuddin, 2017). In Brunswick, inclusionary zoning, partnerships with nonprofits, and cross-subsidization may be used to provide more affordable housing options across the income continuum (National Housing Conference, 2023). Conditions are strong enough that the market rate payers can produce enough profit to subsidize low-income residents in both homeownership and rental units when paired with some simple incentives such as land grants or density bonuses (National Housing Conference, 2023). Relying solely on cross-subsidization makes the duration of affordable mixed-income housing dependent on market conditions. If the housing market takes a hit, affordability will be lost (National Housing Conference, 2023). Maintaining the intended allocation mix requires proper management to ensure that subsidized units remain affordable in the long term.

RENTAL VS. OWNERSHIP

There is a demonstrated need for homeownership opportunities for low-income residents and rental units for couples or single renters. Rent markets are usually too weak to support cross-subsidization in rural areas (National Housing Conference, 2023). This is not true for Brunswick, which is experiencing growth and high rental prices. Rural areas similarly to Brunswick and experiencing population growth should consider using mixed-income housing to provide affordable rental housing for low-income residents. Providing affordable rental opportunities in high-income areas is essential in preserving affordability in a growing market.

When establishing the proportion of ownership units, planners should consider their goals. Providing affordable ownership opportunities in low-income areas can incentivize residents to invest social, political, and financial capital in their community (Vale & Shamsuddin, 2017). Market rate ownership opportunities can also promote investment and growth in a depressed area (Vale & Shamsuddin, 2017). Brunswick must pursue the development of affordable rental units as well as ownership opportunities to meet the needs of low-income residents.

ATTRACTIVENESS

In pursuit of making mixed-income housing attractive, developers should be cautious of sacrificing subsidies for maintenance fees on costly amenities (National Housing Conference, 2023). Simple design features can make mixed-income housing more attractive while minimizing maintenance costs. Mixed-income developments can incorporate pedestrian-friendly designs, playgrounds, and common spaces for residents (National Housing Conference, 2023). Planners may also consider using green technology such as solar panels and high-efficiency appliances to offset utility costs for subsidized residents (National Housing Conference, 2023). People want high-quality services, schools, and access to public transportation (National Housing Conference, 2023). Brunswick can provide these incentives for

residents through its connectivity grant and some basic planning and design decisions. Demand for housing is extremely high and Brunswick will have no trouble finding residents for both subsidized and market-rate units.

Is Mixed-Income Housing Right for Brunswick?

Mixed-income housing can be used to promote growth in economically depressed areas such as old town Brunswick and to preserve affordability in high-income, fast-growing areas (Vale & Shamsuddin, 2017). Planners should determine the allocation based on the social and economic impacts residents experience and should serve the full spectrum of incomes, based on need (Vale & Shamsuddin, 2017).

Brunswick is growing, and demand for rental and ownership housing is high, making cross-subsidization possible. With the use of incentives such as land grants or density bonuses, Brunswick can reasonably provide some housing options to individuals making between 30% and 50% of AMI (National Housing Conference, 2023). To minimize negative impacts on low-income residents, planners should try to preserve low-income community connections when redeveloping older housing and ensure that new developments feature affordable housing with physical features that are not distinguished from market rate housing (Vale & Shamsuddin, 2017).

Mixed-income housing in Brunswick should be designed to meet the needs of residents as well as the city's development goals.

FUNDING FOR AFFORDABLE HOUSING

One of the goals mentioned in the Brunswick Forward plan is the expansion of affordable housing options for people of various incomes, ages, household sizes, etc. (Brunswick Forward, 2023). To cultivate this expansion, the city must explore every affordable housing funding opportunity. Through federal and state funding programs, Brunswick will be able to fund current projects and those recommended in the previous sections on inclusionary zoning and mixed-income housing. There are many state and federal funding opportunities, the challenge is to capitalize on the ones that are the best fit for Brunswick's affordable housing needs.

STATE AND FEDERAL AFFORDABLE HOUSING PROGRAMS

Community Development Block Grants

For the 2024 fiscal year, about \$5 million of Community Development Block Grants were awarded (Malcolm-Lym, 2023). Of the 13 projects awarded, one was for sidewalk construction and other accessibility improvements in Brunswick. The Block Grant program is a federally funded, state-run program and is operated in two parts: the Entitlement Program and the States and Small Cities Program (Maryland Department of Housing and Community Development, Community Development Block Grant Program, n.d.).

These federal funds are given directly to large, metropolitan entitlement counties under the Entitlement Program. The States and Small Cities Program allocates federal funding to smaller, more rural non-entitlement counties and cities. There are two funding categories. The Community Development category is very competitive and only accepts applications once a year. Once the applications for this category are accepted, then applications for the Special Projects can be submitted. Brunswick is on the list of eligible jurisdictions.

Community Legacy Program

The Community Legacy Program funds projects in areas deemed “sustainable communities” (Maryland Department of Housing and Community Development, Community Legacy Program, n.d.). Brunswick is considered a sustainable community in Frederick County. Sustainable communities aim to encourage growth while capitalizing on the businesses and attractions of the community. For Brunswick that may include the brewery, the rail museum, and the national parks.

Multifamily Bond Program

The Multifamily Bond Program finances low-income housing projects through federal Low-Income Housing Tax credits (Maryland Department of Housing and Community Development, Multifamily Bond Program, n.d.). In Brunswick, the Residences at Railroad Square will apply for low-income housing tax credits (Brunswick Main Street, 2020).

For a project to receive the tax credit, the project sponsor of an eligible multifamily rental property must set aside 20% of the units for households below 50% AMI or 40% for households below 60% AMI. The Montgomery County MPDU program used federal low-income housing tax credits as one of its funding sources (Montgomery County Government, n.d.). As noted, an MPDU program in Brunswick would use a lower trigger number to account for its smaller projects. Developments in Brunswick tend to be smaller than those of larger cities in the region.

Notice of Funding Opportunities

Each year, the Notice of Funding Opportunities (NOFO) is published on Grants.gov (U.S Department of Housing and Urban Development, Fiscal Year 2023 Funding Opportunities, n.d.). And each year, the Department of Housing and Urban Development allocates funding for over 20 grant programs.

One funding opportunities available for preview is the [Pathways to Removing Obstacles to Housing \(Pro Housing\)](#). The program provides grants to communities working toward alleviating barriers associated with developing affordable housing (i.e. zoning ordinances, inadequate infrastructure, etc.). Approximately \$85,000,000 will be awarded to 20 programs through this NOFO. Eligible state, county, and city governments may apply. More information can be found in the preview

cited. As this opportunity is still in the preview stage, the City of Brunswick has time to prepare an application.

PROGRAMS FOR AFFORDABLE SENIOR HOUSING

The Section 202 Supportive Housing for the Elderly Program contributes a capital advance for affordable housing for very low-income people who are at least 62 years old (U.S. Department of Housing and Urban Development, n.d.). In Frederick County, the U.S. Department of Housing and Urban Development defines a very low-income household at 50% of the AMI.

The capital advance doesn't have to be paid back as long as the project serves very low-income elderly tenants for at least 40 years. There is currently one active Section 202 contract in Brunswick, the Brunswick House. The property consists of 52 units, 31 studios, and 21 1-bedroom units. Monthly rent is 30-40% of the tenant's adjusted income.

SUPPORT OF NONPROFIT ORGANIZATIONS

Community Development Corporations

Many state and federal funding programs, such as the Section 202 program, require applications to be submitted by nonprofit organizations that meet Notice of Funding Opportunity requirements. Nonprofit organizations are required because they don't receive any financial gain from the grant. Community Development Corporations (CDCs) are constructed for this very purpose (Erekaini, 2014).

CDCs are 501(c)(3) nonprofit organizations created by residents, local businesses, church leadership, and others who are actively contributing to the revitalization and sustainability of their community. In [Maryland](#), CDCs are legally considered a non-stock corporation. Maryland CDCs are formed following the same steps as a non-stock corporation. Although they work closely with local government, they

aren't government entities. They work independently of the government and their boards comprise several community members.

As a nonprofit, CDCs can receive state and federal, private, and public funding. The U.S. Department of Housing and Urban Development provides a significant amount of funding through a Community Development Block Grant. The development of affordable housing is a main agenda item for CDCs. There are currently over 500 CDCs in Maryland, including Brunswick Main Street.

Under the [Main Street Maryland program](#), Brunswick Main Street was created in 2004 (Brunswick Main Street, n.d.). With the goal of reinvigorating downtown Brunswick while preserving the city's historic character, it has a volunteer board, composed of various community members. As a 501(c)(3), Brunswick Main Street would be eligible to apply for the various state and federal affordable housing opportunities.

Other Nonprofit Organizations

There are several charitable, nonprofit organizations throughout Frederick County. The City of Frederick's Housing Authority was designed to address the lack of affordable housing in the county (Housing Authority of Frederick, n.d.). It seeks to allocate [Projects-Based Vouchers](#) (PBVs) toward the development of affordable housing for low-income families and the elderly. Eligible projects must also submit applications through the Maryland Low-Income Tax Program. The property must meet all the requirements under [24 CFR 983](#).

Habitat for Humanity of Frederick County Maryland, founded in 1993, works to address the low stock of affordable housing, through building and revitalization (Habitat for Humanity, n.d.). There are several Habitat for Humanity homes in Brunswick. They are also the sole member of the Frederick County Affordable Land Trust, Maryland's first community land trust. Habitat for Humanity acquires rundown homes

and repairs them through volunteer programs. Once renovated, the home is sold to a qualified buyer while the Frederick County Affordable Land Trust holds ownership of the land. By retaining ownership, the purchase price is significantly reduced. As part of the city's current revitalization initiatives, participating in a program like this would not only restore Brunswick's older homes, but it would also create more affordable homes for those looking to buy.

CONCLUSION

Brunswick is growing rapidly and needs an affordable housing stock to keep up with the growth. One way this can be achieved is through an Inclusionary Zoning program that allows for Moderately Priced Dwelling Units (MPDUs). Based on the city's growth rate, an MPDU program would be appropriate. The specific recommendations should be tailored to the city's rural location and based on comparable programs in Maryland municipalities.

The mandatory MPDU program we recommend for Brunswick would be triggered by a project of 2-5 units, requiring a 12-15% set-aside. Half of the set-aside should be for those making under 50% of AMI and the other half should be set aside for those with 51-100% of AMI. The city should offer density bonuses and have a flexible list of benefits to offer developers including occasional in-lieu fees or other design benefits such as reduced parking requirements. Finally, there should be an affordability requirement for at least 30 years.

Mixed-income housing development can help Brunswick attract investment in slow growing neighborhoods and provide affordable housing options in fast growing neighborhoods. Market conditions are prime for cross-subsidization, even among rental units.

Planners should be cautious in choosing the density and house type to ensure that the allocation corresponds to need and demand, and that subsidized units aren't distinguishable from unsubsidized units.

Projects should include common spaces and provide amenities but be wary of having many amenities with high maintenance costs. Planners should also consider the benefits of preserving proximity and social ties among low-income residents, and establish policies that serve a full continuum of incomes, not just those who need small subsidies.

To fund Moderately Priced Dwelling Units and Mixed-income Housing developments, Brunswick should examine the various state and federal affordable housing funding programs. Developers in Brunswick should apply to the Maryland Low-Income Tax program to receive tax credits for reserving a percentage of the project for affordable housing. Quite a few of the programs mentioned in previous sections, such as the Multifamily Bond program, receive funding through the low-income tax program.

Many programs require nonprofit organizations to apply on behalf of the developer. There are several Frederick County nonprofit organizations that can work to build the city's stock of affordable housing. Brunswick's Community Development Corporation, Brunswick Main Street, is working to develop affordable housing and revitalize the community. The future for Brunswick is very promising.

REFERENCES

Affordable Housing Online. (2018, October 7). *What Is Affordable Housing? Brunswick, MD Tries To Solve a Problem It Can't Define*. Affordable Housing Action. Retrieved December 13, 2023, from <https://affordablehousingaction.org/what-is-affordable-housing-brunswick-md-tries-to-solve-a-problem-it-cant-define/>

Bennett, G. (2023). Affordable Housing: Frederick's seniors on the front lines. *The Frederick News-Post*. https://www.fredericknewspost.com/news/economy_and_business/affordable-housing-fredericks-seniors-on-the-front-lines/article_91d7e0e5-4bc2-5430-9686-f2a4550af17e.html

Brown, S. (2023, February 3). Staff Report Concurrence Form. PILOT The Residences at Railroad Square. Retrieved October 10, 2023, from <https://frederickcountymd.gov/DocumentCenter/View/342877/03072023---02092023---PILOT---The-Residences-at-Railroad-Square---Housing--Community-Development-Citizens-Services-Div---CC-Mtg-02212023>

Brunswick, Maryland. (2023, August). Brunswick Comprehensive Plan: Brunswick Forward. Brunswick Forward Plan. https://brunswickmd.gov/vertical/Sites/%7B6128680E-2B73-4AA3-90D8-2ADE82D7827D%7D/uploads/BrunswickForwardCompPlan_blc_rev_state_edits_PC_comments_FINAL_2023-12-07.pdf

Brunswick Main Street. (n.d.). About Us. [brunswickmainstreet.org](https://brunswickmainstreet.org/about-us/). <https://brunswickmainstreet.org/about-us/>

City of Brunswick. (2022). *Demographics - City of Brunswick, Maryland*. City of Brunswick, MD. Retrieved November 13, 2023, from https://brunswickmd.gov/index.asp?SEC=E7ADBC26-DB47-4EE4-9367-FD5913244BBF&Type=B_BASIC

DHCA MPDU Developers. (n.d.). Montgomery County, MD. Retrieved December 8, 2023, from <https://www.montgomerycountymd.gov/DHCA/MPDU/mpdu-Developers.html>

Erekaini, R. (2014). What is a community development corporation? National Alliance of Community Economic Development Associations. https://www.naceda.org/index.php?option=com_dailyplanetblog&view=entry&category=bright-ideas&id=25%3Awhat-is-a-community-development-corporation-&Itemid=171

Fair Market Rents. (n.d.). HUD User. Retrieved December 1, 2023, from <https://www.huduser.gov/periodicals/ushmc/winter98/summary-2.html>

Frederick County Affordable Housing Needs Assessment Frederick County, MD November 2016. (2016, November 15). Frederick County Government. Retrieved October 4, 2023, from <https://www.frederickcountymd.gov/DocumentCenter/View/294552/Frederick-County-Housing-Study-November-2016?bidId=>

Habitat for Humanity. (n.d.). Frederick County Affordable Housing Land Trust. Frederickhabitat.org. <https://www.frederickhabitat.org/programs/land-trust/>

HUD. (2022, November 22). *HUD's Commitment to Rural Housing Supply | HUD.gov / U.S. Department of Housing and Urban Development*. HUD. Retrieved November 13, 2023, from https://www.hud.gov/ourwayhome/blog/blog_11_22_22

HUD User. (n.d.). FY 2023 Fair Market Rent Documentation System. FY 2023 Fair Market Rent Documentation System. Retrieved October 10, 2023, from https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023_summary.odn?cbsasub=METRO47900M47900&year=2023&fmrtype=Final&dallas_sa_override=TRUE

HUD User. (n.d.). Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area Small Area FY 2023 Fair Market Rents. HUD User. Retrieved October 10, 2023, from https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023_summary.odn

Housing Authority of Frederick. (2021). Request for Proposals: Award of Project-Based Vouchers to Developers and Owners. HACF. <https://www.hacfrederick.org/wp-content/uploads/2021/09/UPDATED-RFP.pdf>

Kimura, D. (n.d.). *Creating Affordable Housing in Rural America* | *Housing Finance Magazine*. Affordable Housing Finance. Retrieved November 13, 2023, from https://www.housingfinance.com/news/creating-affordable-housing-in-rural-america_o

Local Housing Solutions. (2023). *Developing mixed income housing*. Local Housing Solutions. Retrieved December 1, 2023, from <https://localhousingsolutions.org/refine/developing-mixed-income-housing/>

Malcolm-Lym, S. (2023). Maryland Dept of Housing Announces Over \$5M in Community Development Block Grant Awards. Maryland Association of Counties. <https://conduitstreet.mdcountries.org/2023/09/14/maryland-dept-of-housing-announces-over-5m-in-community-development-block-grant-awards/>

Maryland Department of Housing and Community Development. (n.d.) Community Development Block Grant Program. DHCD. <https://dhcd.maryland.gov/Communities/Pages/programs/CDBG.aspx>

Maryland Department of Housing and Community Development. (n.d.) Community Legacy Program. DHCD. <https://dhcd.maryland.gov/Communities/Pages/programs/CL.aspx>

Maryland Department of Housing and Community Development. (n.d.). Multifamily Bond Program. DCHD. <https://dhcd.maryland.gov/HousingDevelopment/Pages/mbp/default.aspx>

Moderately Priced Dwelling Units (MPDU). (n.d.). Annapolis.gov. Retrieved December 8, 2023, from <https://www.annapolis.gov/610/Moderately-Priced-Dwelling-Units-MPDU>

Montgomery County Government. (n.d.). MPDU Program-General. Montgomerycountymd.gov. <https://www.montgomerycountymd.gov/DHCA/MPDU/mpdu-program.html>

Mortgages - Mortgage Calculator. (n.d.). Bankrate. Retrieved October 10, 2023, from <https://www.bankrate.com/mortgages/mortgage-calculator/>

National Housing Conference. (2023). *Challenges to Developing Mixed-Income Housing*. National Housing Conference. Retrieved December 12, 2023, from <https://nhc.org/policy-guide/mixed-income-housing-the-basics/challenges-to-developing-mixed-income-housing/>

National Housing Conference. (2023). *Common Incentives and Offsets in Mixed-Income Housing*. National Housing Conference. Retrieved December 7, 2023, from <https://nhc.org/policy-guide/mixed-income-housing-the-basics/common-incentives-and-offsets-in-mixed-income-housing/>

National Low-Income Housing Coalition. (2021). *HOUSING NEEDS IN RURAL AMERICA*. National Low Income Housing Coalition. Retrieved December 13, 2023, from <https://nlihc.org/sites/default/files/Housing-Needs-in-Rural-America.pdf>

Ramzanpour, M., & Nourtaghani, A. (2018). *Impact of Four Physical Design Factors on Mixed-Income Housing*. Retrieved November 7, 2023, from <https://ascelibrary.org/doi/10.1061/%28ASCE%29AE.1943-5568.0000332>

Shroyer, A. (2020, May). Determining In-Lieu Fees in Inclusionary Zoning Policies Considerations for Local Governments. Urban Institute. <https://www.urban.org/sites/default/files/publication/102230/determining-in-lieu-fees-in-inclusionary-zoning-policies.pdf>

Siegler, K. (2018, August 11). *Rural America Faces A Crisis In 'Adequate Housing'*. NPR. Retrieved December 13, 2023, from <https://www.npr.org/2018/08/11/634640228/rural-america-faces-a-crisis-in-adequate-housing>

Teles, D., Su, Y., & Oneto, A. D. (2023, September 7). Calculating AMI: How Calculation of Area Median Income Affects Housing Policy. Calculating AMI. https://www.urban.org/sites/default/files/2023-09/Calculating%20AMI_0.pdf

The People's Law Library. (n.d.). Community Development Corporations (CDCs) in Maryland. The People's Law Library. <https://www.peoples-law.org/community-development-corporations-cdcs-maryland>

USA Today. (2020, May 1). *Coronavirus: Americans flee cities for the suburbs*. USA Today. Retrieved December 13, 2023, from <https://www.usatoday.com/story/money/2020/05/01/coronavirus-americans-flee-cities-suburbs/3045025001/>

U.S. Department of Housing and Urban Development. (n.d.) Fiscal Year 2023 Funding Opportunities. hud.gov. https://www.hud.gov/program_offices/cfo/gmomgmt/grantsinfo/fundingopps

U.S. Department of Housing and Urban Development. (2023). PREVIEW Pathways to Removing Obstacles to Housing (PRO Housing). Community Planning and Development. <https://www.hud.gov/sites/dfiles/SPM/documents/PREVIEWofPROHousingNOFOFR-6700-N-98Finalv2.pdf>

U.S. Department of Housing and Urban Development. (n.d.). Section 202 Supportive Housing for the Elderly Program. hud.gov. https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202

U.S. Census Bureau. (n.d.). *Brunswick city, Maryland*. Census Bureau. Retrieved November 13, 2023, from <https://www.census.gov/quickfacts/brunswickcitymaryland>

Vale, L. J., & Shamsuddin, S. (2017, June). *All Mixed Up: Making Sense of Mixed-Income Housing Developments*. Taylor and Francis Online. Retrieved December 1, 2023, from <https://www-tandfonline-com.proxy-um.researchport.umd.edu/doi/full/10.1080/01944363.2016.1248475>

Wang, R., & Balachandran, S. (2019). Inclusionary Housing in the United States Prevalence, Practices, and Production in Local Jurisdictions as of 2019. Grounded Solutions Network. https://groundedsolutions.org/sites/default/files/2021-01/Inclusionary_Housing_US_v1_0.pdf

Wiener, R. J., & Bandy, D. K. (2007, 10 2). INCLUSIONARY HOUSING IN SMALL TOWNS AND RURAL PLACES: THE CALIFORNIA EXPERIENCE. *Architecture, City and Environment*, Ano II(Num 5), 555-582.

https://upcommons.upc.edu/bitstream/handle/2099/3710/DEF17_ROB.pdf?sequence=1&isAllowed=y

Wong, B., Lung-Amam, W., & Knaap, G. (2021, May). Moderately Priced Dwelling Units: Montgomery County, Maryland's Model of Inclusionary Housing. Lincoln Institute of Land Policy.

<https://www.lincolninst.edu/publications/working-papers/moderately-priced-dwelling-units>

Zillow. (n.d.). Zillow Home Value Index (ZHVI) for All Homes Including Single-Family Residences, Condos, and CO-OPs in Brunswick, MD.

https://files.zillowstatic.com/research/public_csvs/zhvi/City_zhvi_uc_sfrcondo_tier_0.33_0.67_sm_sa_month.csv?t=1696947367