

Perserving and Developing Affordable Housing in Riverdale, MD

Riverdale Housing Assessment, Preservation, & Development
Prince George's County, Maryland



URSP 708 - Community Planning Studio

Dr. Kathryn Howell and Dr. Nicholas Finio

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The Studio Team

Jesse Bardsley
Maura Dwyer
Hoang Edullantes
Samuel Gordon
Sarah Haddad
Amory Jones
Paul Keen
Maya Mule
Caila Prendergast
Nichelle Rahming
Deisy Velasquez

Executive Summary

As the Purple Line construction nears completion, the light rail's opening will bring significant development pressure to every community along the corridor. This report focuses on one of these communities: Riverdale. The Purple Line Corridor Coalition is the primary sponsor of this report, and contributed guidance throughout its creation. This work was also guided heavily by a PLCC partner organization, Greater Riverdale Thrives, a community coalition in Riverdale concerned with a variety of issues including affordable housing and political advocacy efforts.

Riverdale is a majority low-income, renter, immigrant, Latino, and Black Prince George's County bedroom community. This report narrows in on the hyper-local context of Riverdale while invigorating macroeconomic issues of wealth inequality, discerning impacts of ownership and power distribution on the DMV's housing market. Riverdale's built environment has not seen much change since its initial development as a beltway suburb of Washington DC in the 1950's and 1960's. After several generations, this community has morphed dramatically, and the needs of its residents have grown proportionately. The apartment complexes built 50+ years ago have been showing their age, and many have been bought up by corporate landlords who have minimal desire to maintain the properties. The shopping plaza – once deemed a cultural destination for the area – has fallen into disrepair at the hands of neglectful property ownership and disinvestment in the community at large.

As the Purple Line development puts substantial pressure on the existing housing stock in the area, it will also incentivize the building of new housing near the station. Issues of affordable housing preservation and development, gentrification, and displacement are key areas for intervention and advocacy efforts.

This report examines how housing can both be preserved and produced in a way that can benefit the community of Riverdale, by leveraging existing policy frameworks such as rent stabilization, while also looking at new opportunities such as a community land trust. The report includes a network map, which can be utilized to ensure that Riverdale maintains its cultural significance for its community members. It also provides examples of how transit oriented development can happen with minimal displacement based on other communities in the Washington DC area, and other localities around the US that have experienced similar changes. Discussions of power dynamics in community advocacy are centered to highlight ways to empower the Riverdale community. Finally, this report offers tools that can be used by the community to improve ownership over the impending development process.

The Purple Line is set to radically change Riverdale and the surrounding community in the next few years. Ensuring that the community has a voice in the future development of Riverdale is of the highest importance to maintaining its cultural significance for years to come.



Part One - Introduction and Methodology

Introduction

After nearly 30 years, in late 2027, the Riverdale Park Maryland Purple Line Station will open. With 16 miles of rail and 21 stops between Prince George's County and Montgomery County, the Purple Line will bring deeper transit connections and investment to largely unconnected and disinvested areas of the Maryland suburbs. While on the one hand, such investment in the area has the potential to reinvigorate the housing landscape of Riverdale, it also has the potential to increase land and housing costs, which could ultimately lead to gentrification and displacement of existing and longtime residents (Zuk, et al., 2018; Finio, 2023; Peng, et al., 2023). Twelve neighborhoods in Prince George's County make up Greater Riverdale, which is also a part of the "Riverdale-New Carrollton" sub-area designated by the Purple Line Corridor Coalition (PLCC). The study area for this report is focused on six neighborhoods that directly surround the future Riverdale Park Purple Line Station, including Crestwood, Riverdale Heights, Riverdale Hills, Templeton Knolls, East Pines, and Madison Hill.

Research from the PLCC has found, both empirically and anecdotally, that renters and potential homeowners have seen costs increase since 2000 with average rents increasing by 6.5 percent between 2019 and 2022 (Purple Line Corridor Coalition: 2023-2027 Housing Action Plan). Housing costs are rising in metropolitan areas around the United States in areas without planned transit, but transit-oriented development (TOD) does have the potential to increase them further. Similarly, research on gentrification in Prince George's County and Montgomery County found that 27 census tracts gentrified in the two counties between 2000 and 2019 and that the majority of these gentrified tracts were along the Purple Line Corridor (Finio, 2023). An emphasis on preserving and expanding existing affordable housing is critical to ensuring that current residents can access the benefits of improved transit that the Purple Line Station will bring to the area.

Similar to other areas in Prince George's County, there are very few subsidized homes in Riverdale to support the low-income population, with only 179 apartments at one property subsidized under the Low-Income Housing Tax Credit Program (LIHTC). The low number of subsidized homes, combined with historic disinvestment, explains the presence of many Currently Unsubsidized Affordable Housing (CUBA) market-rate rental housing homes in the area.

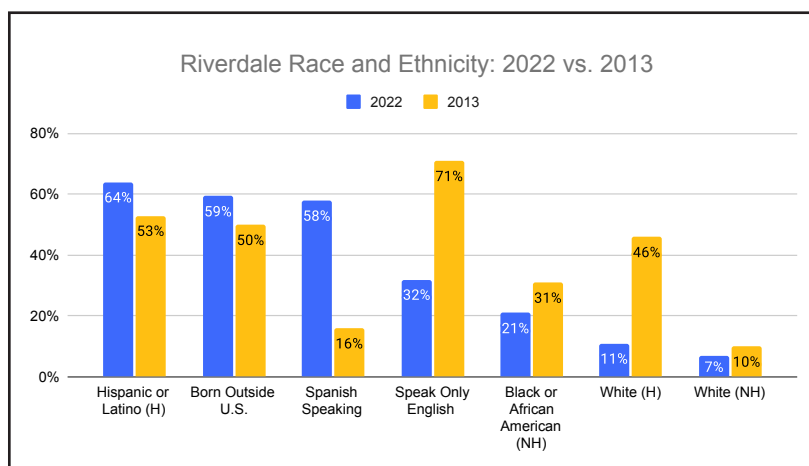


Figure 1: Riverdale Demographics versus County

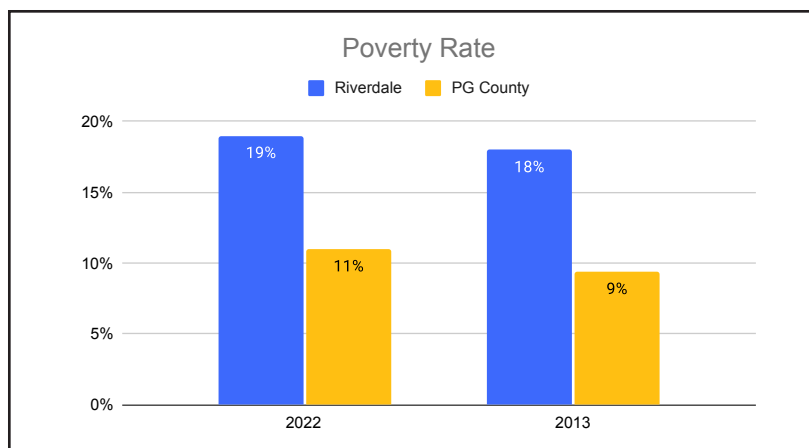


Figure 2: Poverty Rate of Riverdale versus County

The Purple Line addresses the need for transit connections in historically disinvested communities. Greater Riverdale is home to ethnically diverse and immigrant communities; of the area's population of just over 12,000 residents, 59 percent are foreign-born and 64 percent are Hispanic or Latino. These percentages have increased significantly, when an estimated 50 percent of Riverdale residents were foreign-born and 53 percent identified as Hispanic or Latino just 10 years ago. The percentages of Black and White residents as well as residents who only speak English have all decreased in that same timeframe (Figure 1).

The percentage of Riverdale residents who live below the poverty line (19.5 percent) is nearly double the rate of the county level (11 percent) — a ratio that has remained relatively constant over the past decade. While TOD such as the Purple Line enhances access to jobs and opportunities for residents, the light rail's development has already led to increased land value along the corridor, increasing burdens for low-income residents and small businesses. This is concerning: if the market pushes low-income residents further away from accessible transit, the cycle of gentrification and displacement will deepen problems in socioeconomic inequity. To realize the full benefits of TOD, efforts must be made to preserve and create affordable housing. Greater Riverdale Thrives (GRT) is a community coalition driven to improve “the coordination and allocation of resources, services, and opportunities” in Riverdale, addressing a variety of issues including affordable housing and increasing advocacy efforts and engagement with legislative officials (GRT, 2022). Building on longstanding efforts by our community partners, Greater Riverdale Thrives and the PLCC, this report is intended to inform resources that can be used to advocate for resources, policy, and design that support the needs of the Riverdale community, particularly focusing on protecting current affordable housing and developing strategies for the creation of new affordable housing. It includes an analysis of the affordable housing landscape in Riverdale through an assessment of existing housing conditions, an affordable housing policy analysis, as well as an examination of best practices and precedents from communities that have undergone similar transit investments.

Methodology

For the initial housing needs assessment, quantitative data on current housing conditions, demographics, and community characteristics was collected and mapped out in ArcGIS. Demographic and general housing data was collected from the 2017-2022 American Community Survey, primarily at the census tract and block group levels. The Census OnTheMap tool was used for distance and directional commuting data. Data points that were unavailable or had a large margin of error, particularly at the block group level, were not collected.

The Prince George's County Planning Department GIS Open Data Portal was used for property-level ownership and land use data as well as housing inspection violation and foreclosure data. CoStar also provided property-level data for multifamily properties in the study area. Eviction data was requested by the PLCC from the District Court of Maryland through the Maryland Department of Housing and Community Development.

Also, HUD Comprehensive Housing Stability Strategy (CHAS) data was used to analyze renter-occupied units and owner-occupied units at different levels of affordability using CHAS “place” categories of East Riverdale and Riverdale Park.

Interviews with various community partners with expertise in affordable housing and community organizing in Prince George's County were also conducted to provide operational context and inform strategy recommendations for the final report. Our community partners were identified based on in-class presentations, site visits, reading materials, and UMD professors' references. Our partners helped us gain more grounded insight into existing housing conditions, and identify opportunities and challenges for community organizing in Riverdale.

Data collection also included a review of existing affordable housing policy toolkits that could apply to Riverdale including the following reports: *PLCC 2023-2027 Housing Action Plan*; *Langley Park Affordable Housing Strategy Report*; *PLCC Two-year Road to Preserve Aging and Distressed Multifamily Properties Along the Purple Line*; *Housing Opportunity for All Report* by Enterprise, and *Sustainable Community Renewal Application for Prince George's County, Greater Riverdale*.

During interviews, it became apparent that there are significant flooding concerns along the Anacostia and a few properties in the study area are in a floodplain, so we also reviewed the Prince George's County Climate Action Plan for an overview of actions taken towards climate mitigation, adaptation, and resilience. We also reviewed the Maryland DHCD WholeHome Program; Maryland Weatherization Assistance Program; and FEMA programs that can supplement the overall housing strategy.

Additionally, we crafted a survey designed to understand what the people of Riverdale think of their current housing condition and what they would like to see, considering incoming development with the Purple Line. The survey was offered in both English and Spanish and was distributed through the ArcGIS survey platform, allowing us to ask where people thought more housing should be built on a map of Riverdale. We distributed the survey primarily via flyers with QR codes around Riverdale Plaza and partnered with several of the businesses in Riverdale Plaza to post the flyers on their storefronts. Additionally, we presented the work we were doing to a group of parishioners at Saint Bernard's, many of whom went on to take the survey. Finally, we attended the PLCC sponsored event "Surviving to Thriving", where we also presented the survey for participants to take.



Part Two - Existing Conditions, Key Themes, and Findings

Overview

Riverdale is home to a Census-estimated 12,374 people, the majority of whom are Hispanic or Latino immigrant families. Almost three-quarters of the people who live in Riverdale work in trades such as construction, education, or healthcare. The construction industry employs nearly 40% of men in Riverdale, double the rate found elsewhere in the county. Construction work is highly seasonal, which can lead to significant income variation throughout the year. Most people in Riverdale drive to work, but those who take public transportation rely heavily on the existing bus network to get to work. Most people either commute to Washington, D.C. for their jobs or work in the nearby town of Riverdale Park.

Riverdale's housing characteristics are diverse and vary in comparison to Prince George's County as a whole. The Riverdale study area has a higher proportion of renters, is more densely populated, and has a higher proportion of its homes built prior to 1960. Of the approximately 3,700 total homes, over half are occupied by renters in apartments with virtually no vacancies. Only 30 new single-family homes have been built since 2000. While conducting our analysis, we identified several key themes below to further investigate.

1. The majority of residents are renters in apartments who cannot afford their rent and are vulnerable to displacement

Cost-burden is defined as when someone spends over 30% of their income on housing, and severe cost-burden is when over 50% of income is spent on housing. Essentially, this means that individuals or families are not bringing in enough income to adequately support their living costs. In 2022, the median household income in Riverdale was \$81,265, which is around 20% less than the County median. This ratio has remained constant over the past decade, as have the corresponding averages of Median Earnings for workers. At this income level, the majority of renters in Riverdale - 80% - are considered severely cost-burdened.

The poverty rate in Riverdale is also double that of Prince George's County, but workers in the labor force and unemployment numbers mirror county levels, making renters more vulnerable to displacement when rents rise and incomes remain low.

The need for deeply affordable housing is pressing, particularly in this lower-income, marginalized community. The majority of renters

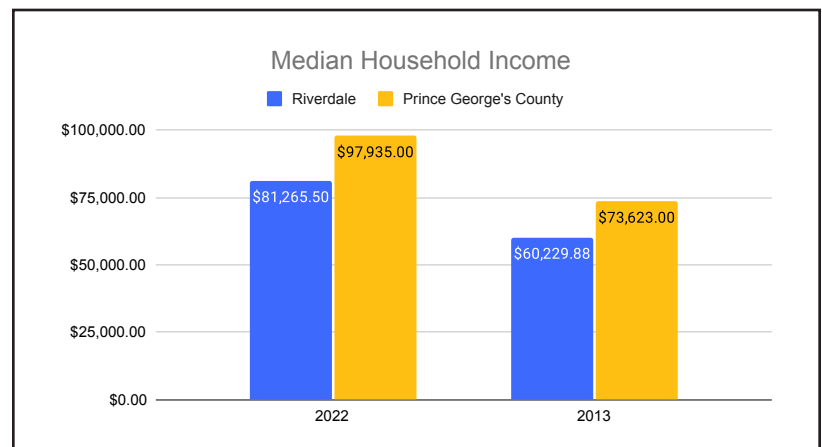


Figure 3: Median Household Income of Riverdale versus County

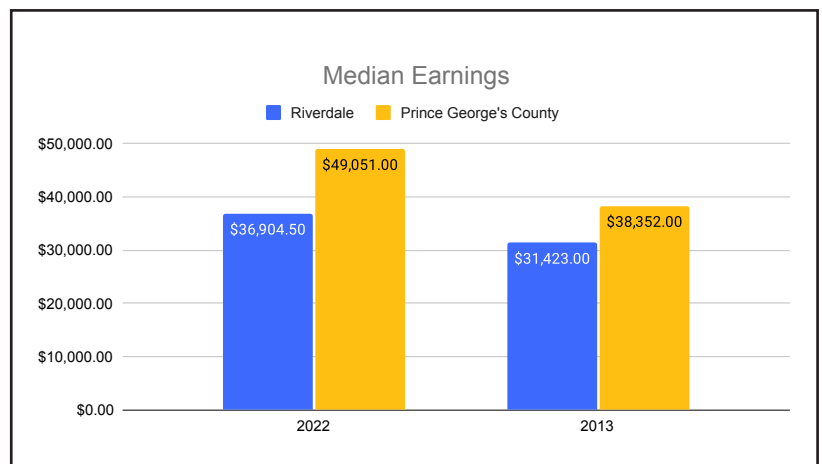


Figure 4: Median Earnings of Riverdale versus County

in Riverdale facing significant cost burdens fall below the 50% Area Median Income (AMI), with the most severely burdened renters being below 30% AMI. In Prince George's County, for instance, an individual at 50% AMI earns \$52,750 annually, while someone at 30% AMI earns \$31,650. With such limited incomes, individuals at 30% AMI can only afford around \$880 in monthly housing costs. Compounding the issue, older buildings in the area often result in higher electric and utility bills, further squeezing already stretched budgets. To truly address the affordability crisis, rents must be lower to accommodate the financial realities of these vulnerable populations.

Income by Cost Burden for Renters	East Riverdale			Riverdale Park		
Household Income	burden > 30%	burden > 50%	Total	burden > 30%	burden > 50%	Total
<= 30% AMI	575	485	595	305	230	315
>30% to <=50% AMI	260	30	460	200	50	245
>50% to <=80% AMI	10	0	305	55	0	125
>80% to <=100% AMI	55	0	365	0	0	115
>100% AMI	15	0	515	0	0	175
Total	915	515	2,235	560	280	975

Figure 5: Income by Cost Burden for Renters in Riverdale. HUD.

2. Two landlords own a majority of apartments, which threatens affordability and housing stability

There are 2,000 apartments spread out across ten different companies in Riverdale, with the majority of apartments owned by just two companies, Robert Landsman & Yadin Realty and Dreyfuss Management (see Appendix 1). In the second half of 2023, there were 325 eviction cases, and the majority of these eviction cases occurred in properties owned by these two owners, with cited reasons for the eviction being "Failure to Pay Rent."

Current rents in these apartments, as advertised on Apartments.com, range from \$1,325 and \$2,450 for apartments with either one or two bedrooms. Interestingly, most of these apartments have similar garden-style facades with balconies or front porches that have green coverings, even though they are owned by two different companies. All of the properties owned by these two companies mention purple line accessibility as selling points for potential renters on Apartments.com, highlighting how the transit project is already being used as a marketing tool and could potentially lead to increased rents or redevelopment.

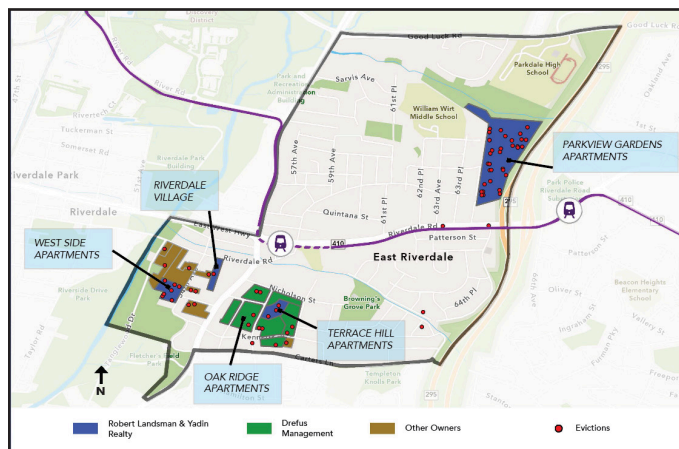


Figure 6: Multi-family property owners, evictions in Riverdale

Tenant advocacy that works with tenants to ensure they understand their rights as well as conversations with local officials on potential policy solutions for preserving these homes that are currently affordable is crucial to ensuring that residents are displaced from their homes when the purple line arrives.

3. Low-income homeowners also struggle to afford housing costs

There are roughly 1,700 single-family homes in the study area, with the majority of these homes being detached homes. These homes are primarily occupied by owners rather than renters (Figure 7). Almost all homeowners with incomes below 30% HAMFI are cost-burdened, and most of them are severely cost-burdened, meaning they are spending significantly (either above 30 or 50%) of their income on housing costs: among owners below 30% of the area median family income (HAMFI), a staggering 96% are considered cost-burdened, while 73% experience severe cost burdens. This is as well the case for homeowners between 30-50% HAMFI: 65% are cost-burdened and 35% face severe cost burdens. Overall, a quarter of all homeowners are burdened by housing costs, with 10% experiencing severe burdens. The lowest-income populations face the most significant burden. Since 2009, 377 of the 420 foreclosures in the area occurred in homes that were occupied by their owners. Foreclosed homes could be more attractive to out-of-state property investors who are looking to flip homes and resell them following rising property values, taking ownership away from the neighborhood. Further research and analysis is needed to determine if any of the homes in Riverdale have been flipped into rentals since their foreclosures.

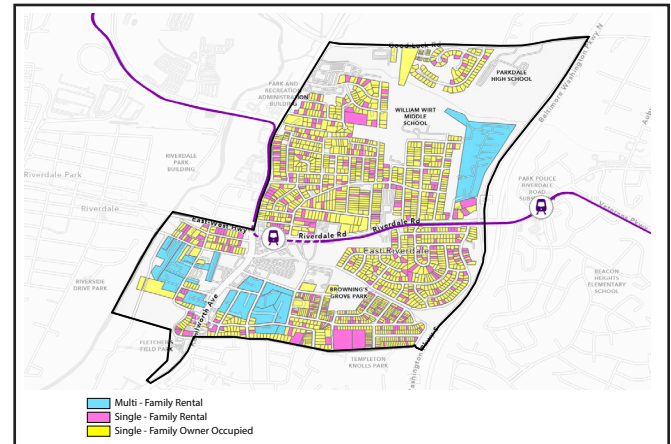


Figure 7: Housing Type in Riverdale, Owner vs. Renter

4. Very little housing has been built since the 1960's despite a growing immigrant population

According to census data, an estimated 50 percent of Riverdale residents were foreign-born and identified as Hispanic or Latino just 10 years ago. Now, of the study area's 12,000 residents, 64 percent are Hispanic or Latino, the majority of Riverdale's renters population. Despite this, since 2000, only 33 detached single family homes have been built in the area surrounding the future Riverdale Park Purple Line Station. Figure 8 shows that while the County also saw a decrease in new homes built since the early 2000s, Riverdale saw a significant drop after 1960.

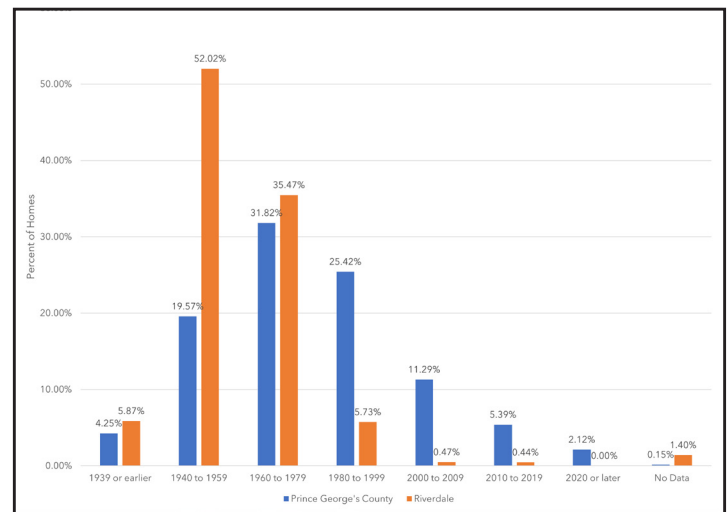


Figure 8: Parcel geometries: Prince George's County. (2024). Property_ Info_Py. GIS Open Data Portal. Calculations: UMD Studio Team

Despite that many homes in the area are aging, they are still almost fully occupied, with only 75 vacant homes. This leaves few options for residents to move within the neighborhood. Similarly, due to the older design of the apartments, 988 apartment units in the study area, or 55%, are just 1 -bedrooms, built at a time when families were encouraged to buy single-family homes, not live in apartment buildings. By contrast, the area only has 73 three-bedroom apartments.

While cultural preferences might point to living in multigenerational households, given the poverty rates, housing demand, and lack of affordable options for duplexes and multi-bedroom apartments, families may be experiencing overcrowding, without alternative options other than to leave the area completely. Data collection also shows that 23% - or nearly a quarter - of households in Riverdale live with additional families. In Prince George's County, 4.4% of households are overcrowded, defined as having more than one person per room by the National Institute of Minority Health and Health Disparities, nearly double the state average of 2.3%.

This continues to point to the need for the development of more housing at affordable rates in the study area.

5. Unhoused people have few options

Unhoused individuals have limited options and often face harsh realities. According to data from the National Alliance to End Homelessness, in 2022, 533 individuals were homeless on any given night in Prince George's County, translating to approximately 5.6 homeless individuals per 10,000 people in the general population. Prince George's County was awarded \$11.4 million from the U.S. Department of Housing and Urban Development (HUD) in 2024 for homelessness services. However, shelters are not fully meeting the need for this population, as evidenced by shelter bed capacity and utilization statistics.

For individuals, shelters are operating at 101% capacity, with 51 beds empty while 49 people are left to sleep outside, exposed to the elements. Similarly, for families, shelters are at 115% capacity, with 40 beds empty and 4 families forced to sleep outdoors. These figures underscore the urgent need for additional resources and support. There are reasons why people do not use shelters, and rumors report an approximate population of 50 individuals living unsheltered in the woods in Riverdale, highlighting the impact of development on this population.

It is important to acknowledge the impacts of development projects on the population residing in the woods, leading to displacement and the need to relocate for a population already facing significant instability. To address this issue, it is essential to conduct further research and engage in outreach efforts to understand the specific needs of this population.

6. Gaps in existing policies

As mentioned in the Methodology section, we have identified a list of affordable housing policies and programs on the local, state, and federal levels that could support future affordable housing preservation and production efforts in Riverdale. These policy tools can be categorized according to type (grants, loans, tax incentives, and ordinances); reach (renters, homeowners, developers, local government, and non-profit organizations); funding source (federal, state, county, municipal, or private entity); and housing strategy (preservation, production, anti-displacement, community development, and capital improvement). A non-exhaustive list is available in the included affordable housing policy tracker.

Developer Incentives:

Overall, most programs are geared towards providing gap financing between one and three million to affordable housing developers, with one newly updated regulatory tool called Right of First Refusal to preserve existing affordable housing. The Housing Authority of Prince George's County and the Department of Housing and Community Development (DHCD) offer several funding programs to complement existing federal sources like LIHTC. These funding programs function as gap financing for mixed-income projects, where a majority of the affordable units stay at 60% AMI, or about \$1,700 max rent for a two-person household. These gap financing sources are often referred to as "patient capital," or low-interest loans and tax-exempt bonds. For example, on Prince George's DHCD website detailing their HUD-funded HOME program, all five projects from 2021 use tax-exempt bonds issued through Housing Authority of Prince George's County to fund half of the total cost, ranging from thirteen to thirty-four million. A new source of gap financing, Prince George's Housing Investment Trust Fund (HITF), has a recurring funding source as of 2021 that allocates ten to thirteen million annually from the county's real estate transfer or "recordation" taxes. While the sustainable funding source is an improvement, similar to other existing programs, it only provides low-interest loans up to three million to "workforce housing" up to 120% AMI, and is expected to be layered with several other sources like bonds, the HOME program, Rental Works, and LIHTC. Currently, it's being used in eight affordable, mostly mixed-income, housing projects throughout the county, with the majority of units at 60% AMI (Prince George's County DHCD Housing Program Reports, 2023).

Direct Assistance:

Direct resources to renters and homeowners to assist with rent payments, safety repairs, foreclosures, and mortgage assistance for low-income homeowners are available but very limited, particularly for renters. For example, of the County's nine primary housing programs, only one is designed to support renters vulnerable to housing displacement – the Emergency Rental Assistance Program or ERAP, funded by American Rescue Plan Act (ARPA) until the program ends in the 2025 fiscal cycle. This program specifically targets renters who can show they've lost income due to the pandemic and has served almost 12,000 households thus far.

Tenant organizing funds are equally limited. In general, there is limited funding for housing development staffing, consultation, or organizational capacity building. HUD's Community Development Block Grants (CDBG) are the most flexible programs that can be used for tenant organizing and organizational capacity initiatives. Because Riverdale is within a Maryland Sustainable Community, some funding for community development projects with operations support is available at the state level through Maryland DHCD's Neighborhood Revitalization grants like Community Legacy, National Capital Strategic Development Fund (NED), and the MD Strategic Demotion Fund.

Prince George's DHCD contracts with Housing Initiatives Partnership (HIP) and Habitat for Humanity to conduct home repair, senior accessibility adaptations, and technical assistance programs for low-income homebuyers, like the Pathway to Purchase program and the Housing Rehabilitation Assistance Program (HRAP). These programs provide housing counseling and repair assistance with a focus on health, safety, and aging, with an average of \$20,000 spent per household at no charge to the client. A household of four cannot make more than \$75,000 - \$95,000 to qualify for assistance, depending on the specific repair program. This is particularly supportive of single mothers, a regular client of these programs, who make up close to 20% of East Riverdale's households, and often work multiple jobs just to afford basic living expenses. The most common repairs are roof replacements, HVAC system updates, drywall repairs, new plumbing, and weatherization upgrades. Notably, Habitat for Humanity does not require United States citizenship to receive home repair funds, which means more of Riverdale's immigrant population can take advantage of the assistance. However, these programs struggle with funding shortages and outreach similar to other service-oriented nonprofits in the area. Interviews with staff suggest a need to hire more trained workers who are reflective of the communities they serve to build trust, particularly when convincing families to make energy efficiency upgrades. Further, the waiting list for these programs is often several months to a year, and prioritization of repairs can be influenced by what the state funds in any given budget year. For example, with a recent influx of alternative energy funds, Habitat for Humanity is prioritizing solar and electric transitions. While this supports Maryland's statewide climate goals to reduce carbon emissions and ensures residents can afford to modernize their homes, stronger cultural competency training and on-the-ground outreach with trusted community organizations might better serve families who are hesitant to adopt new systems, particularly with other health and safety issues like damaged flooring, flooding, and mold growth.

Right of First Refusal Program:

Focusing on preservation versus housing production, The Right of First Refusal (ROFR) is a regulatory power of the County that acts as its primary policy tool to prevent housing displacement. This policy is important to Riverdale's housing landscape because it's uniquely designed to instill new affordability mandates on existing below-market-rate apartments when or if a private owner intends to sell. In a region with a high demand for affordable units and low supply, this policy helps tenants stay in their current housing situation at affordable rates.

The updated policy gives the County's DHCD leadership the power to surrender or make an "exception" to their right of first refusal, and enter into an agreement with a mission-aligned developer in exchange for affordability requirements for thirty years. Importantly, the policy was funded in 2021 with fifteen million in seed capital through the ARPA and ten million from MD DHCD. This influx of cash now called the "Preservation Load Fund" has increased overall ROFR transactions, despite a decrease from thirty-seven transactions in 2021 to fifteen in 2023, primarily due to increasing interest rates that have slowed sales of apartment buildings nationwide.

In 2022, the County made its first loan to preserve affordable units after tenant organizing at the Bedford/Victoria Station Apartments in Hyattsville. In 2023, the department approved an Exception to the ROFR process for five properties, expected to result in the establishment of rent restrictions. For example, the Hudson Valley Group agreed to establish affordability restrictions on all 286 units of Pleasant Homes Apartments in Seat Pleasant when the property transfers ownership by the end of 2024. Seat Pleasant is a majority African American, lower-income residential community on the border of Washington, D.C. with new transit-oriented development zoning along the nearby metro's Blue Line station.

Overall, the ROFR program has preserved 1,213 affordable units out of about 2,000 units that are in the process of transferring ownership; 988 units out of the 1,213 units are preserved at 60% AMI. Of those, 625 affordable units are in the Purple Line corridor, but none are in East Riverdale. (Prince George's County ROFR Report, 2023). With a growing number of renters considered cost-burdened, renter and community advocates may need to collaborate with DHCD and mission-aligned developers to negotiate ROFR agreements and funding that result in a higher percentage of affordable units at 30% - 50% AMI.

Recommendations

1. Monitor apartment buildings to preserve affordability

- a. Monitor apartment building real estate transactions, develop relationships with the County's ROFR developer list, and connect with Prince George's DHCD Right of First Refusal Program in preparation for a sale or transfer of ownership to formally preserve affordable rates. Advocate for deeper subsidies to afford a higher percentage of 50% AMI and below affordable units in ROFR agreements between the County's Department of Housing and Community Development and new owners of existing affordable apartment buildings. Related to this, consider advocating for the disposition of publicly-owned land for deeply affordable, supportive housing options for the unhoused population in Riverdale. Lastly, consider advocating for the Right of First Refusal for single-family tenants to purchase the home they currently live in if the owner decides to sell. (See the Baltimore TOPA precedent below for an example.)

2. Support homeowners in upgrading homes and preventing foreclosure

- a. Advocate for increased streamlining and funding for programs that help keep current homeowners safely in their homes and maintain the area's housing stock in a changing market that is seeing higher acquisition and construction costs. Target foreclosure prevention technical assistance to East Riverdale cost-burdened homeowners and circulating information from Housing Initiatives Partnership (HIP) and Habitat for Humanity about health and weatherization repair assistance. Ensure residents are ready to take advantage of incoming federal funds for energy efficiency, such as the MD EmPOWER program. Related to this, advocate for targeted service from staff who speak Spanish and are more reflective of Purple Line communities.

With a variety of programs attempting to meet overlapping housing needs, advocacy to better streamline home preservation services so residents don't have to complete multiple, complex applications for related work could lead to a more meaningful impact.

3. Support renters in advocating for better conditions and affordable rates

- a. Riverdale's lower-income, Spanish-speaking, undocumented renter population requires more tenant protections, tenant organizing, rent stabilization, and culturally responsive housing counseling. Collaboration with organizations like CASA, that have experience organizing tenants in Riverdale and Langley Park, and the Latin American Youth Center may help achieve this goal, along with housing and legal partners to provide training on local government processes and tenants' rights. In order to increase tenant organizing capacity within existing Riverdale CBOs and pay community leaders to grow their organizing skills, pursue philanthropic funding to focus on renters and lower income homeowners' needs from the Melville Trust, Greater Washington Community Foundation, the MacArthur Foundation, and the Annie E. Casey Foundation (Suggestions from PG DHCD Staff.) Collaborate with regional non-profit developers from Prince George's DHCD's Right of First Refusal developer list, and land-owning, faith-based institutions to evaluate opportunities for housing partnerships, education, and outreach. Learn more about Enterprise's current Faith-Based Development Initiative (FBDI) cohort and connect with leadership at Refreshing Springs to understand how future housing development can benefit Riverdale's most vulnerable residents. Continue to build relationships with other faith-based communities in Riverdale who have a strong renter base and organizing capacity, like St. Bernards' Church.

4. Raise awareness of new laws that came out of Maryland's 2023 legislative session to strengthen tenant's rights and incentivize affordable housing production

- a. Affordable housing production: HB538 strengthened existing TOD policies by increasing density allowances near transit, while requiring a quarter to half of the units be affordable at 60% AMI. HB593 created a state-owned authority that can administer low interest loans to cover funding gaps up to 20% of affordable housing projects.
- b. Tenant's rights: HB 693 established a new State Office of Tenant and Landlord Affairs that will ideally provide more tenant assistance and close reporting of eviction data. It also raised eviction fees and made it illegal for landlords to charge more than a month's rent for security deposits. HB 1117 made it easier for tenants to put their rent in escrow as a unified building instead of individuals to leverage building repairs with a reluctant owner.

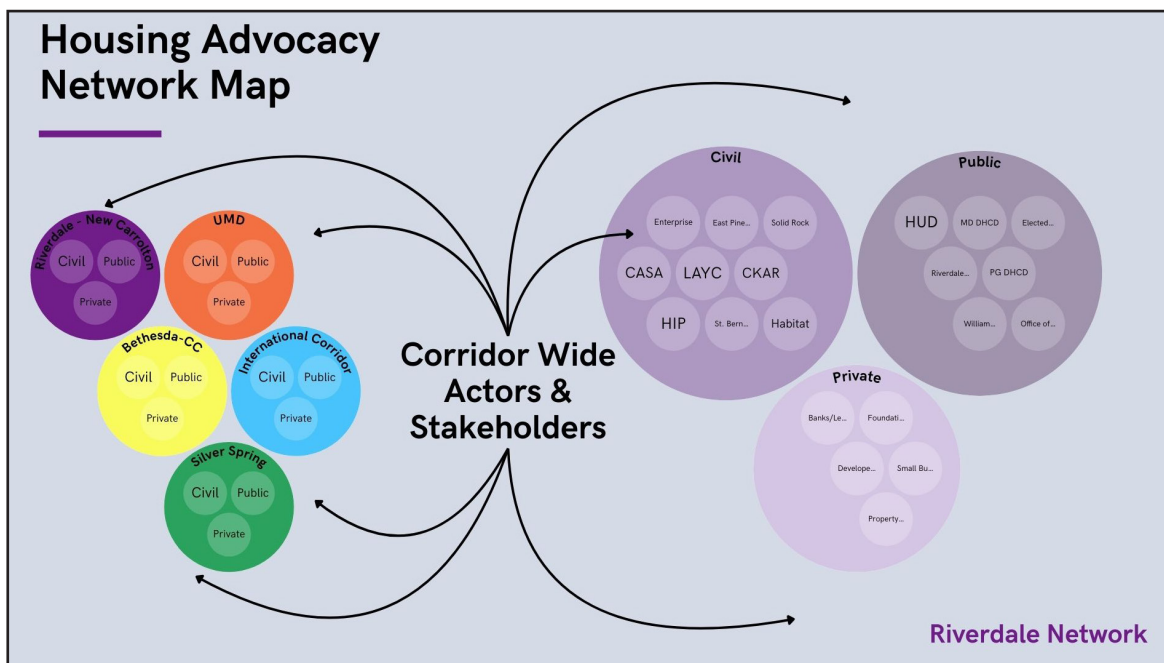


Figure 9: Housing Advocacy Network Map

Housing Advocacy Network Map Template

The circles on the left represent networks within each Purple Line Corridor subarea. The circles on the right represent networks within Riverdale - credits: Hoang Edullantes & Maura Dwyer.

The Affordable Housing Advocacy Network Map charts existing organizations and their relationship from the hyper-local level in Riverdale to the regional level across the Purple Line corridor. The map is divided by civil, private, and public actors, with key actors and stakeholders identified specific to Riverdale. These may be future partners in a larger effort to preserve and produce more affordable housing. This map serves to make explicit who is at the table, and where there may be opportunities to initiate relationships, make stronger alliances, and invite underrepresented voices to the advocacy conversation. The final map is designed to assist Greater Riverdale Thrives in power mapping their own relationships in the area to better understand who needs to be engaged to make progress on housing priorities.

Preservation Policy Precedent Concepts Related to Recommendations



#1: BALTIMORE CITY'S TENANT OPPORTUNITY TO PURCHASE ACT (TOPA)

1. HOW IS THIS STRATEGY USED?

In Baltimore City, before the owner of a single-family residential rental property voluntarily sells or transfers the home, the current tenants have the Right of First Refusal, which means they legally have the first opportunity to buy the home.

2. WHAT LOCAL CONDITIONS ARE ADDRESSED?

This policy interrupts family displacement that occurs when a seller's market is "hot," meaning an investor-owner is taking advantage of higher home prices. The challenge of this policy is sale to tenants must be at a "reasonable" market price, meaning tenants often need savings or down payment or mortgage assistance in order to take advantage of this policy.

3. WHAT ARE THE IDEAL OUTCOMES?

If financial assistance is available, with trained staff to guide families through the process, this could help families who rent out homes stabilize and transition into homeownership in their current neighborhood, slowing displacement in single-family residential neighborhoods.

RELEVANCE TO RIVERDALE:

18% of single family homes are renter-occupied with a high percentage of cost-burdened tenants

IMPLEMENTATION PARTNERS:

- PG DHCD
- County Elected Officials
- Tenants of single family homes
- Property owners of single family homes



#2: MONTGOMERY COUNTY, MD RENT STABILIZATION POLICY

1. HOW IS THIS STRATEGY USED?

Montgomery County passed a permanent Rent Stabilization policy in 2023 that caps rental increases at 6% each year, and requires a 90-day notice. Prince George's County had a similar, temporary policy that expired in April 2024.

2. WHAT LOCAL CONDITIONS ARE ADDRESSED?

This policy prevents property owners of apartment buildings with two or more units from drastically increasing rent in one year when market values in a place suddenly increase, allowing residents to stay in their apartments longer-term.

3. WHAT ARE THE IDEAL OUTCOMES?

Prince George's County extends its temporary Rent Stabilization Policy in collaboration with tenant advocacy groups like CASA de Maryland to ensure Prince George's most vulnerable residents can stay in the county and continue to benefit from economic growth.

RELEVANCE TO RIVERDALE:

Majority of residents are renters and 90% are considered cost-burdened. Renters will need low and predictable rent increases to afford to stay in the area

IMPLEMENTATION PARTNERS:

- Prince George's Elected Officials
- CASA de Maryland
- Local Tenant Associations
- Coalitions: Maryland Renters United



#3: CHICAGO'S EQUITABLE TRANSIT ORIENTED DEVELOPMENT ORDINANCE

1. HOW IS THIS STRATEGY USED?

In 2022, Chicago passed the Connected Communities Ordinance, which strengthens affordability requirements and incentives 1/4 - 1/2 mile from light rail stations, while protecting currently affordable apartments near light rail stations from being converted to luxury apartments.

2. WHAT LOCAL CONDITIONS ARE ADDRESSED?

Maryland recently passed new zoning laws, including updated TOD policies to incentivize more dense, mixed-use development near transit stations. This ordinance and overlay zone would require that buildings with TOD density bonuses have a higher percentage of affordable units at 50% AMI.

3. WHAT ARE THE IDEAL OUTCOMES?

This ordinance would result in more mixed-income housing projects near the Purple Line light rail that have a higher number of units below the typical affordability requirement of 60% - including apartments affordable to those making 30% to 50% AMI. This policy requires an accompanying fund to subsidize deeper affordability mandates.

RELEVANCE TO RIVERDALE:

Increasing rents along the Purple Line Corridor point to the need for stronger affordability protections coupled with TOD density incentives

IMPLEMENTATION PARTNERS:

- Prince George's Elected Officials
- PG Dept. of Planning (zoning)
- MNCPPC
- Impacted residents



#4: PHILADELPHIA'S PROPERTY TAX RELIEF IN CHANGING NEIGHBORHOODS

1. HOW IS THIS STRATEGY USED?

This is a real estate tax discount program for long-time homeowners (5 - 10+ years) to help them stay in their homes when property value and property taxes increase due to changing market conditions. This policy could be targeted to TOD zones near purple line stations.

2. WHAT LOCAL CONDITIONS ARE ADDRESSED?

This addresses issues that might occur in the future with TOD zones near purple light rail stations that begin to see fast increases in property taxes. This gives low income families a discount on their property tax so they can afford to stay in their home. Current PG property tax credit programs apply to seniors 65+ who have owned their home for 10+ years and can apply for a 20% tax credit. This policy would target property tax abatement to lower income families in TOD zones.

3. WHAT ARE THE IDEAL OUTCOMES?

Lower-income homeowners, including families and seniors, are able to afford to stay in their home in Riverdale.

RELEVANCE TO RIVERDALE:

While the area does have a large amount of young families, there's also a growing number of seniors that will need more assistance to "age in place" as neighborhoods experience economic growth

IMPLEMENTATION PARTNERS:

- Local elected officials
- Impacted families
- Prince George's Office of the Commissioner of the Revenue



PHASE 3 : CRAFTING EQUITABLE DEVELOPMENT

Equitable Transit-Oriented Development (ETOD) in Riverdale

The coming of the Purple Line creates challenges and opportunities for the Riverdale neighborhood. As mentioned, the majority of Riverdale residents already struggle to afford their rent. Analysis by the National Center for Smart Growth (NCSG) has shown that rents are already rising in the Purple Line Corridor, at least in 2+ bedroom units, of which there is already a shortage in Riverdale (Peng et al, 2023). Development in accordance with these trends could result in cultural displacement if current under-utilized commercial areas are redeveloped into housing. If these parcels were to be developed, new residents with higher incomes and different cultural backgrounds could move into the neighborhood, changing the way public space is used and the types of businesses that exist in the neighborhood (Howell, 2017).

On the other hand, TOD can create an opportunity for the residents of Riverdale. With the right support and community leverage, the increased development pressure could be channeled into a framework of equitable TOD, where federal and state grants are used to support the production of income-restricted units near the Purple Line Station. These new homes can be structured to be affordable in a way that allows people living in Riverdale on lower incomes to take advantage of new construction adjacent to transit, reducing their need to own a car. This report presents a vision for how equitable transit oriented development could occur, resulting in a renewal of the area around the Purple Line Station. This renewal would result in increased affordable housing for residents, improved public space, and an improved retail environment for existing small businesses. Using the Purple Line Corridor Coalition's Equitable Development Strategy (PLCC, 2022) as a base, and two best practice examples of equitable development scorecards as guideposts (Virginia Community Voice, 2021; Alliance for Metropolitan Stability, 2022), we derived principles and policies to guide our exploration of equitable development in Riverdale. The ten principles that guided our work are:

Participatory Development Process

This process starts early, beginning with community members actively seeking out developers who are mission-driven to provide affordable, community-centered housing. The process requires advocacy organizations within Riverdale to identify properties of interest, make contacts with local developers, and facilitate sales between developers and property owners. It also requires the developer to commit to intensive community engagement, beginning with the ideation phase, and particularly throughout the early stages of the development proposal process.

Housing Affordability

The developer must commit to providing a majority of units at income-restricted levels for at least 30 years. The majority requirement helps ensure that higher income residents do not become the majority around transit stations. These commitments can be secured through a Community Benefits Agreement between the county and the developer.

Preserving Local Businesses

When existing commercial areas are redeveloped, the developer must attempt to phase the development so that new spaces are built for the existing businesses before their current space is demolished. This can be accomplished by building on underutilized parking areas and phasing the development. The developer must also commit to providing spaces at existing rent prices with gradual percent increases over time, ensuring that these businesses can grow with the community rather than being forced out of it.

Moving Safely

The design of roadways and walkways within and surrounding the development should prioritize the safety of pedestrians and bikers over car speeds. This involves design choices such as the spacing of curb cuts, lane widths, and the shape of corners at intersections (width of turning radii).

Multimodal Access

Especially due to its proximity to transit, development near the Purple Line should prioritize non-motorized modes of personal transportation, such as biking, scootering and walking. In addition, electric vehicle charging infrastructure should be considered.

Workforce Development

The development project should benefit neighborhood residents by hiring local workers and investing in their training. Providing quality internet service is also a part of bridging the digital divide.

Planning for Responsive Management

A structure should be set up in advance to prevent abusive or unresponsive management of the finished development project. This structure should involve mandatory consultation with residents and protections against arbitrary evictions.

Addressing Inequalities

The project should address past harms by listening to BIPOC communities, promoting safety without surveillance, increasing food access, and creating spaces for community power and engagement.

Accessibility for People with Disabilities

With a little foresight, the project can exceed federal standards for publicly funded housing in ways that can make it welcoming and safe for people with differing abilities.

Environmental Justice

Restoring the natural habitats and features benefits residents, especially those communities who have been left out of such benefits in the past. A focus on environmental justice also includes a sensitivity to the cultures and heritages of the community.

These equitable TOD principles are outlined in detail in the equitable development scorecard that accompanies this report.

- Purple Line Corridor: Equitable Transit Oriented Development Scorecard
- Community Benefits Agreement
- Community Land Trust

We will now proceed to provide an example case for the application of these principles, starting with an imagined community-led process to select an opportunity site for equitable development in Riverdale.

The Environment for Affordable Housing Construction

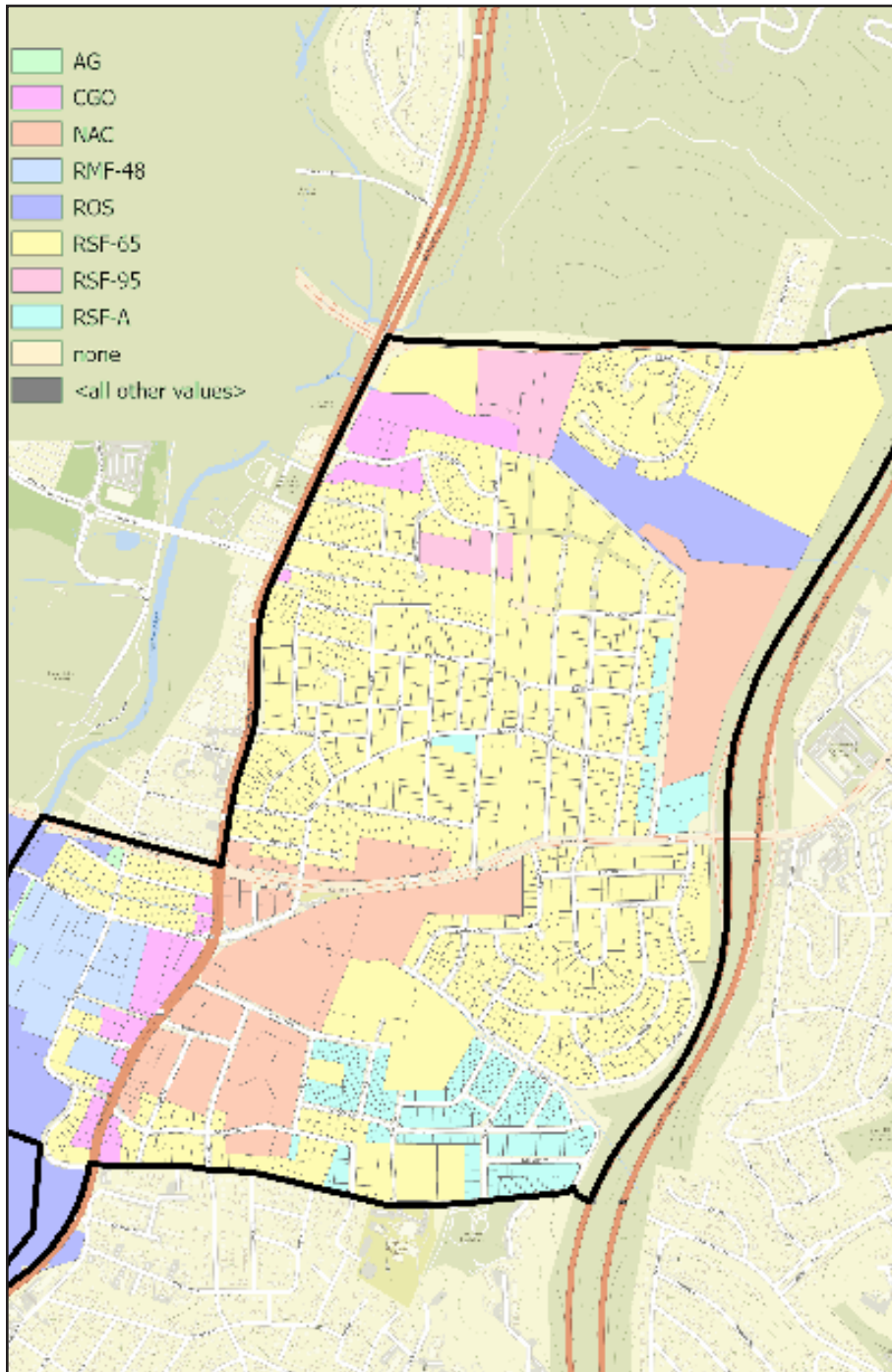


Figure 10 : Riverdale Area Zoning Map
the detached single family homes with slightly higher density attached single family homes such as townhomes or duplexes.

Riverdale's current zoning allows for significant densification of housing in areas near the Purple Line station, while preserving most of the land in the study area for single-family residences. When looking at housing opportunities in Riverdale it is imperative to keep the current zoning in mind. There are five main categories of zoning in Riverdale: CGO (Commercial, General and Office), RMF-48 (Residential, Multifamily-48), RSF-A (Residential, Single-Family-Attached), NAC (Neighborhood Activity Center) and RSF-65 (Residential, Single-Family 65). The vast majority of land in Riverdale is currently zoned as RSF-65, which makes new multifamily construction limited in terms of placement.

Prince George's County has designated a significant amount of land around the intersection of Kenilworth Avenue and Riverdale Road/East West Highway as NAC. NAC is perfect for smaller-scale transit-oriented development projects, less dense than the typical TAC (Town Activity Center) that you more often see around heavy rail stations. Riverdale has a decent amount of RSF-A zoning as well, that could eventually be expanded if more single family homes are needed, replacing

The Potential for Housing in Riverdale

There are many sites in Riverdale that offer a significant amount of land that could be used for new housing construction in the future. We created several maps that show both the unbuilt (vacant) parcels and the already-built parcels that have potential for adding housing.

For the unbuilt parcels, data from Prince George's County was used to create parcel geometries in ArcGIS Pro. Parcels were identified that were coded as vacant or that were reported as having zero buildings on them. Prince George's County also has a vacant parcel designation in their dataset that produces a similar result. Single family neighborhoods in this area often have multiple small, narrow parcels that essentially comprise one single family lot. These were removed from the dataset of vacant parcels by hand, using a satellite imagery basemap on ArcGIS. Finally, parcels that were less than 10 meters wide and were not adjacent to other vacant parcels that together total more than 10 meters were not included.

The built parcels with potential were selected more opportunistically. Since there is no dataset that contains parking lot measurements, these sites were selected based on a human examination of the area, looking for sites with large parking lots or other unused areas. Sites within the 100 year floodplain were excluded.

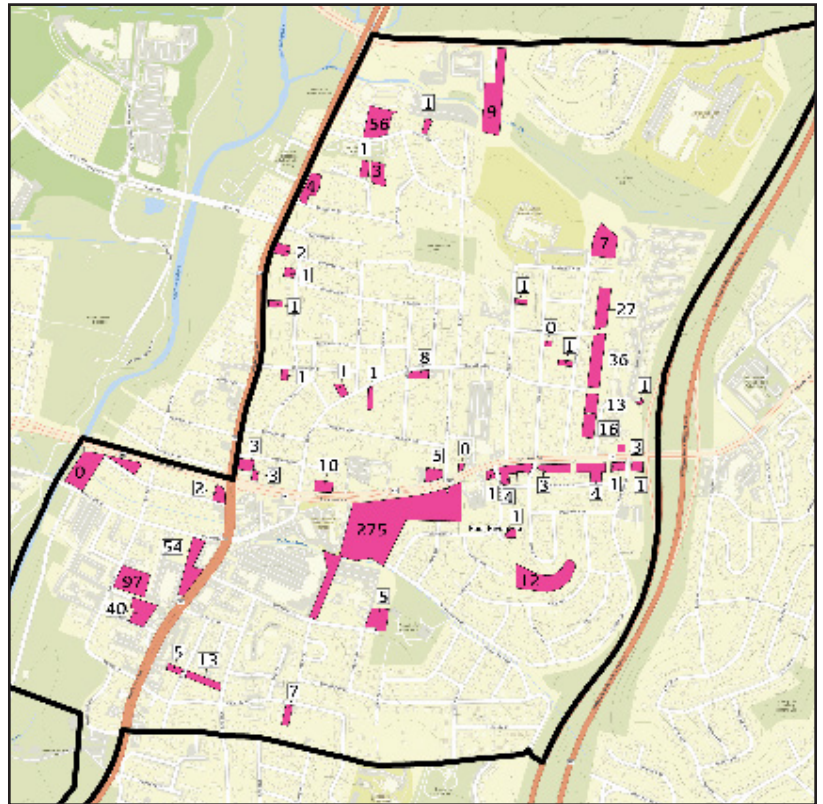


Figure 11 : Unbuilt Parcels in the Riverdale Area Map

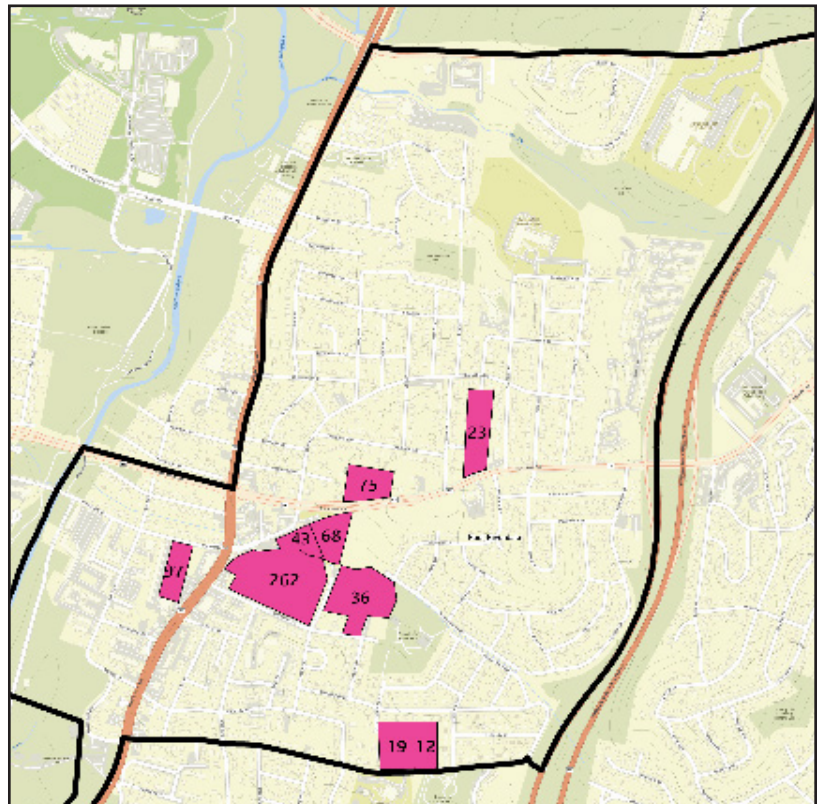


Figure 12 : Built with Potential Parcels in the Riverdale Area Map

Unbuilt Sites of Interest

Headen Springs/Refreshing Springs Parcel:

This 10-acre parcel is owned by Refreshing Spring Church of God in Christ. For several years, they have sought to develop the parcel with mixed use affordable housing through their non-profit, SEED. However, some difficulties have emerged. One difficulty that we identified is the ingress/egress problem along Riverdale Road. The Purple Line in this area creates a barrier (literally a wall-like structure) that makes access in that direction difficult. This site qualifies geographically for the New Market Tax Credit, a Prince George's County Revitalization Tax Credit, is within an Opportunity Zone and has a Sustainable Communities designation.



Figure 13 : Unbuilt Interest 1

Prince George's County Housing Authority Parcels:

This land is made up of many small parcels (not shown here for simplicity) that are mostly owned by the Prince George's County Housing Authority. According to a conversation we had with them, the Housing Authority is currently working with their broker to find a buyer for these parcels. While the RSF-A zoning allows for dense multi-family construction at up to 48 units per acre, the Housing Authority reported to us that there is significant neighborhood opposition to anything other than single family housing for these parcels. Also, the Housing Authority reports that county plans would require the completion of 64th Avenue up towards Parkview High School at a cost of approximately \$3 million. This additional cost could make development difficult. These sites qualify geographically for a New Market Tax Credit and a Prince George's County Revitalization Tax Credit. They also have a Sustainable Communities designation.



Figure 14 : Unbuilt Interest 2

Riverdale City Owned Parking Lot + Adjacent Vacant Land

This cluster of parcels, together, could provide approximately 99 homes according to current zoning. Based on multiple observations, the parking lot appears to be underutilized. New construction of multifamily apartments here would fit in with the character of the surrounding context and lies about $\frac{1}{4}$ of a mile from the Purple Line Station. These sites qualify geographically for a New Market Tax Credit and a Prince George's County Revitalization Tax Credit. They are partially within an Enterprise Zone, and fully within a Sustainable Communities designated area.

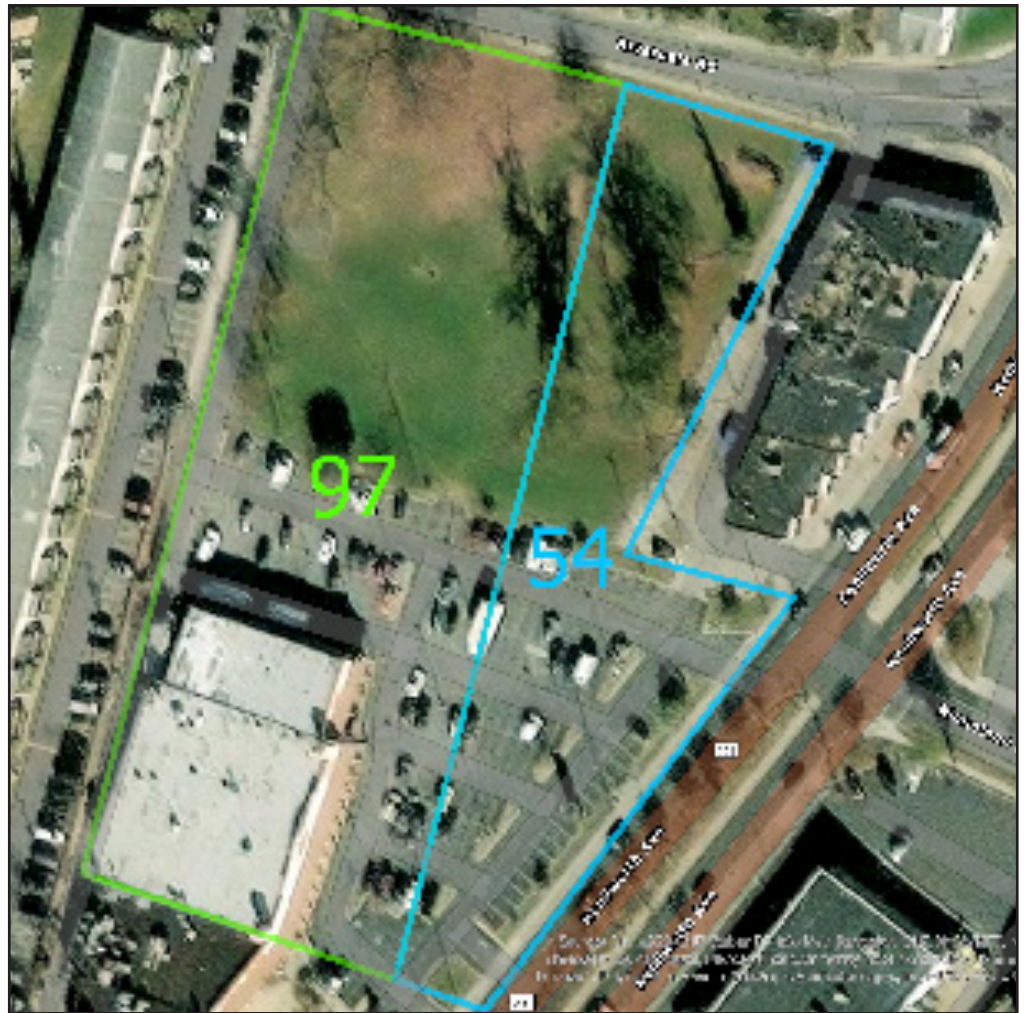


Figure 15 : Unbuilt Interest 4

El Alamo Center Parking Lot + Vacant Land

This site presents an interesting challenge, since the western portion of the grassy vacant land is part of the same parcel that contains El Alamo Center (so it is not, technically, vacant by our definition). The eastern portion of the vacant grassy area is in the same parcel as a large part of El Alamo's parking lot. It is possible that development could be pursued on the grassy portion of the El Alamo lot if this parcel could be subdivided. The community could pursue engagement with the owner of this parcel to explore the possibilities. Using approximate Google Earth measurements, we can determine that the entire grassy area is about 1.65 acres, which could produce about 63 units under current zoning. This location is about 0.2 miles from the Purple Line station. The sites qualify geographically for a New Market Tax Credit and the Prince George's County Revitalization Tax Credit. They are also within an Enterprise Zone and a Sustainable Communities designated area.

Built Sites with Potential to Add Housing

Riverdale Plaza and northern parcels

The Riverdale Plaza is a shopping center built in 1968. It currently sits about 1/3 vacant. The parking lot is large and appears underutilized. It is home to a grocery store, several restaurants, an abandoned movie theater, a tire shop, a liquor store, a laundromat, a hair salon, a nail shop, and a cell phone store. To the north across a channelized creek bed is another grocery store, Megamart, on a separate lot. The parcels to the north of this do not contain large underutilized parking lots, and thus were not included in our map of built lots with potential, but they do have a high likelihood of redevelopment because of their location directly adjacent to the Purple Line Station. For that reason, they are included here. Together, a redevelopment of these parcels could produce about 372 units under current zoning. These sites qualify geographically for a New Market Tax Credit and the Prince George's County Revitalization Tax Credit. They are within an Opportunity Zone and an Enterprise Zone, as well as a Sustainable Communities designated area.

Church owned land

Three churches own land with large adjacent parking lots or unbuilt areas: St Bernard's Catholic Church, St John Evangelical Lutheran Church, and Refreshing Spring Church of God in Christ. Sometimes churches are willing to build housing on part of their land, either for mission-oriented reasons or for financial reasons. The numbers on the map show the total number of units that could be built if the site were completely redeveloped; it is more likely that only a portion of the site would be redeveloped in these cases. Such an opportunity would take long-term engagement with the religious communities at the site. These sites all qualify geographically for the New Market Tax Credit as well as the Prince George's County Revitalization Tax Credit. All are in a Sustainable Communities designated area, but only the St Bernard's site is within an Opportunity Zone.



Figure 16 : Unbuilt Interest 1



Figure 17 : Unbuilt Interest 2



Figure 18 : Unbuilt Interest 3

Large Single Family Property

These two parcels, totalling 5.8 acres, are currently listed for sale for \$3.2 million. The RSF-65 zoning only allows single family homes at a density of 6.7 units per acre. Together, these parcels could provide approximately 31 single family homes. The walking distance to the Purple Line station is approximately 0.8 miles. These sites qualify geographically for a New Market Tax Credit and a Prince George's County Revitalization Tax Credit. They are also within an Opportunity Zone and a Sustainable Communities designated area.

This process is an example of a process that the community may engage in to identify opportunity sites for affordable housing construction. Community organizations would add to this process their local knowledge of the specific sites. We have only been able to tap into this knowledge in a limited manner for this project. After selecting opportunity sites, the community would next want to analyze the funding opportunities and financial conditions that influence development on the selected parcels.

The Riverdale community is in need of additional housing that will not only accommodate the family size and dynamics of the residents but that is also affordable. In order to promote the idea of affordable housing as a reasonable development option for developers, we reached out to professionals who are knowledgeable about the financial requirements that make affordable projects possible. These conversations brought awareness to a few obstacles developers will need to consider: Interest rates, rental insurance, and funding. The increased interest rates on loans is causing all types of development to delay; when a developer is working on affordable housing, there is even more concern about their loan's interest rate since their profit margin is much lower and slower.

The increased cost of insurance rates is causing financial stress for many developers as well. The rent cap on affordable housing is causing the developer to take on the additional cost of insurance, which is impacting their bottom line. Ultimately, the biggest issue with creating affordable housing is having enough capital to keep construction, operations, and maintenance going. Many developers are struggling to find a solution to this financial challenge.

Once we knew these areas of concern, we looked into various state and federal level funding sources. We then found a few that we believe will work best considering the location and the unit capacity based on zoning. We also thought about the needs for townhomes versus a mixed-use or multi-family building. A program that would be universal is the Multi-family Energy Efficiency and Housing Affordability Program (MEEHA): EmPOWER. The program provides financial incentives for developers to build multi-family housing that is energy efficient and affordable.

For townhomes, we believe the creation of a community land trust would be most beneficial. A community land trust is a nonprofit corporation that holds land on behalf of a community. This allows the homes that are built on the land to be more affordable since the homeowner will only be paying for the house. Community land trusts can serve as long-term stewards of affordable housing, community gardens, civic buildings, commercial spaces, and other community assets on behalf of a community. An example community land trust is provided as a part of the toolkits that accompany this report.

For multifamily housing, we found several programs that could work. The Housing Trust Fund (HTF) provides grants to states to produce and preserve affordable housing for extremely low- and very low-income households and can be paired with Low Income Housing Tax Credits. The Maryland Department of Housing and Community Development's Rental Housing Works creates jobs and strengthens the Maryland economy by providing gap financing for the creation and preservation of affordable rental housing. It is important to note that Rental Housing Works is subordinate gap financing to be used solely for projects financed using the Maryland Department of Housing and Community Development's Multifamily Bond Program and 4% Low Income Housing Tax Credits. Meaning, projects requesting Rental Housing Works funding must meet the requirements for both the Multifamily Bond Program and Tax Credits, including those described in the Maryland Qualified Allocation Plan and Multifamily Rental Financing Program Guide.

It is important to note that Maryland legislation is currently looking over a bill called Maryland Community Investment Corporation—Establishment (Housing and Community Development Financing Act of 2024) (HB0599). This is a bill that could make investments and financial assistance available in certain low-income communities in the state.

Other Incentives

New Market Tax Credits:

The New Market Tax Credit (NMTCT) Program aims to attract private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs). A Community Development Entity (CDE) is a domestic corporation or partnership that is an intermediary vehicle for the provision of loans, investments, or financial counseling in low-income communities. Our entire Riverdale area is designated as eligible for New Market Tax Credits. The credit totals 39% of the original investment amount and is claimed over a period of seven years.

Opportunity Zones:

The Opportunity Zone program is a nationwide initiative overseen by the U.S. Treasury that was established as part of the 2017 Tax Cuts and Jobs Act. The program offers federal tax benefits to encourage investment in economically disadvantaged areas. Opportunity Zones will have the opportunity to receive new capital investment to aid in the redevelopment of underprivileged communities. A substantial proportion of the study area has been designated as an opportunity zone. Currently, the program is scheduled to terminate by the conclusion of 2026. It is important to highlight that these investments must be made exclusively through a Qualified Opportunity Fund. A Qualified Opportunity Fund (QOF) is a specialized investment entity created for the purpose of investing in property located within Opportunity Zones. In order to qualify as a Qualified Opportunity Fund (QOF), an entity must be structured as a corporation (Inc., LLC, S Corp) or a partnership. To obtain QOF status, the entity must complete and submit Form 8996 to the IRS, certifying its eligibility. The QOF is required to allocate 90% of its assets to QOZ property. Investors can benefit from the program in three ways: temporary tax deferral, step-up in basis, and permanent tax exclusion. The Temporary Tax Deferral allows for the reinvestment of capital gains into a Qualified Opportunity Fund (QOF). The concept of "step-up in basis" refers to the increase in the value of an asset for tax purposes when it is reinvested in an Opportunity Zone Fund. If the taxpayer holds the investment in the qualified Opportunity Zone fund for a minimum of 5 years, the original investment basis is augmented by 10%. Furthermore, an extra 5% will be added if the investment is maintained for a minimum of 7 years, while up to 15% of the initial profit will be exempted from taxation. Lastly, the gains from the sale or exchange of an investment in a qualified Opportunity Fund will be permanently excluded from taxation if the investment is held for a minimum of 10 years.

Prince George's County Revitalization Tax Credit:

Revitalization Tax Credits are designed to encourage residential and non-residential revitalization in existing communities. Our entire study area is designated as eligible for the Revitalization Tax Credit. This tax credit offers eligible projects relief from taxes on any incremental value that they add as a result of making certain real property improvements. The Revitalization Tax Credits allow for the increase in taxes associated with increased assessed value due to qualified improvements to be phased in over time. For non-residential projects, the 1st year after improvements are completed and assessed, properties receive a credit of 100% of the amount of the county property tax imposed on the increased assessment. The credit decreases in 20% increments each following year until it hits 20%. This could be useful for the revitalization of the Riverdale Theater. For residential projects, the 1st year after improvements are completed and assessed, properties receive a credit of 100% of the amount of the county property tax imposed on the increased assessment. The credit decreases to 66% the second year and down to 33% the third year. The maximum amount of eligible residential improvements is \$200,000 per dwelling unit. This could be useful for the maintenance and renovations of the existing homes in Riverdale.

Sustainable Communities:

The Maryland Department of Housing and Community Development's (MDHCD) Sustainable Communities Program is a place-based designation offering a comprehensive package of resources that support holistic strategies for community development, revitalization and sustainability. The Sustainable Communities program encourages cross-governmental collaboration by providing designated Sustainable Communities with access to an interagency revitalization toolbox of financing programs and tax credit incentives. Our entire study area has received the Sustainable Communities Designation and can benefit from various benefits from the MDHCD, Dept. of Transportation, Dept. of Environment, and tax credit programs.

Building a Test Case for ETOD in Riverdale

It is important to take into account the demographics of Riverdale when looking at new housing construction. The area is majority Hispanic and the majority of the local population speaks Spanish. In addition, Riverdale is home to a large immigrant population, many of whom view Riverdale as their home away from home. Keeping the existing character of Riverdale in mind is crucial for any new construction that may be undertaken. For many people, living in Riverdale may be all that they can afford in the region, so keeping rents down and minimizing displacement while providing improved building conditions and amenities is paramount.

To gauge the community interest in development potential we distributed a short survey in Spanish and English around the Riverdale plaza and to several of the apartment complexes in the area. In addition, we attended several local events including the PLCC "Surviving to Thriving" event in Riverdale where we displayed our work on posters while providing a link to our survey. We also gave a brief presentation at Saint Bernard's church while handing out flyers for the survey as well.

These events helped us acquire nearly 40 survey responses, which helps us paint a broad picture of what the people of Riverdale want to see from their community. Of the responses we received, people overwhelmingly wanted new housing to be built in the area, especially focused on single family and townhomes. Part of this could be a desire to own your house instead of renting an apartment, understanding that the majority of our respondents rented their current home.

When we asked what people like most about Riverdale, the most common sentiment was that the area is heavily latino. People enjoy living amongst those who share a similar cultural background. People also remarked that they enjoyed having Latino focused grocery stores such as La Grande and Megamart in such close proximity to where they lived. Additionally, people loved that Riverdale is close to employment centers, which will likely improve even more with the Purple Line.

On the other hand, the top issue of why people don't like Riverdale was crime. We asked people how they rated the safety in their community on a scale of 1 (not safe) to 5 (very safe) and the average score was a 3, which surprised us given the other comments in the survey. When we asked people what they like least about living in Riverdale, nearly every response included a variation on crime. Whether it was car thefts or assaults or robberies, crime was clearly on the minds of the survey responders. Responders also remarked about the poor state of roads in the area, heavy traffic and poor pedestrian safety.

Precedents for TOD in the Area

We researched several precedents related to Transit Oriented Development and equitable development. These precedents helped inform the proposed model focused on equitable outcomes. The precedents include plaza designs in areas of transit, successful stream park revitalization projects, and examples of mixed-use and retail development.

Plazas are important when implementing transit-oriented development because they offer public places to wait safely or rest in between transport. Olde Town Plaza is located in Gaithersburg's original central business district near the historic B&O Railroad Station. At this gathering spot, community members can enjoy the historic and interactive plaza while waiting for a MARC Train (Olde Towne Plaza | Gaithersburg, MD, n.d.). Nearby, the newly implemented plaza at Washington Street and Hillwood Avenue in Falls Church includes bus shelters, benches, and bike racks to encourage multi-modal transportation options for the public. It connects back to the City Center, N. Washington St., and the East Falls Church Metro Station (New Plaza, Intersection Improvements Completed In Falls Church, 2023). However, this plaza is small and not an appropriate space for large community events.

Natural restoration projects can be springboards for equitable mixed-use development, extended access to public transportation, and desirable amenities for the public. The \$60 million Carroll Creek restoration project in Frederick, Maryland involved removing 134 land acres and more than 400 buildings from the surrounding floodplain (Brownfield Redevelopment Case Study, n.d.). The new area included a restored version of the creek, office space, retail space, parking decks, multi-family residential units, and new jobs. In addition, there was an extended commuter train service in the downtown area adjacent to Carroll Creek (Brownfield Redevelopment Case Study, n.d.). In the future, additional development is planned including a mixed-use retail and residential complex. Potential concerns related to this development are gentrification and displacement of the current community due to possible rent increases. However, the benefits of revitalization, the introduction of valuable public spaces, and the creation of new jobs for the community outweigh the concern of possible rent increases over time.



Figure 19 : Old Town Plaza



Figure 20 : Falls Church



Figure 21 : Carrol Creek



Figure 22 : Springhouse Run

Another example of this type of development is the Springhouse Run Stream Restoration Project. The intervention area is located in the National Arboretum in the Springhouse Run Watershed, which drains to an area that is approximately 100 acres (Springhouse Run Stream Restoration Project | Doe, n.d.). The Springhouse Run Stream was heavily restored and now serves as an educational opportunity for visitors, teaching them about stream restoration, native plants, the value of wetlands, and how to protect and restore our waterways. The project also included renovating the U.S. Arboretum's parking lot by adding five bioretention facilities to manage stormwater from impervious surfaces.



Figure 23 : Columbia Heights

Columbia Heights is an example of an urban area near public transit with historic row houses, affordable housing apartments, and public buildings such as restaurants and shops. From the Columbia Heights development plan, the housing in that area was built in phases over 20 years. Some liberties were allowed in terms of building facades and material usage, as long as housing was being built. Closer to concentrations of retail and commercial areas is high-density housing that decreases in density and size near the residential neighborhoods, which allows a seamless transition. This is a successfully planned space due to the wide variety of housing options, mixed uses on certain streets, retail storefronts along public streets, and wide sidewalks for pedestrians. The developments seen in Columbia Heights outline some of the goals included in the plan, such as improving opportunities for youth after-school activities and increasing youth employment options through job placement assistance and job readiness programs. There is also a public plaza space for the local community. However, the area lacks public restrooms and seating making the public spaces not as occupiable.



Figure 24 : Eden Center

An example of retail business preservation is the Vietnamese Strip Mall Eden Center in Falls Church, Virginia. This project aimed to renovate and preserve many small Vietnamese-owned businesses in the Eden Center. The closest metro stop is the East Falls Church metro station, and the site can be accessed by bus from this metro station. A grassroots organization called Viet Place Collective assisted with the planning and redevelopment process to ensure that all voices were heard during the planning and renovation process. Concerns with this project included the language barrier as a potential risk to immigrant business owners (Navigating the Future of Eden Center: Vietnamese Hub Seeks Inclusion, Improvements - WTOP News, n.d.). To ease these concerns, this organization assisted with language barriers and made sure owners knew what was happening. We anticipate similar language barrier problems and the need for small businesses to work together within Riverdale.

Selecting the Riverdale Plaza Area

Riverdale Plaza is located along Riverdale Road and Kenilworth Road, with an entrance on Nicholson Road. The plaza is located near the Riverdale Park-Kenilworth Purple Line station. The plaza and adjacent areas are located in a high traffic and activity area but do not receive the same amount of activity. This is seen in the parking survey that we completed. The parking data from the visual survey performed shows that the parking lot at Riverdale Plaza is not being used to its full capacity. The plaza holds 700 parking spaces to be used by the various commercial and local businesses that are in the plaza. The

DATE	CARS PARKED	PERCENTAGE UTILIZED
2/20	84	12%
2/27	92	13%
3/2	133	19%
3/19	79	11%

highest capacity can be seen on Saturday, March 2nd, where there were 133 cars in the parking lot, while the lowest is on Tuesday, March 19th, with only 79 cars.

There is only ~19% of the plaza being used on the highest capacity day, our data indicates that there is an opportunity for an increase in traffic for local businesses, affordable housing opportunities, dedicated community spaces, and green spaces. However, it is important to consider the needs of the existing businesses in the area that serve the community.

There are multiple community assets in the Riverdale Plaza, mostly local businesses that serve the community. These businesses include La Grande Supermarket, Megamart, Queensway Restaurant, and Casa Dora Restaurant, which are recognized by their local and regional communities. Another example is McDonald's, located on Kenilworth Road. While McDonald's is not a part of the plaza, it is frequently busy with families and individuals as it is deemed a self-identified community location since there are no designated community spaces in this portion of Riverdale.

The plaza has several intense maintenance problems that affect businesses and patrons. The Riverdale Theater closed in 2001 and has been left unattended since then. The other businesses in the plaza also likely have issues with water entering the space, since we noticed a mold-like smell during some of our site visits. Along with the flooding and mold issues, there have not been renovations to upkeep the structural integrity or aesthetics of the plaza, leaving local businesses with spaces that are falling apart. This is coupled with a high vacancy rate due to the overall maintenance problems of the plaza. While there are many local businesses and some commercial businesses, we believe through visual observations, the vacancy rate in the plaza is nearly 50%. The high vacancy rate, along with the lower usage of the parking, indicates that while the plaza is being used, a higher capacity of usage relating to housing and local businesses can be adaptive to this location. With intense maintenance issues and a high vacancy rate, the current condition of the plaza is poor.

Building a Model Focused on Equitable Outcomes



Figure 25 : Site Plan

To build a model focused on equitable outcomes, we developed a site plan for Riverdale Plaza. The goal of this plan is to keep existing local businesses in place, increase homeownership opportunities, include community open spaces that encourage continued community use, improve safety for pedestrians, and improve and maintain food access. The design features a pedestrian road, public park/green space, public plaza, various mixed-use buildings, residential townhomes to break up density, and a renovated creek feature for stormwater management. The public pedestrian road will make it safer for pedestrians walking to and from the new purple line station, creating a seamless connection to the park and other mixed use amenities. The proposed public plaza will serve as a place for engaging activities like community events, outdoor markets. In addition, multiple opportunities for parking are provided onsite to accommodate the increase in site usage. The project includes a historic preservation project of the Riverdale Theatre, which is proposed to be transformed into a library for the community that offers immigration services, employment assistance, and job training. Converting an existing structure in Riverdale Theater into a community focused space such as a library, allows us to retain a key asset that has existed for decades in the community, and repurpose it for a modern context. This emphasis on immigration services will help unlock new opportunities for members of the community to interface with the services that have always been available to them, but now in a way that is more accessible, by locating those services close to the people who are most in need. All of these elements meet various policies in our Equitable Development Scorecard, which we will use to evaluate our model.

In designing tools that can empower the Riverdale community we designed a sample community benefit agreement that can be used as a template to create something specific to Riverdale. Community Benefit Agreements (or CBAs) are agreements made between a government body and a developer to ensure that certain items are preserved throughout the development process. The sample CBA that we authored (Appendix #x) contains a variety of conditions, ranging from construction labor requirements to community outreach to maintenance and management practices. We took inspiration from a variety of local CBAs such as Columbia Heights and Columbia Quarter in Washington DC, in addition to several CBAs from more distant locales such as the California High Speed Rail CBA.

A well designed and targeted CBA can help ensure that the developer holds up their end of the bargain when it comes to developing a true community, as opposed to just another apartment complex. The labor requirements make sure that the developer is pulling from the local labor force and providing high quality opportunities for the community in addition to the training necessary to compete in the modern labor market.

How our Model Meets the Equitable Development Scorecard

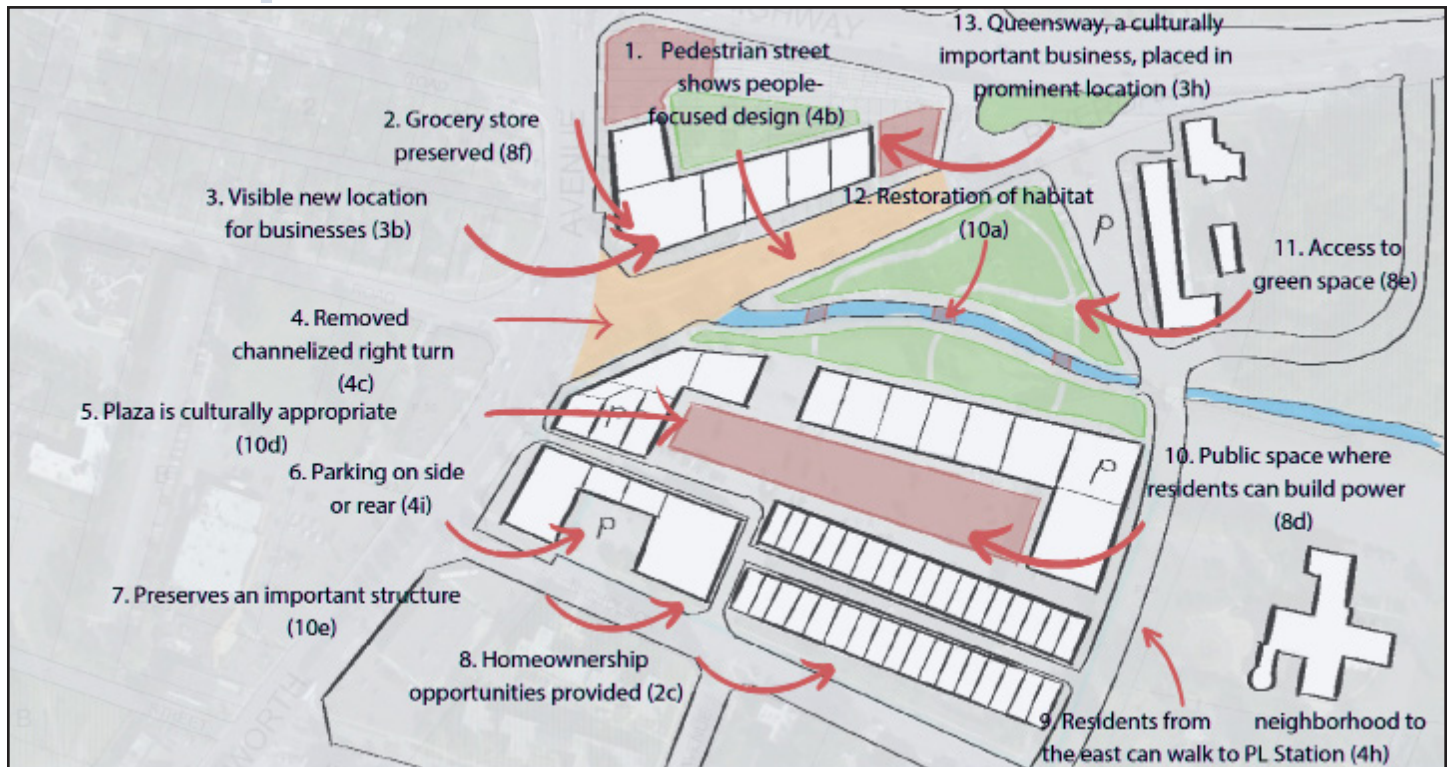


Figure 26 : Scorecard Graphic Example

Principle 1: Participatory Development Process

The model we developed is an example of a process that should be community-led. We hope that this toolkit and report can assist the community to engage in such a process on a site of their choosing. By definition, then, our example fails to meet the requirements of our first equitable TOD principle, except for policy 1b concerning demographic research. However, our plan meets many other requirements of the scorecard.

Principle 2: Housing Affordability

As discussed above, our plan would leverage LIHTC and other grant sources to create income-restricted units. Although a detailed proforma is outside of the scope of this project, a developer could provide to the community such a proforma that indicates the levels of affordability and the number of units affected (scorecard policies 2a & 2e). Our plan also includes missing middle homeownership opportunities which meet policy 2c of the scorecard. Our example Community Land Trust (included in toolkit that accompanies this report) also meets policy 2c.

Principles 3-10: Site Plan

Many of the policies within principles 3-10 are related to the site plan. Although our site plan is not detailed enough to engage with some of the policies (such as 4a about lane width or 4d about accessible walkways), many of the principles are visible even at the general scale of our site plan. The diagram below indicates in parentheses which policies from the scorecard are met by each element of the site plan.

Principles 3-10: Community Benefit Agreement

Our example Community Benefit Agreement (CBA) meets several of the policies within the scorecard. For example, Item 2 in the CBA meets policy 8b, since it creates a community development fund overseen by residents, which is a form of reallocating resources towards groups who have suffered inequitable treatment in the past. Items 3 and 4 in the CBA meet policy 6a and 6e of the scorecard, since it requires local hiring and gives workers the right to organize. Item 5 meets policy 3a and 3c of the scorecard, since it requires the developer to provide spaces for existing commercial tenants at similar rents. Item 6 of the CBA meets policy 10a and 10c of the scorecard, since it provides for the restoration and maintenance of the stream that abuts the plaza. Item 7 of the CBA meets policy 7a of the scorecard, since it requires regular meetings between tenants and management.



PHASE 4 : SUMMARY OF GOALS & RECOMMENDATIONS

Summary of Goals & Recommendations

Strengthening Community through initiatives for affordable housing and tenant empowerment in Riverdale, philanthropic and local foundations for expanded tenant organizing in Riverdale: *Utilize the Network Map tool to pinpoint organizations and foundations both public and private dedicated to funding tenant organizing efforts.*

Next Steps:

1. **Engage** local elected officials to facilitate access to Community Development Block Grant (CDBG) funds earmarked for tenant organizing initiatives.

Combatting Displacement of existing residents through stronger housing preservation policies. Advocate for robust housing preservation policies to mitigate displacement risks for existing residents. *Utilize the Housing Preservation Policy Tracker and Policy Precedents.*

Next Steps:

1. **Connect** with property owners to understand their plans and negotiate community-friendly outcomes.
2. **Collaborate** with precedent staff to gather insights and expand the network of supportive stakeholders.
3. **Involve** local officials in discussions concerning at-risk properties to foster proactive solutions.

Building Connections with Mission-Driven Developers to enhance affordable housing supply: Utilize the Equitable Transit-Oriented Development Scorecard, Community Benefits Agreement (CBA), and Community Land Trust (CLT) frameworks. *Utilize the Vacant Property Map tool to identify potential development sites.*

Next Steps:

1. **Recruit** mission-driven developers committed to affordable housing goals.
2. **Conduct** surveys to gather community input on desired housing features and amenities.

By leveraging these tools and initiatives, Riverdale can set precedence for a collaborative approach to addressing housing affordability challenges. By empowering tenants and preserving community value and identity, there is opportunity in Riverdale to increase the resilience of residents and locals to disruptive forces in the housing market.

A photograph of a residential street scene. In the foreground, a concrete sidewalk runs along the bottom. Behind it, a chain-link fence separates the sidewalk from a parking area where several cars are parked. In the background, there are two houses. The house on the left is white with a grey roof and a small porch. The house on the right is red brick with a dark roof. Bare trees are visible behind the houses, and power lines run across the top of the image against a clear blue sky. A semi-transparent white rectangular box is overlaid on the lower half of the image, containing the text 'CITATIONS & REFERENCES, APPENDIX' in bold black capital letters.

**CITATIONS & REFERENCES,
APPENDIX**

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Appendix I: Apartment Building Property Owners in Riverdale

True Owner	Apartment Building	ACCT_OWNER	Address	Total units	% unit footprint
Redeemed Christian Church Of God	River of Life RCCG	FOUNDATION CAPITAL RESOURCES INC	5617 54TH AVE RIVERDALE 20737-0000	-	
Merrimart Properties	Kennedy House Apartments	WALKER JOHN M REV TRUST RE	5651 KENNEDY ST RIVERDALE 20737-0000	16	0.81%
Acento Real Estate Partners	Jefferson Hall	JEFFERSON HALL SPE LLC	5422 KENILWORTH AVE RIVERDALE 20737-0000	103	5.24%
Harry & Jeanette Weinberg Foundation, Inc.	The Current and Swift Apts	JH RIVERDALE TOWERS LLC; 1 other(s)	5600 54TH AVE RIVERDALE 20737-0000	176	8.96%
Kurt Denchfield	Riverwood Apartments	RIVERWOOD APTS LLC	5305 RIVERDALE RD RIVERDALE 20737-0000	30	1.53%
MRK Partners	Park Tanglewood	TANGLEWOOD VENTURE LP	5309 RIVERDALE RD RIVERDALE 20737-0000	180	9.16%
Schweb Management	The Crossing	other(s)	5610 54TH AVE RIVERDALE 20737-0000	104	5.29%
	The Crossing	SPK CROSSING LLC ETAL	5505 54TH AVE RIVERDALE 20737-0000		
	The Crossing	SPK CROSSING LLC ETAL; 1 other(s)	5505 54TH AVE RIVERDALE 20737-0000		
Robert Landsman	Parkview Gardens	PARKVIEW GARDENS LTD PARTNERSHP; 6 other(s)	6247 64TH AVE RIVERDALE 20737-0000	592	44.02%
Yadin Realty	Riverdale Village	RTW LLC (RE)	5409 RIVERDALE RD RIVERDALE 20737-0000	273	
Village of the Woods	West Side Apts	RTW LLC (RE)	5410 54TH AVE RIVERDALE 20737-0000	-	
	Terrace Hill Apartments	RTW LLC (RE)	5421 56TH AVE RIVERDALE 20737-0000	-	
Dreyfuss Management	5605 Carters	RIVERDALE VILLAGE LIMITED PTNRSHIP	5605 CARTERS LN RIVERDALE 20737-0000	-	24.99%
	Oak Ride Apartments	RIVERDALE VILLAGE LIMITED PTNRSHIP	5510 MADISON ST RIVERDALE 20737-0000	491	
	Oak Ride Apartments	RIVERDALE VILLAGE LIMITED PTNRSHIP	5514 MADISON ST RIVERDALE 20737-0000		
	Oak Ride Apartments	RIVERDALE VILLAGE LIMITED PTNRSHIP	5510 MADISON ST RIVERDALE 20737-0000		
	Oak Ride Apartments	RIVERDALE VILLAGE LIMITED PTNRSHIP	5510 MADISON ST RIVERDALE 20737-0000		
	Oak Ride Apartments	RIVERDALE VILLAGE LIMITED PTNRSHIP	5510 MADISON ST RIVERDALE 20737-0000		
	Oak Ride Apartments	RIVERDALE VILLAGE LIMITED PTNRSHIP	5510 MADISON ST RIVERDALE 20737-0000		
	Oak Ride Apartments	RIVERDALE VILLAGE LIMITED PTNRSHIP	5433 55TH PL RIVERDALE 20737-0000		