

7. Recommendation Matrix

The following matrix lists all recommendations and provides a timeframe for implementation as well as responsible parties. The timeframe of 0-5 years refers to new actions that will be implemented within the next 5 years. The timeframe of 5-10 refers to new actions that will be implemented 5-10 years in the future. Ongoing indicates an action that will continue beyond initial implementation and may have already been implemented.

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Planning & Zoning					
<i>Goal 1: Promote or create opportunities for a variety of housing types for current and future City residents of all income levels with costs that reflect the range of incomes.</i>					
Continue to track trends in housing supply and demand over time through surveys or studies to determine if the City should prioritize particular housing types.			✓	✓	
Track when regulated affordable units' control periods end and the impacts on the City's affordable and market rate inventory turn-over in the City to anticipate changing demands for various housing types, City programs and services, school enrollment, and commute patterns.	✓		✓	✓	
Study underutilized commercial sites, where appropriate, along transportation corridors such as MD 355 for potential residential conversions or infill redevelopments.	✓			✓	

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Study regulatory options for co-housing, co-ops, or other shared ownership structures.	✓			✓	
The City's approval of multi-family rental projects should reflect unit sizes that are consistent with data-supported renters' household size needs.			✓	✓	
Establish targets for housing unit type mix in future residential development projects where appropriate to maintain a balanced housing stock. Applicability of these requirements should take into account development size, surrounding context, and site constraints. Possible requirements may include limits on single-family detached construction and a minimum percentage of Gap Housing units, such as was done in the Lakeforest Mall Master Plan.	✓		✓	✓	
Perform ongoing reviews of land use zoning, regulations, and processes for barriers or obstacles to producing diverse housing or to incentivize the types of units either not being built and in short supply relative to demand.	✓		✓	✓	
Study and potentially allow ADUs in specific single-family areas.	✓			✓	
Goal 2: Plan for amenities and infrastructure so that existing neighborhoods can remain resilient and new housing is sited in neighborhoods with a community identity					
Foster a climate of full participation in cultural and civic life; ensure City events and outreach for events cater to all demographic groups.			✓	✓	
Research expanding site development notification requirements to renters as well as owners.	✓			✓	
Promote mixed-income communities in the Land Use Element and zoning revisions.	✓			✓	
Encourage development proximate to future and existing transit hubs and employment nodes.			✓	✓	

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Assess neighborhood infrastructure and support needs (i.e. parks and open space, schools, multi-modal transportation options, shopping, etc.) through data analysis, public input, and surveying existing walkable neighborhood amenities and infrastructure.	✓		✓	✓	
Monitor the locations and types of infrastructure improvements planned to ensure they are balanced and address equity disparities throughout the City while reflecting the prioritized needs established through data or policies.	✓		✓	✓	
Identify areas of the City that could benefit from federal and/or state projects and funding programs.	✓		✓	✓	
Consider incentives for the adaptive reuse of aging commercial buildings to residential that incorporate green areas, outdoor gathering or recreational areas, have bicycle and pedestrian connectivity facilities, and be proximate to locations for basic goods, services, and transit.		✓		✓	
Explore ways, including access to existing City, Montgomery County, and State of Maryland resources, to proactively support existing Home Owner Association (HOA), condominium boards, and common ownership communities (COC) with respect to affordability, revitalization, and equity. These efforts would help preserve the community's relative housing affordability.			✓	✓	
Establish a 2035 Jobs to Housing Ratio goal of 2:1 with the intent that the majority of the City jobs reflect various career and salary levels that support home ownership.	✓			✓	
Define the following as "City employment nodes": areas that support a concentration of employment uses that reflect the sectors and salaries ranges desired by the City, and will contribute to achieving the City's 2035 Jobs to Housing Ratio goal. Residential developments should leverage and be proximate to these nodes, but not incorporated in them.	✓			✓	

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Policies & Programs					
<i>Goal 1: Preserve existing affordable homes (both market rate affordable and regulated affordable).</i>					
Inspect and monitor the supply of existing affordable homes, including Moderately Priced Dwelling Units (MPDUs) and Workforce Dwelling Units (WFHUs). Inspections, of the properties and units, would occur as needed and concurrent with current City policies and practices. Monitoring of income and price-restricted homes would include their affordability period expirations, income levels and requirements, rents, and prices.			✓	✓	
The City's Neighborhood Services - Code Enforcement program identifies and inspects residential properties on a consistent basis. Staff inspections and enforcement of the City's safety regulations provide a wealth of data to help identify housing in need of repair and upgrades to improve livability. This information could form the foundation to develop a menu of interventions to improve housing conditions. This could also serve as an incentive to use an array of financing resources to pay for needed repairs.			✓	✓	
Consider the development of an "early warning system" to identify properties, both rental and ownership, before they fall into disrepair and/or have their affordability requirements expire. An "early warning system" could also be used to identify areas of the City that have homes with concentrated code violations.	✓			✓	

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Develop a housing preservation and rehabilitation program that includes incentives for existing rental property owners and homeowners. Incentives would be designed to help owners repair their own homes as well as rental homes and apartments. The incentives would include repairs and property upgrades that address the occupant's health, safety, and overall home livability as well as upgrades to improve energy efficiency, access, and mobility to persons with disabilities and allow a household to age in place.	✓			✓	
Consider the use of City-provided grants or low or no-interest loans to owners of existing homes – both rental and ownership. Possible sources of funding could include the Community Development Block Grant (CDBG) and Housing Initiative Fund (HIF). City-provided grants or loans could be prioritized to assist or extend the affordability of currently regulated units – both ownership (MPDUs/WFHUs) and rental (MPDUs/WFHUs and tax credit and/or other publicly financed affordable rental units).	✓			✓	
Consider the use of tax incentives, such as abatements, to encourage owner repairs and property improvements that make the property more energy efficient and accessible. There are models of incentives such as tax abatements that reduce or waive taxes on the repair-added value (i.e. the additional value to the property that resulted from the improvements; that added value would not be taxed).		✓		✓	
Explore the creation of a Community Land Trust (CLT). Community land trusts are typically not-for-profit organizations created for the sole purpose of preserving affordable housing. CLTs preserve affordability by purchasing an existing property and covenanting permanent affordability (rents or sale prices).		✓		✓	✓

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Coordinate with local nonprofit organizations to explore the creation of a Community Land Trust to provide permanent affordable housing to low- and moderate-income families. Permanent affordable housing could include units with sufficient bedrooms, 3 or more, as well as in-house amenities to accommodate families with children and multigenerational households and accessible features to accommodate persons with disabilities.		✓		✓	✓
Provide preservation information utilizing the City's Communications & Public Engagement team and other outreach and engagement programs to improve program access. Information could also include programs and services offered by non-City of Gaithersburg sources, such as the State of Maryland, Montgomery County, and a wide range of non-profit organizations like Rebuilding Together, the Housing Initiative Partnership (HIP), and Habitat for Humanity.			✓	✓	✓
<i>Goal 2: Help people remain in their housing and provide access to affordable homes.</i>					
Continue Community Services' street outreach and engagement to identify homeless individuals; counseling, services, rental assistance, and mortgage assistance.			✓	✓	
Work with Neighborhood Services and other local agencies, including police, sheriff, and courts on eviction processes to prevent or slow evictions.			✓	✓	✓
Conduct a survey of renters and homeowners to identify barriers to housing called out in the MWCOG Analysis of Impediments to Fair Housing Plan / Fair Housing Plan (AIFHP) and additional barriers such as Covid-19.		✓		✓	✓

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Provide information, services, and financial assistance (i.e. on economic literacy and renting and home buying processes). Utilize the City's Communications and Public Engagement Team to get information on services and financial assistance out to residents.			✓	✓	
Provide outreach, engagement, and information to seniors on their options, including access to resources that allow them to age in place (i.e. financial and other resources). Several programs mentioned above, including home repair and upgrades, could be used to help seniors age in place.			✓	✓	
Provide information and consider technical assistance and funds to make home repairs and upgrades to make them more accessible (i.e. grab bars, exit ramps, roll-in showers, and other accessible enhancements). One potential source of funds for this purpose include the City's CDBG program.			✓	✓	
The MPDU/WFHU program is another way to provide affordable housing to persons with disabilities. A portion of the affordable MPUDs/WFHUs units provided as part of a market rate development can be made accessible for persons with disabilities (the number of accessible units would be determined during the development review process).			✓	✓	
Review and survey GHALP customers and other homebuyer assistance programs in the region (MWCOG members and the State of Maryland) to identify any barriers to lending. Consider GHALP programmatic changes to address any barriers and work with partner local governments if changes beyond Gaithersburg are needed.	✓			✓	

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	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Consider ways to strengthen the City's GHALP program, including larger loans, increased outreach, and technical assistance.	✓			✓	
Explore other sources of funds to be combined with the City's GHALP program (i.e. Montgomery County, State of Maryland, and private sources including large lenders and credit unions).	✓			✓	✓
Strengthen and expand the network of partner agencies to help renters and owners. Provide information, services, and financial assistance (i.e. on economic literacy and renting and home buying processes). The City's new Financial Empowerment Center (FEC) offers an opportunity to connect renters and owners with services and information to obtain or maintain affordable rental and ownership housing.			✓	✓	✓
Provide information and counseling to Gaithersburg renters and make relevant referrals to services and resources. This would include, but not be limited to helping tenants access other rental assistance (i.e. HOC Housing Choice Vouchers and the City's Emergency Assistance (EA) funds). A component of the City providing short-term rental assistance is also looking at the longer-term efficacy of this program and developing stronger connections to City and other programs to foster sustainable independence for EA fund recipients.			✓	✓	✓
Help priority populations and people living in equity emphasis/focus areas obtain an affordable home in Gaithersburg (rental or ownership).			✓	✓	✓

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
<i>Goal 3: Identify, promote, and consider incentives that produce homes the market does not produce to meet community needs.</i>					
Explore the use of the City’s Housing Initiative Fund (HIF) to include no- or low-interest loans to developers in combination with the MPDU/WFHU program to incentive the production of new affordable units. Currently, the City’s GHALP program can be used for MPDU/WFHU purchasers.	✓			✓	
Consider creating a self-sustaining Gaithersburg Innovative Housing Trust Fund (GIHTF). This fund could be seeded by an initial HIF contribution and include other sources such as transfer fees and developer contributions and other potential revenue sources. The expectation is that trust fund dollars would leverage other sources of funding including Montgomery County housing funds, State of Maryland funds, federal tax credits and loan and grant funds, and other private funds (i.e. corporate and foundation funds). The fund could be used to provide loans for long-term or short-term use. Short-term use would be financing for up to 5 years (i.e. taken out as a funded development obtains its permanent financing). Long-term use could be up to 30 years or more when used as part of the permanent financing package (private debt and potentially other long-term public debt).	✓			✓	
Consider providing City financial incentives such as HIF to developers to produce affordable homes. This could include lower rents at the 30% to 50% of AMI range. This range would serve households earning from approximately \$30,000 to \$80,000/year. As mentioned above, the City could provide HIF financing in combination with the MPDU/WFHU program to achieve deeper affordability/lower rents.	✓			✓	

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Collaborate with organizations to optimize and/or leverage City affordable housing investments. These agencies would include Montgomery County DHCA, Housing Opportunity Commission (HOC), and non-profits like Montgomery Housing Partnership (MHP) to meet City housing goals and objectives. Collaboration with other funding sources like the Washington Housing Initiative – Impact Pool and Amazon’s Equity Fund provide two private sector options.			✓	✓	✓
Advocate for the collaboration of local large Gaithersburg employers to develop ways to help their employees live closer to reduce their housing and transportation expenses.		✓		✓	✓
Identify opportunities for owners to redevelop, acquire, and/or complete upgrades of aging, underutilized or functionally obsolete properties. For example, these could be vacant properties along or near transit corridors, including the mixed-use Frederick Avenue corridor which may offer such opportunities adjacent to existing residential properties for potential residential use (City, Montgomery County, and State of Maryland assistance).			✓	✓	✓
Allocate City financing incentives on a competitive basis that rewards innovative building and overall development practices (i.e. such as creating net-zero, energy efficient homes).	✓		✓	✓	
Explore best practices and innovative affordable housing options that have been completed elsewhere; consider adding one or more of these best practices to the City’s incentive review process (i.e. Request for Proposals (RFP) for its housing funds).	✓			✓	
Consider adjustments to the City’s MPDU/WFHU programs to produce the types of units in most demand/short supply. This would include a review of MPDU/WFHU program calibration – required percentages, incomes, rents, and, sale prices (i.e. MPDUs at lower rents such as at 30% to 50% AMI).	✓			✓	

Recommendation	Timeframe for Implementation			Responsibility	
	0-5 Years	5-10 years	Ongoing	City	Outside Agency
Review the current affordability period of 30 years for rental MPDUs/WFHUs. Concerns have been raised that after the affordability period, rents could increase and displace tenants at that time in the future. Neighboring jurisdictions are considering 99-year affordability periods.	✓			✓	
The MPDU/WFHU program is another way to provide affordable housing to seniors and persons with disabilities. Consider setting aside a portion of the affordable MPDUs/WFHUs units provided as part of a market rate development as accessible – “universal design” - for persons with disabilities (the number of accessible/“universal design” units would be determined during the development review process).	✓			✓	