Agenda

- ❖ About the Project
- ❖ People & Housing
- ❖ Housing Inventory & Location
- ❖ Affordable Housing
- ❖ Other Housing Policies
- ❖ Implementing Housing Actions

ST. MARY'S 2050
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About the Project

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Project Timeline

LAUNCH PROJECT	ESTABLISH VISION AND GOALS	DEVELOP POLICIES AND STRATEGIES	PLAN ADOPTION
Fall 2024	Winter 2024 – 2025	Spring 2025 – Winter 2026	Spring – Summer 2026

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Planning Commission Feedback and Review Schedule

Date	Topic
9/12	Attainable Housing Discussion
9/19	Future Land Use Discussion
9/24	Water/Sewer and Growth Areas Discussion
11/14	Comprehensive Plan Review Session #1
11/21	Comprehensive Plan Review Session #2
11/25	Comprehensive Plan Review Session #3
12/1	Comprehensive Plan Review Session #4
12/12	Comprehensive Plan Review Session #5

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People & Housing

Attainable Housing

...serves middle-income earners who don't qualify for subsidies but struggle with affording market-rate homes.
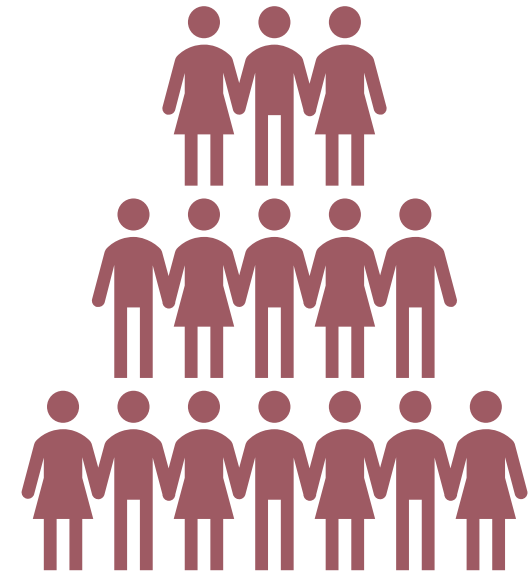

Attainable Housing

Questions for Discussion

Question #1

How can the County support the housing needs of the following groups?

- ❖ Young families
- ❖ The workforce
- ❖ Others needing attainable housing

Current Population

114,372

County population, 2023

7%

Increase in total population, 2013-2023

96%

County population living in unincorporated areas, 2023

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Source: American Community Survey 5-Year Estimates

Population Projections
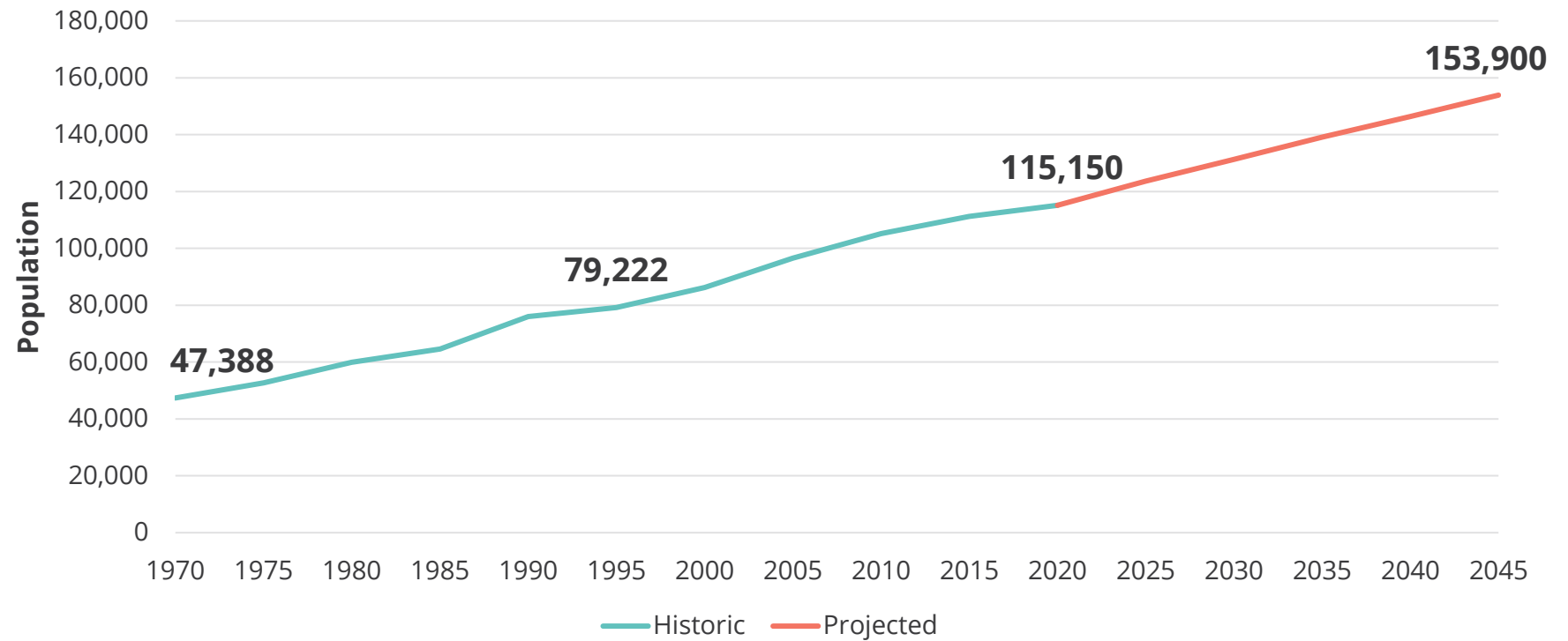
The County grew **45%** between 1995 and 2020,

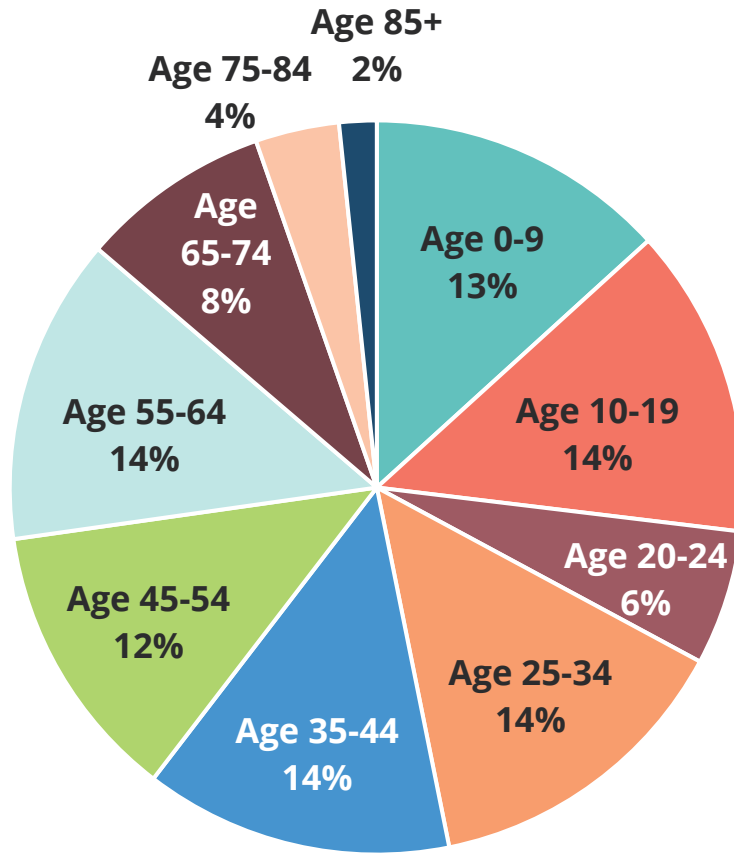and is projected to grow **34%** between 2020 and 2045.

Population Projections for St. Mary's County

Sources: Maryland Department of Planning, Projections and State Data Center, December 2020; Annual Estimates of the Population via Federal Reserve Economic Data

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Age Groups

37.0
St. Mary's County median age

39.3
Maryland median age

38.7
United States median age

Source: American Community Survey 5-Year Estimates, 2023

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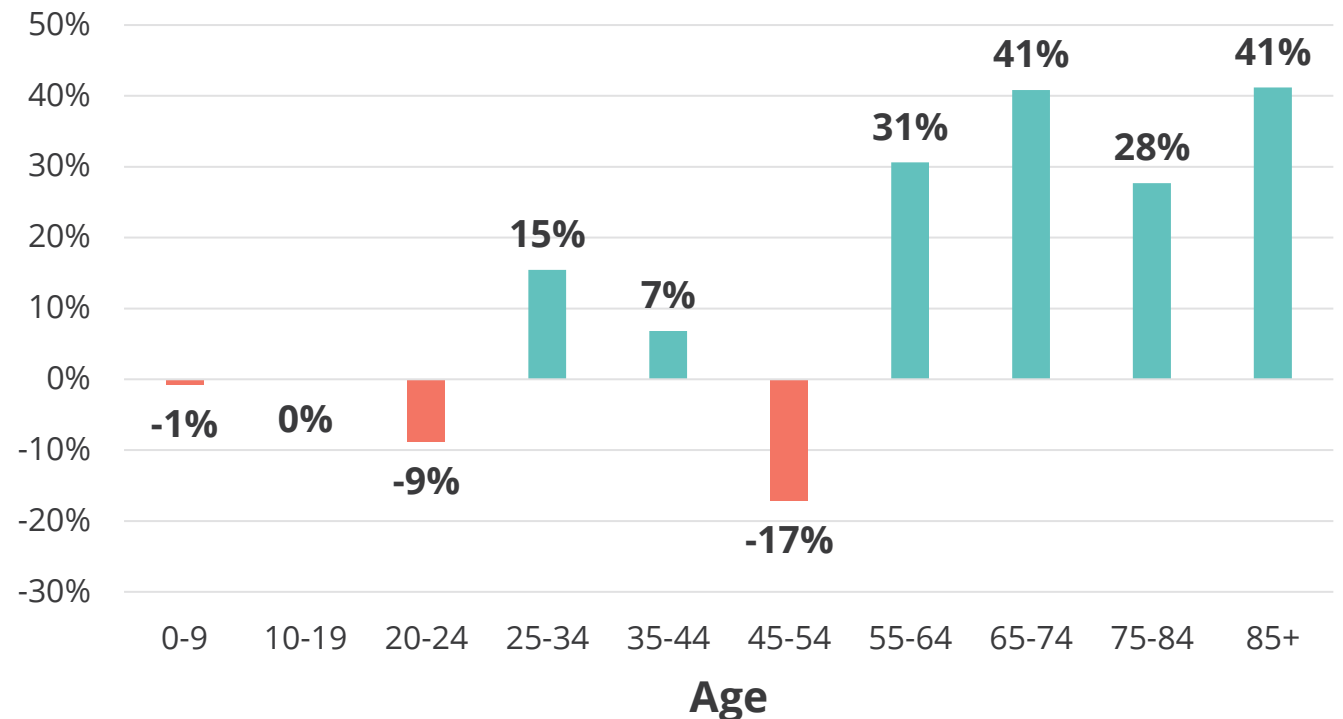
An Aging Population

- **Residents aged 55 and older are a growing demographic** in the County

- The median age in the county has increased from **36** in 2013 to **37** in 2023

Percent Change in St. Mary's County's Population by Age Group, 2013-2023

- 0-9: -1%
- 10-19: 0%
- 20-24: -9%
- 25-34: 15%
- 35-44: 7%
- 45-54: -17%
- 55-64: 31%
- 65-74: 41%
- 75-84: 28%
- 85+: 41%

Age

Source: American Community Survey 5-Year Estimates, 2023

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Age Cohort Population Projections

Source: Maryland Department of Planning, Projections and State Data Center, December 2020
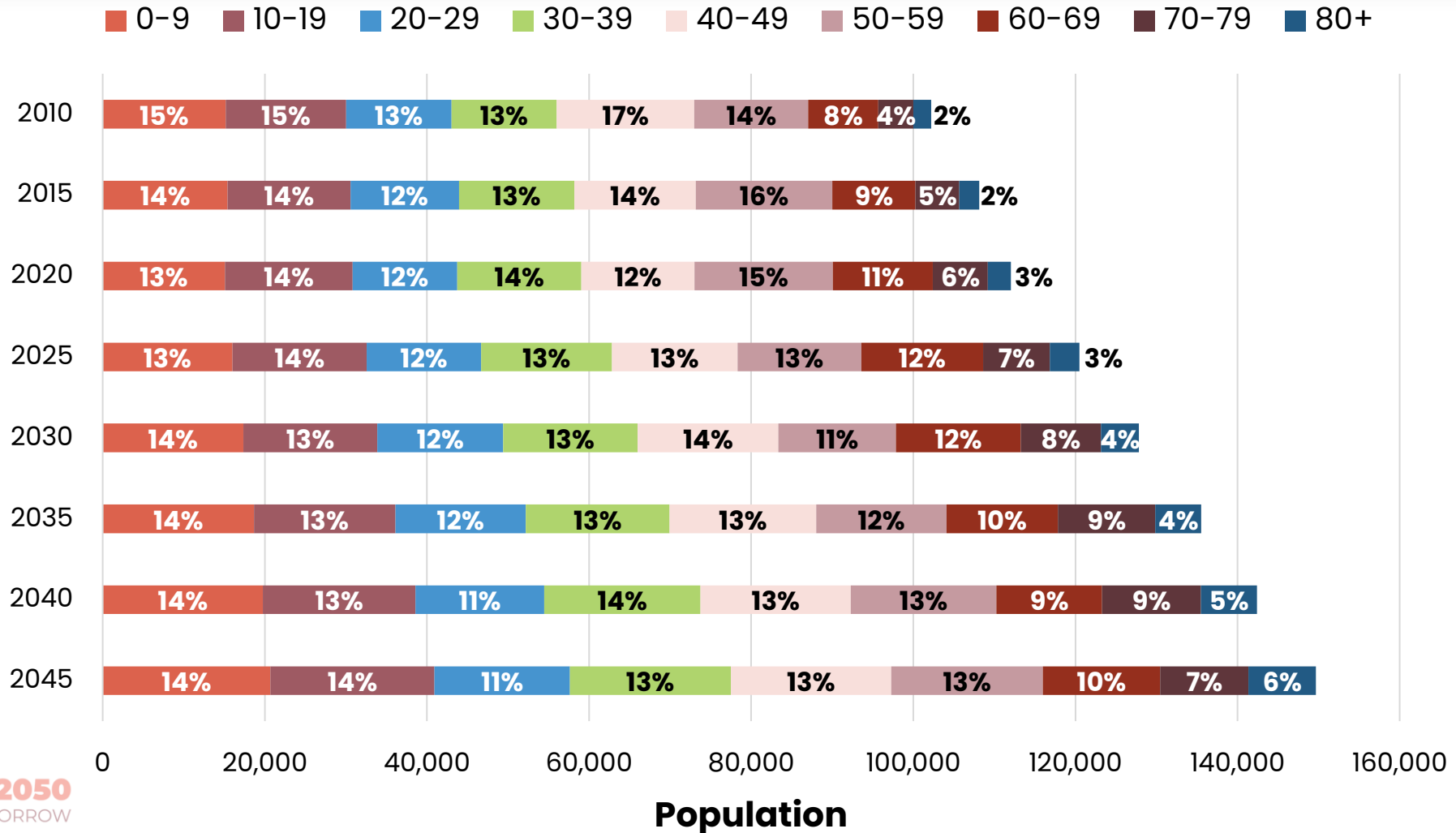
Community Feedback

What types of services, programs, or other support for the county's aging population are most needed?

66%	Aging in place services that allow residents to stay in their homes	820 ✓
62%	Healthcare services	768 ✓
52%	Senior housing	640 ✓
51%	Transportation services	630 ✓
46%	Senior recreational activities and programming	563 ✓
20%	Other social services	248 ✓

Source: CEW #2, Survey 3, Question 3

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Household Size & Type
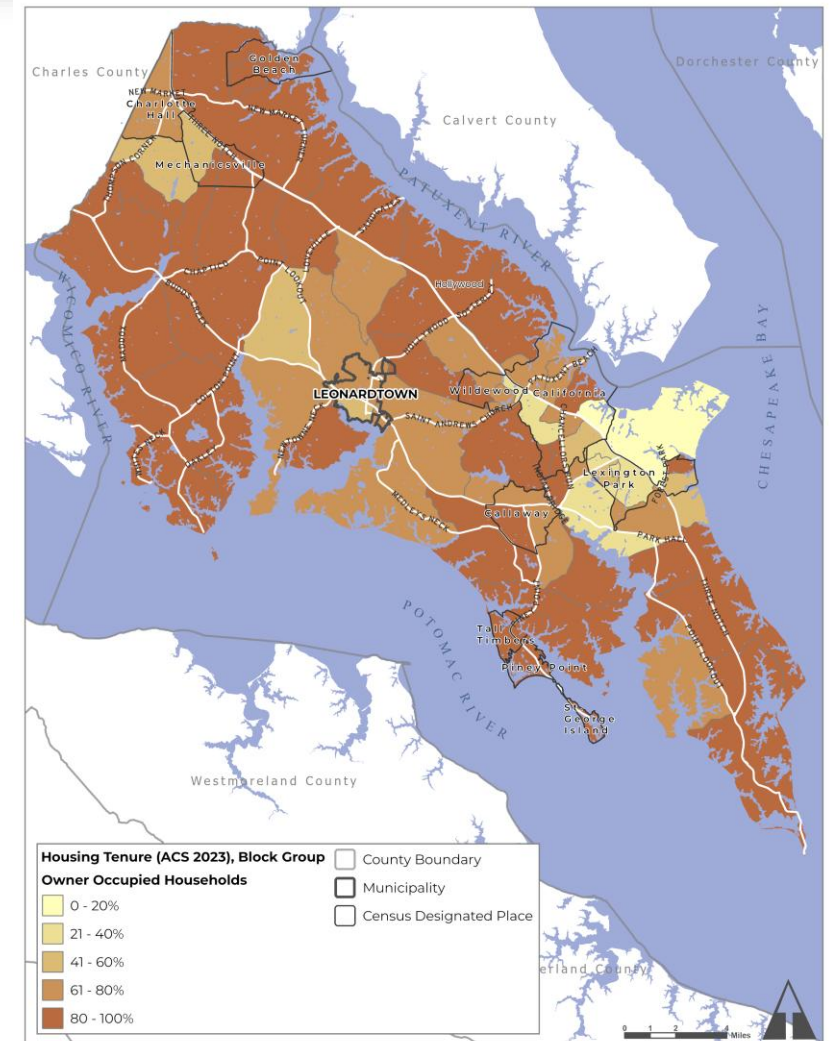
Household Type

Non-family
6%

Alone
23%
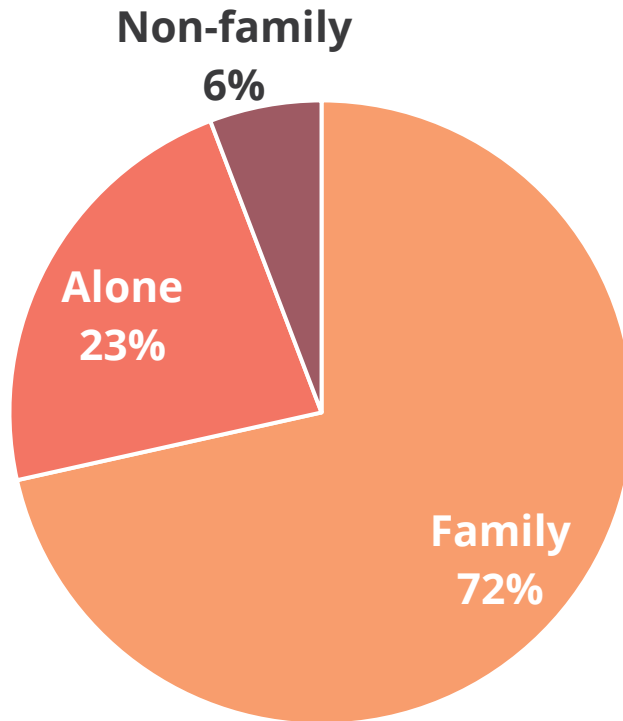
Family
72%

2.63

Average Household Size

The proportion of households that were family households decreased 3% since 2013 (75% in 2013).

Source: American Community Survey 5-Year Estimates, 2023

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Owner & Renter-Occupied Housing

- This map shows the percentage of housing units that are owner-occupied in each area

- Most areas in the county have predominately owner-occupied housing

- Renter-occupied housing is most present in Lexington Park and around NAS Pax, Leonardtown, Mechanicsville, and Charlotte Hall

Source: American Community Survey 5-Year Estimates, 2023;
St. Mary's County GIS Dept,; State of Maryland

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Vacancy & Seasonal Vacancy

Pie chart:
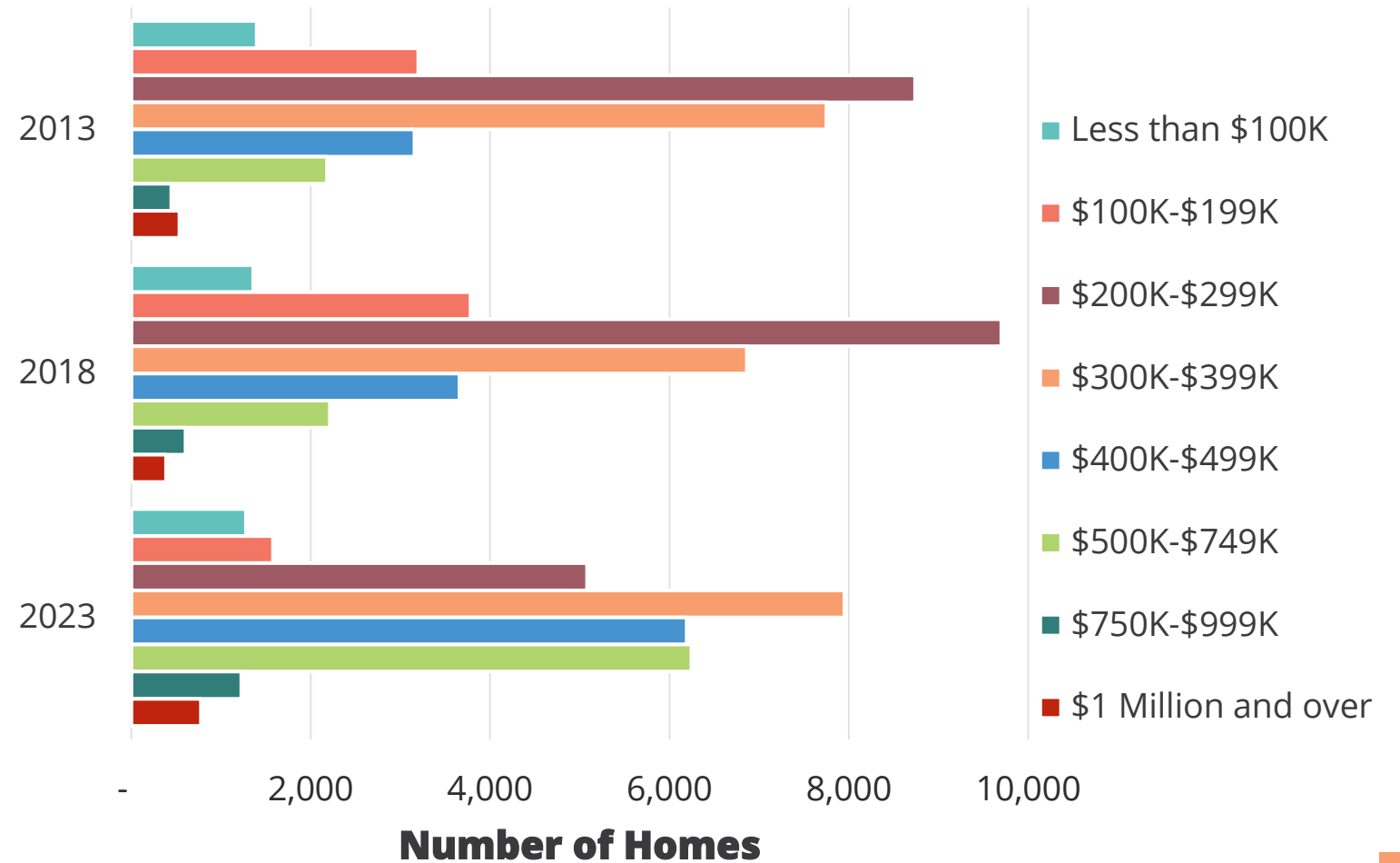- Owner-occupied 66%
- Renter-occupied 25%
- Vacant 9%
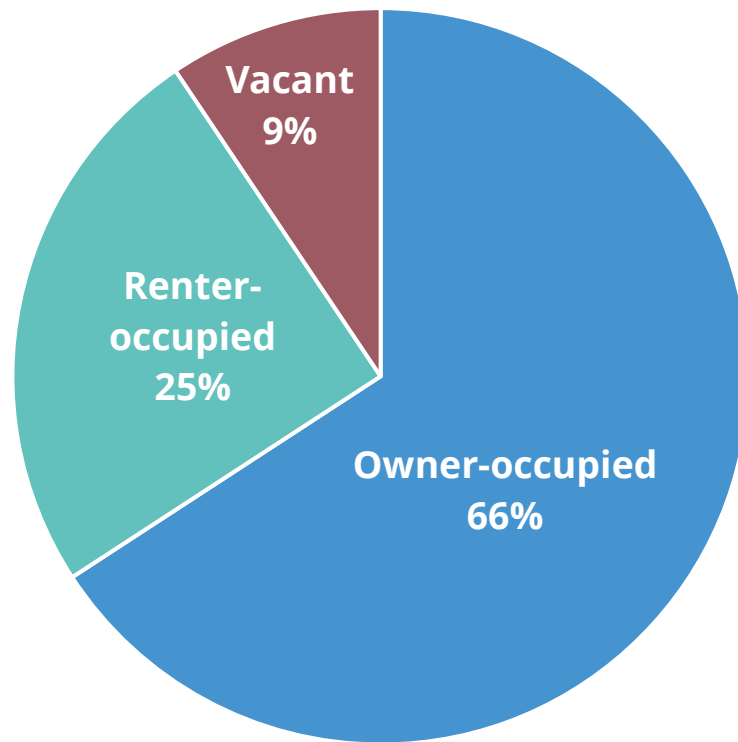
2.5% of the county's total housing stock is seasonally vacant

There are about **1,100** seasonally vacant units

Note: "Seasonal vacancy" refers to part-time residences like cabins, beach houses, timeshares, and other forms of vacation housing that are not occupied year-round.

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Owner-Occupied Housing Value

The median housing value increased from

$305K in 2013 to

$391K in 2023, a

28.3% increase.

Legend:
- Less than $100K
- $100K-$199K
- $200K-$299K
- $300K-$399K
- $400K-$499K
- $500K-$749K
- $750K-$999K
- $1 Million and over

X-axis: Number of Homes (-, 2,000, 4,000, 6,000, 8,000, 10,000)

Y-axis categories: 2013, 2018, 2023

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Owner-Occupied Housing Value

- In the map to the right, dark green indicates higher home values

- Median housing values are highest in Myrtle Point, Leonardtown, Coltons Point, Valley Lee, Drayden, West St Mary's, St. James, St. Mary's City, and Dutchmans Cove

- Median values are relatively lower in parts of the 7th District and Lexington Park-California areas

Source: 2023 American Community Survey 5-Year Estimates; St. Mary's County GIS Dept,; State of Maryland
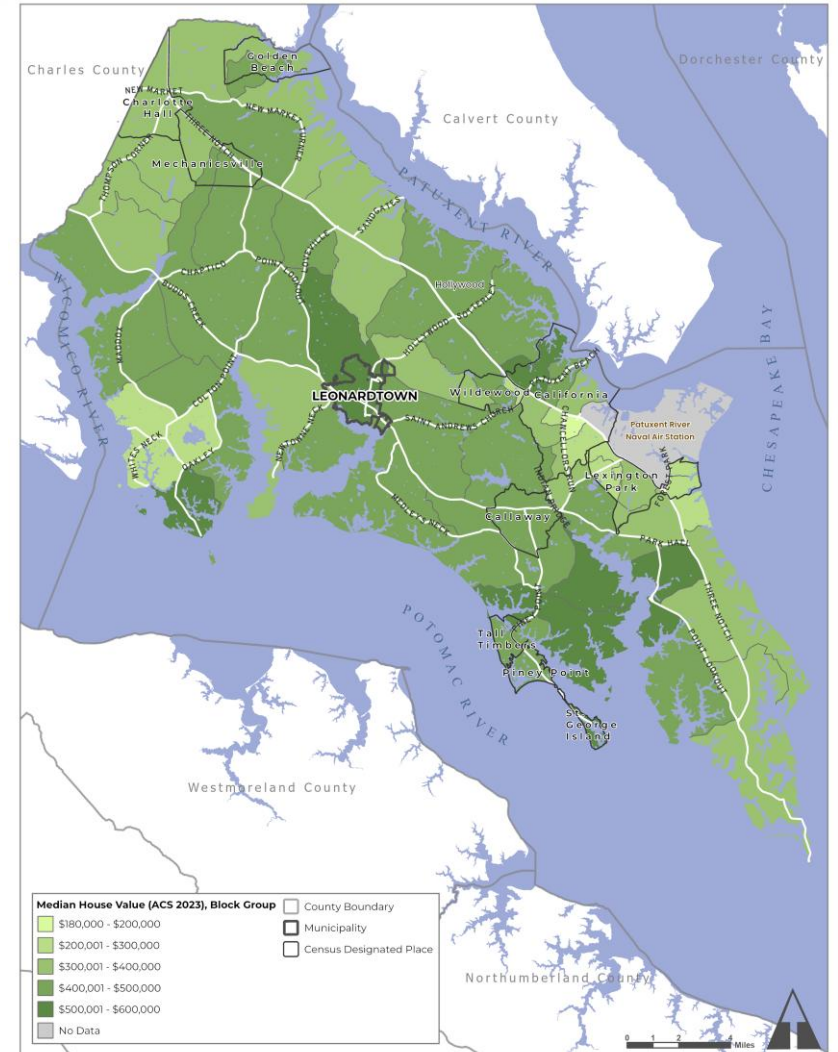
Fewer Homes Under $300K

From **2013 to 2023**, there was a **46% decline** in the number of homes available under $300,000
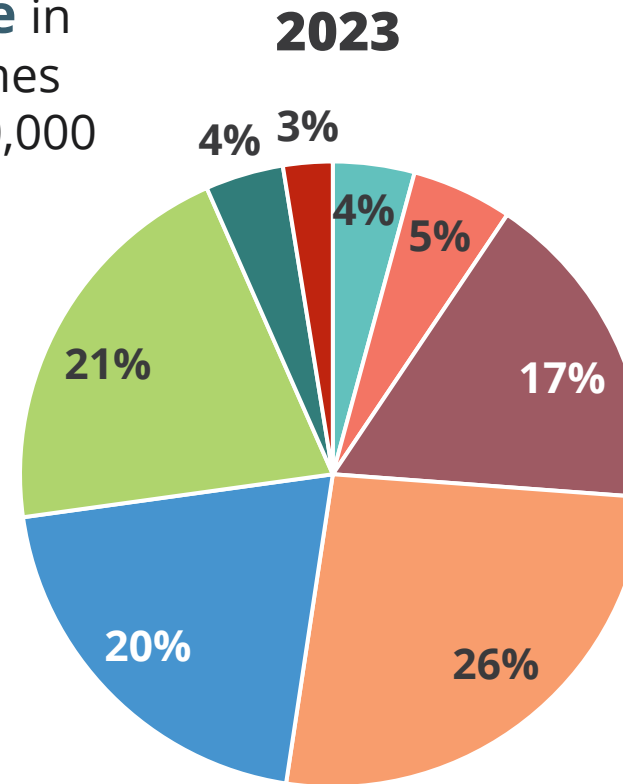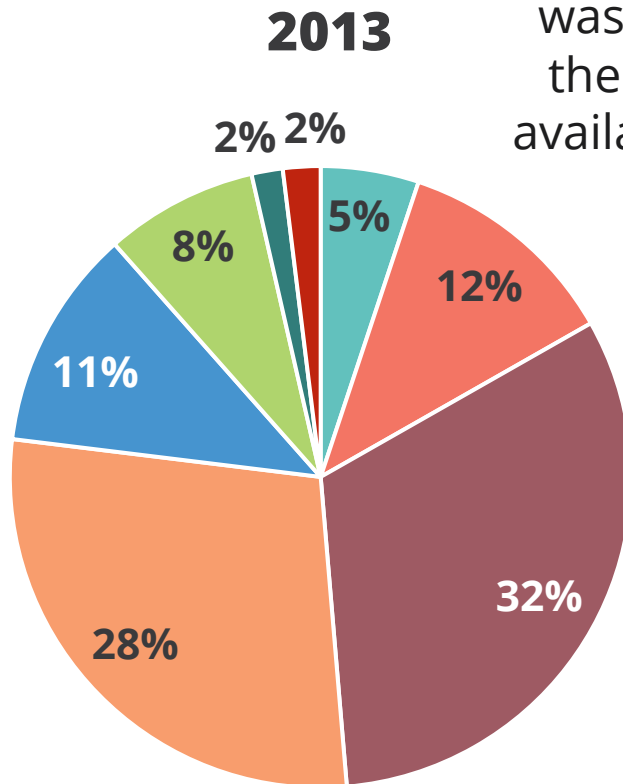
2013

- 2%
- 2%
- 5%
- 12%
- 32%
- 28%
- 11%
- 8%

2023

- 4%
- 3%
- 4%
- 5%
- 17%
- 26%
- 20%
- 21%

Legend:
- Less than $100K
- $100K-$199K
- $200K-$299K
- $300K-$399K
- $400K-$499K
- $500K-$749K
- $750K-$999K
- $1 Million and over

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Housing Value & Income

28.3%

Increase in median housing
value, 2013-2023

33.7%

Increase in median household
income, 2013-2023

29.3%

Median household income as a
percent of median housing value

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Source: American Community Survey 5-Year Estimates

Housing Cost Burden

- **Almost half of renters are cost-burdened**
- Many homeowners also pay a high proportion of their income towards housing

Cost-Burdened (30% or more of income goes towards housing)

Own, No Mortgage	10%
Own, Have Mortgage	19%
Rent	45%

Source: American Community Survey 5-Year Estimates, 2023

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22
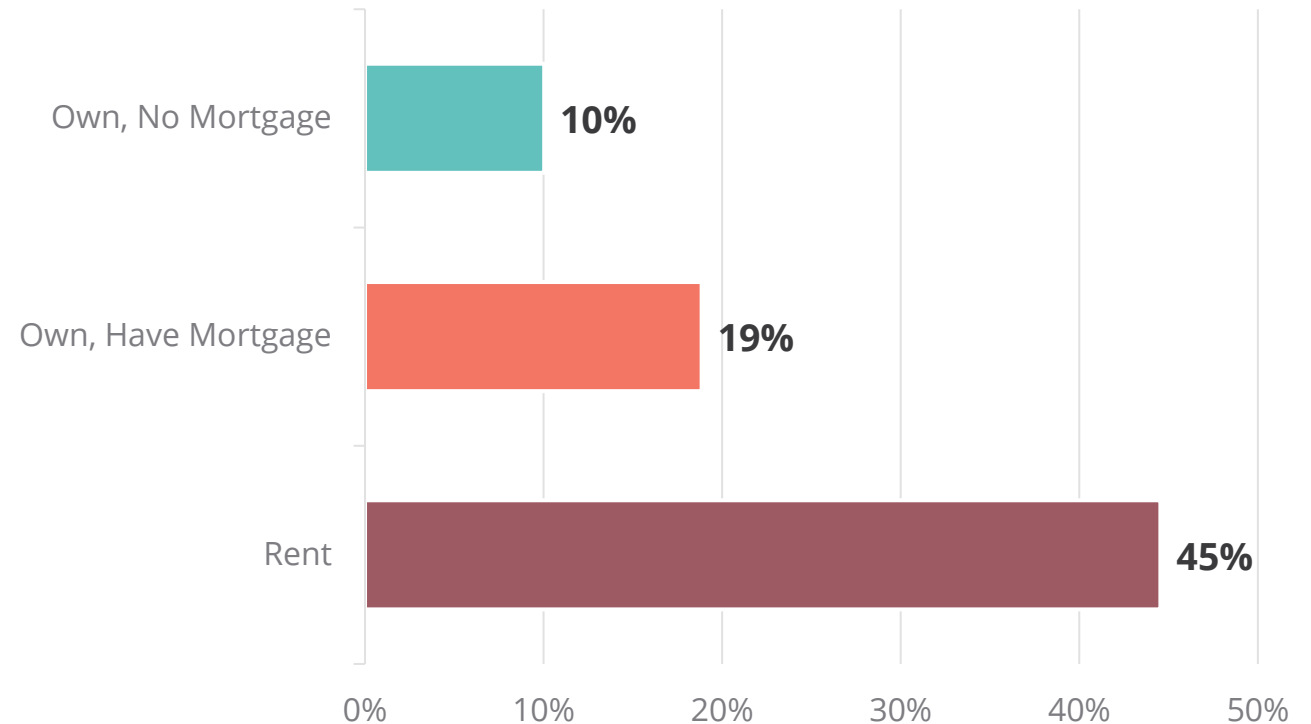
Cost Burden Detail

Own, No Mortgage

3%
8%
7%
82%

Own, With Mortgage

11%
8%
24%
57%

Rent

30%
31%
15%
24%
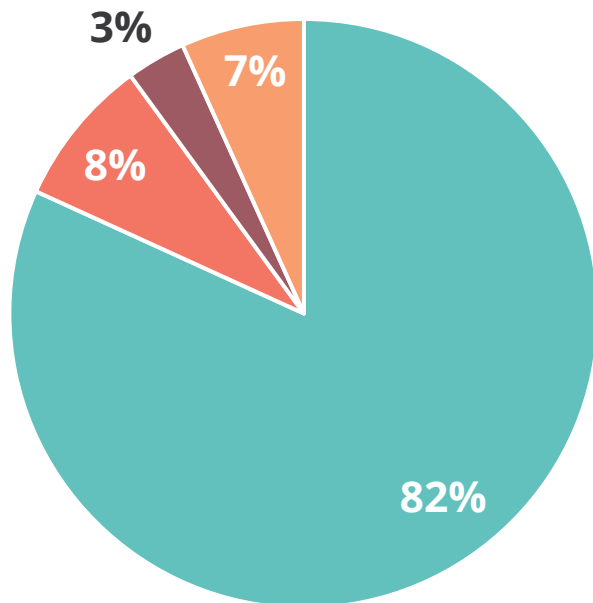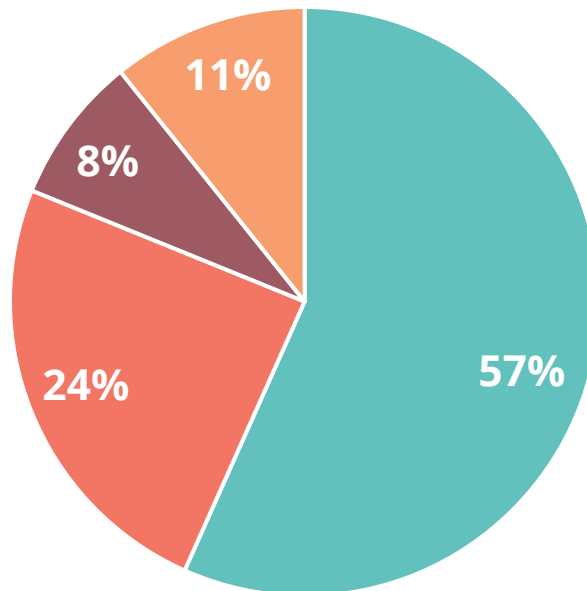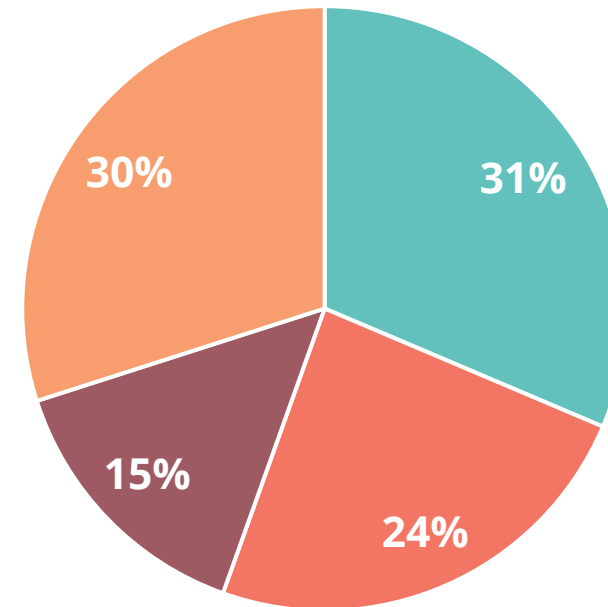
Percent of Income Spent on Housing

- Less than 20%
- 20%-29%
- 30%-39%
- 40% or more

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Source: American Community Survey 5-Year Estimates, 2023

23

Community Feedback

Open-ended feedback revealed **strong support** for expanding **affordable and workforce housing** to address housing insecurity, but not at the expense of the **environment.**

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Key Insights

❖ Seniors are aging in place, which limits housing available for new households entering the housing market. This is further exacerbated by seasonally vacant housing (2nd homes, short-term rentals, etc.).

❖ Growth is expected but if current trends continue, the type of development and pricing may be a hurdle for young professionals and middle-income families to move to SMC.

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Questions for Discussion

Question #1

How can the County support the housing needs of the following groups?

- ❖ Young families
- ❖ The workforce
- ❖ Others needing attainable housing
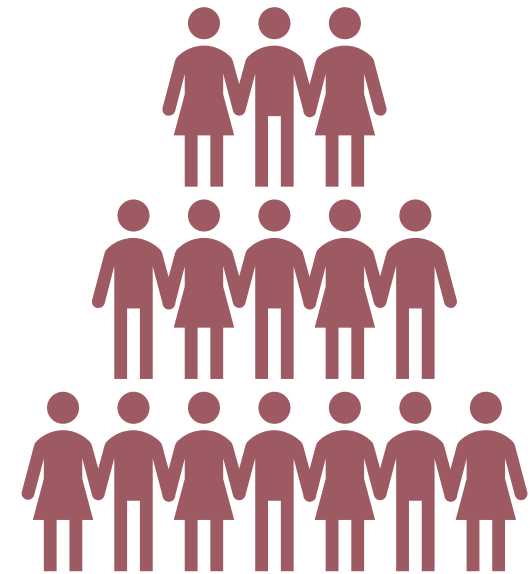
Housing Inventory & Location

Questions for Discussion

Question #2

What types of housing should the County support through the Future Land Use map? And where?

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Housing Units

46,078

Total housing units, 2023

10%

Increase in total housing units, 2013-2023

Source: American Community Survey 5-Year Estimates, 2023

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Development Trends

This map shows all 586 **residential building permits** for new construction issued by LUGM from 2023 through Quarter 1 of 2025

Residential Building Permits Issued by Type, 2023 – Q1 2025	
Single-family detached	338
Single-family attached	191
Single-family duplex	2
Multi-family 3-4 units	1
Modular Home	1
Mobile Home	30
Accessory Apartment	23
TOTAL	**586**

Source: St. Mary's County GIS Dept.; LUGM
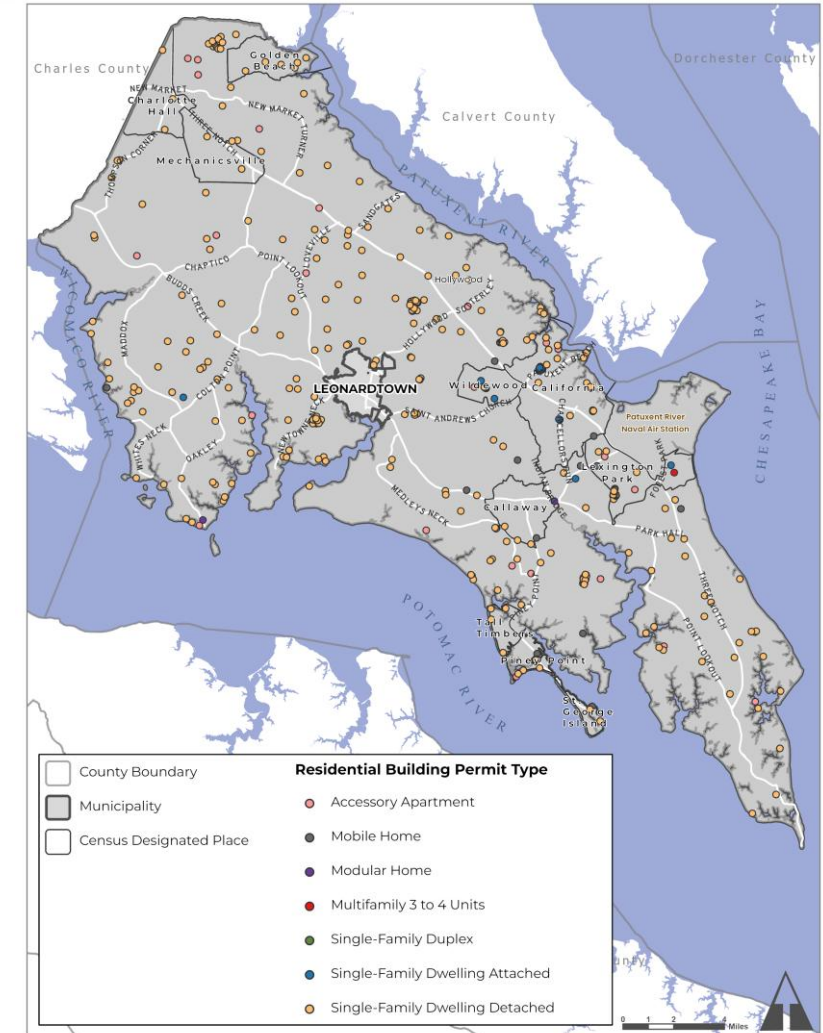
Age of Housing Stock

89%

of housing in St. Mary's County is under 53 years old

35%

of housing in St. Mary's County is 0-23 years old

Over 73 years
6%

64-73 years
5%

54-63 years
5%

0-13 years
15%

14-23 years
20%

44-53 years
14%

24-33 years
18%

34-43 years
16%

Source: American Community Survey 5-Year Estimates, 2023

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Housing Type

- 73% — Single-family, detached
- 10% — Single-family, attached
- 4% — 2-9 units
- 4% — 10-19 units
- 5% — 20+ units
- 3% — Mobile Home

Source: American Community Survey 5-Year Estimates, 2023

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Community Feedback

76% of participants either agreed or strongly agreed that providing **smaller homes and townhouses** in growth areas is an important solution to ensure that young families & professionals, and critical employees (fire, police, nurses, teachers, etc.) can find housing

- Strongly Agree
- Agree
- Neutral
- Strongly Disagree
- Disagree

50%
26%
9%
9%
6%

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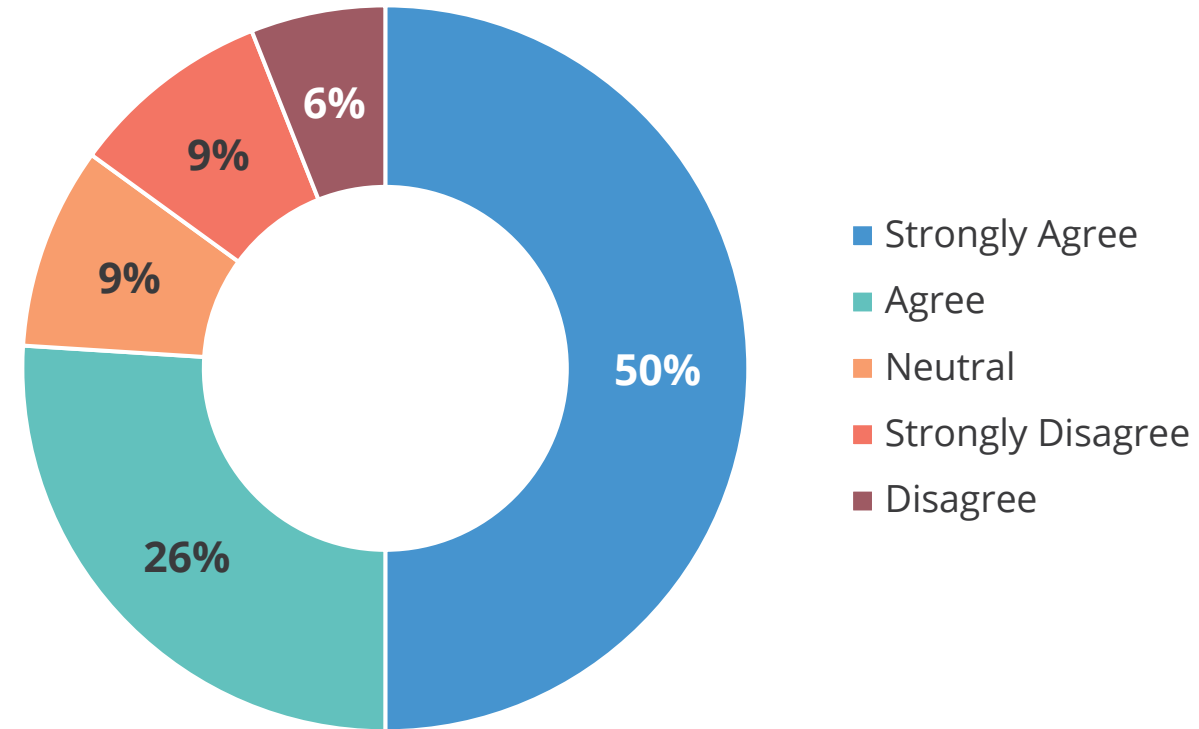
Community Feedback

66% of participants either agreed or strongly agreed that **providing new multifamily housing in growth areas** is an important solution to ensure that young families & professionals, and critical employees (fire, police, nurses, teachers, etc.) can find housing

- Strongly Agree
- Agree
- Neutral
- Strongly Disagree
- Disagree

33%
33%
14%
14%
6%

Source: CEW #1, Question 8

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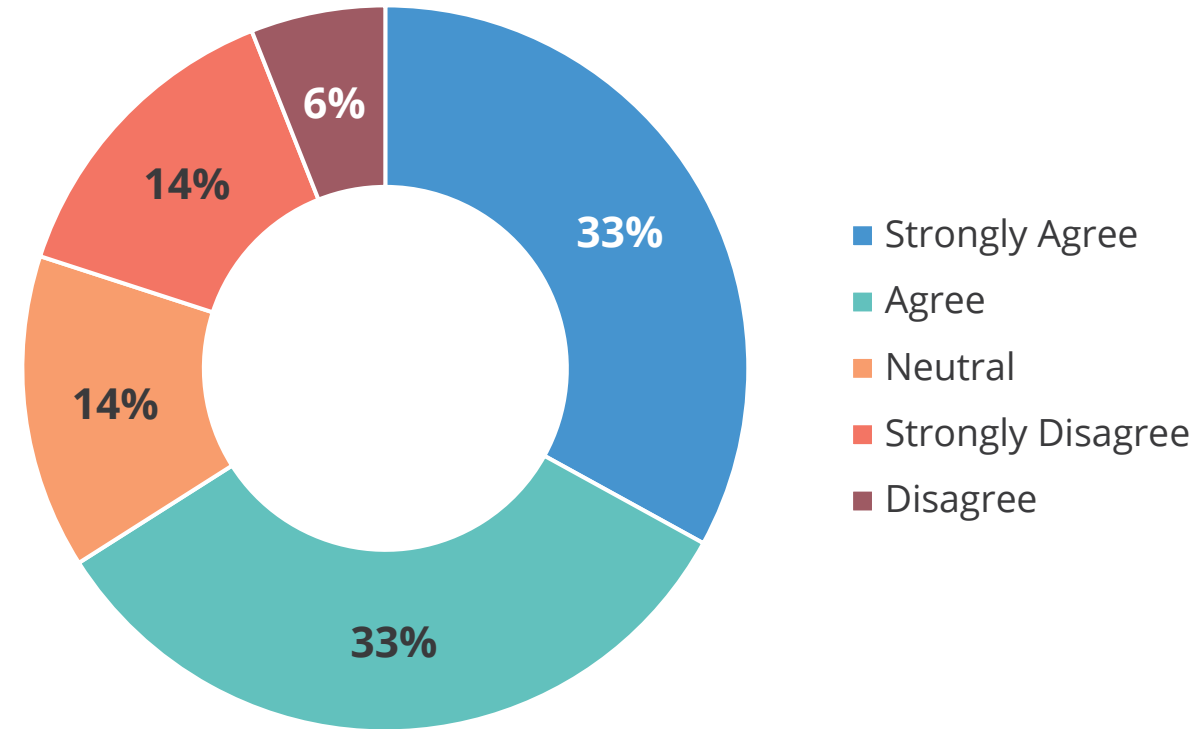
Community Feedback

Participants were divided on whether providing **manufactured and mobile homes in growth areas** is a good solution to help the groups mentioned above to find housing

- Strongly Agree
- Agree
- Neutral
- Strongly Disagree
- Disagree

22%
21%
21%
19%
17%

Source: CEW #1, Question 9

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35
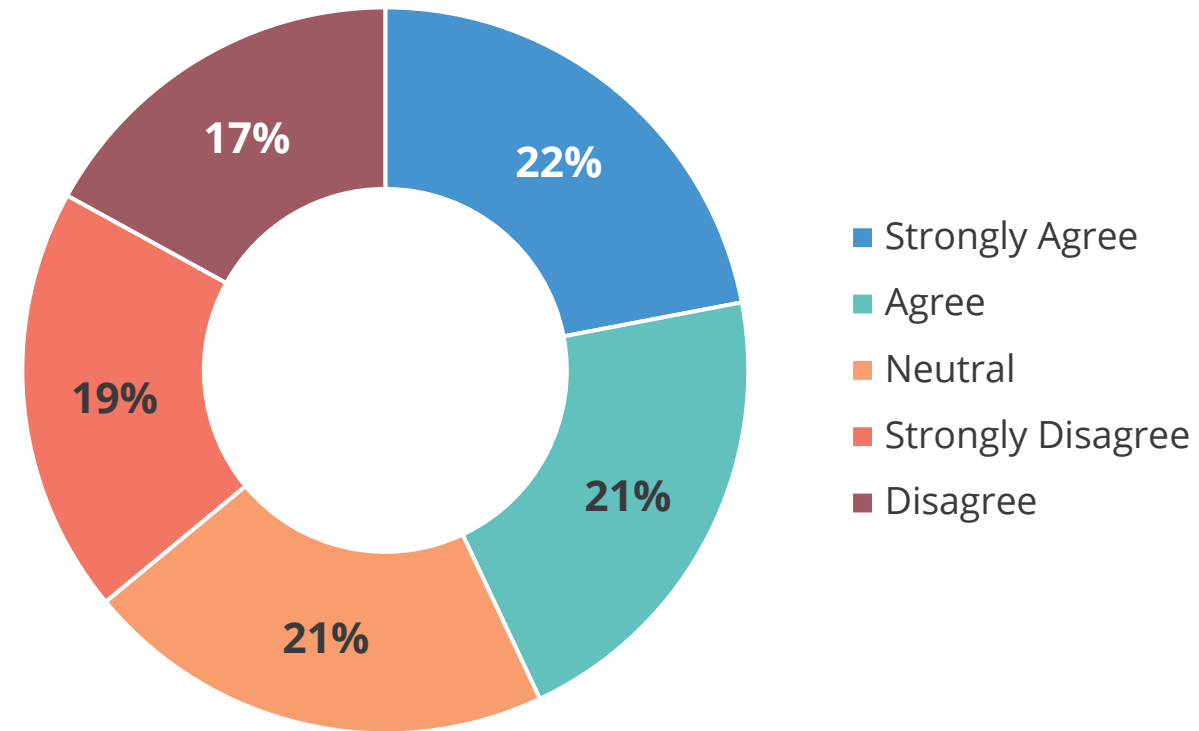
Community Feedback

Where would you support the development of multi-story buildings, like in downtown Leonardtown, that may have retail or offices on the ground floor, and housing or offices on upper floors?
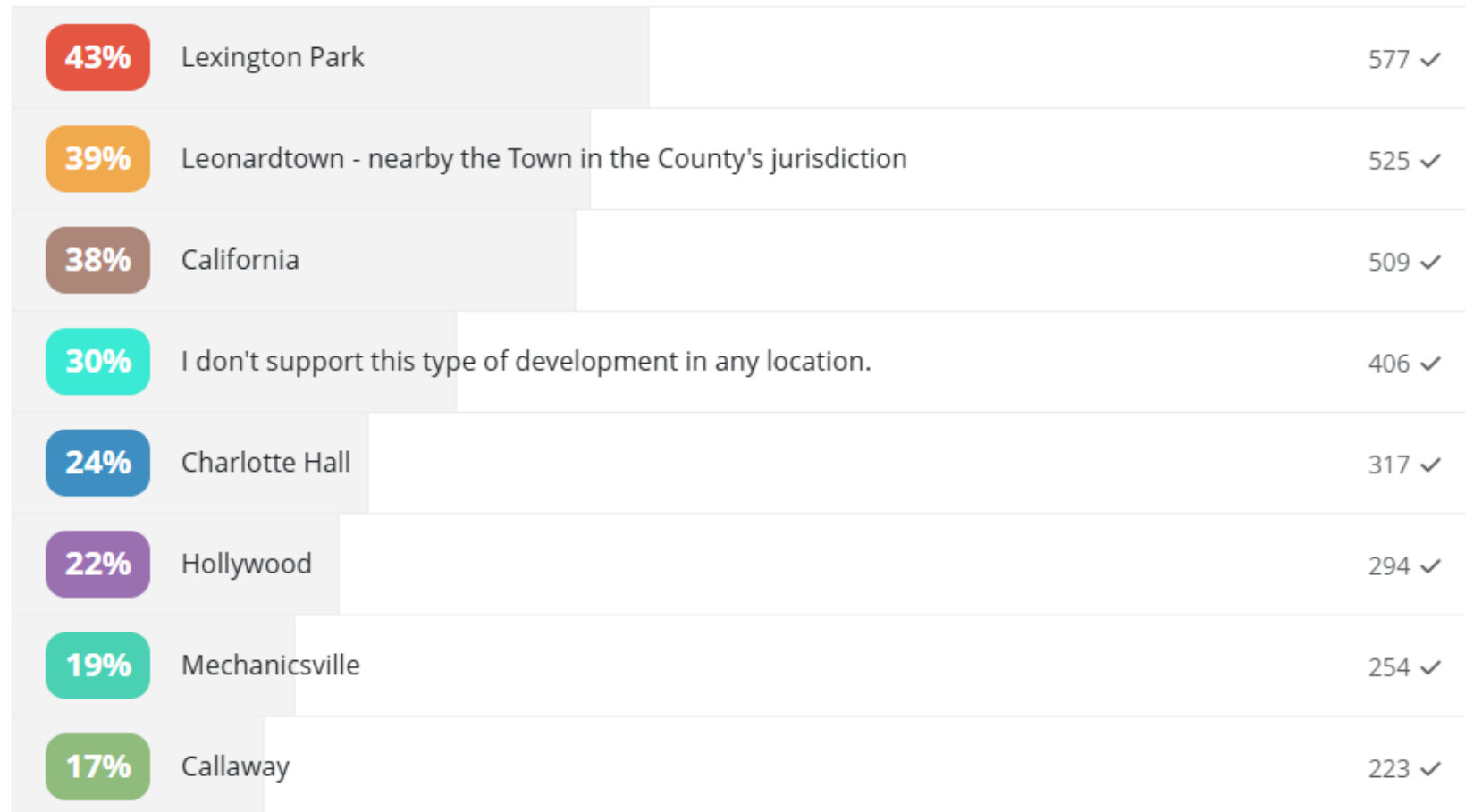
43%	Lexington Park	577 ✓
39%	Leonardtown - nearby the Town in the County's jurisdiction	525 ✓
38%	California	509 ✓
30%	I don't support this type of development in any location.	406 ✓
24%	Charlotte Hall	317 ✓
22%	Hollywood	294 ✓
19%	Mechanicsville	254 ✓
17%	Callaway	223 ✓

Source: CEW #2, Survey 1, Question 1

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Community Feedback

In which of the following areas would you support new, smaller starter homes and townhouses?

45%	Lexington Park	607 ✓
41%	Hollywood	551 ✓
40%	California	534 ✓
38%	Mechanicsville	509 ✓
38%	Charlotte Hall	506 ✓
35%	Callaway	476 ✓
34%	Leonardtown - nearby the Town in the County's jurisdiction	460 ✓
23%	I don't support this type of development in any location.	303 ✓

Source: CEW #2, Survey 1, Question 2

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Community Feedback

In which of the following areas would you support new multifamily housing (apartments or condominiums)?

42%	Lexington Park	566 ✓
36%	California	479 ✓
34%	I don't support this type of development in any location.	458 ✓
29%	Leonardtown - nearby the Town in the County's jurisdiction	380 ✓
28%	Charlotte Hall	377 ✓
27%	Hollywood	365 ✓
25%	Mechanicsville	333 ✓
22%	Callaway	288 ✓

Source: CEW #2, Survey 1, Question 3

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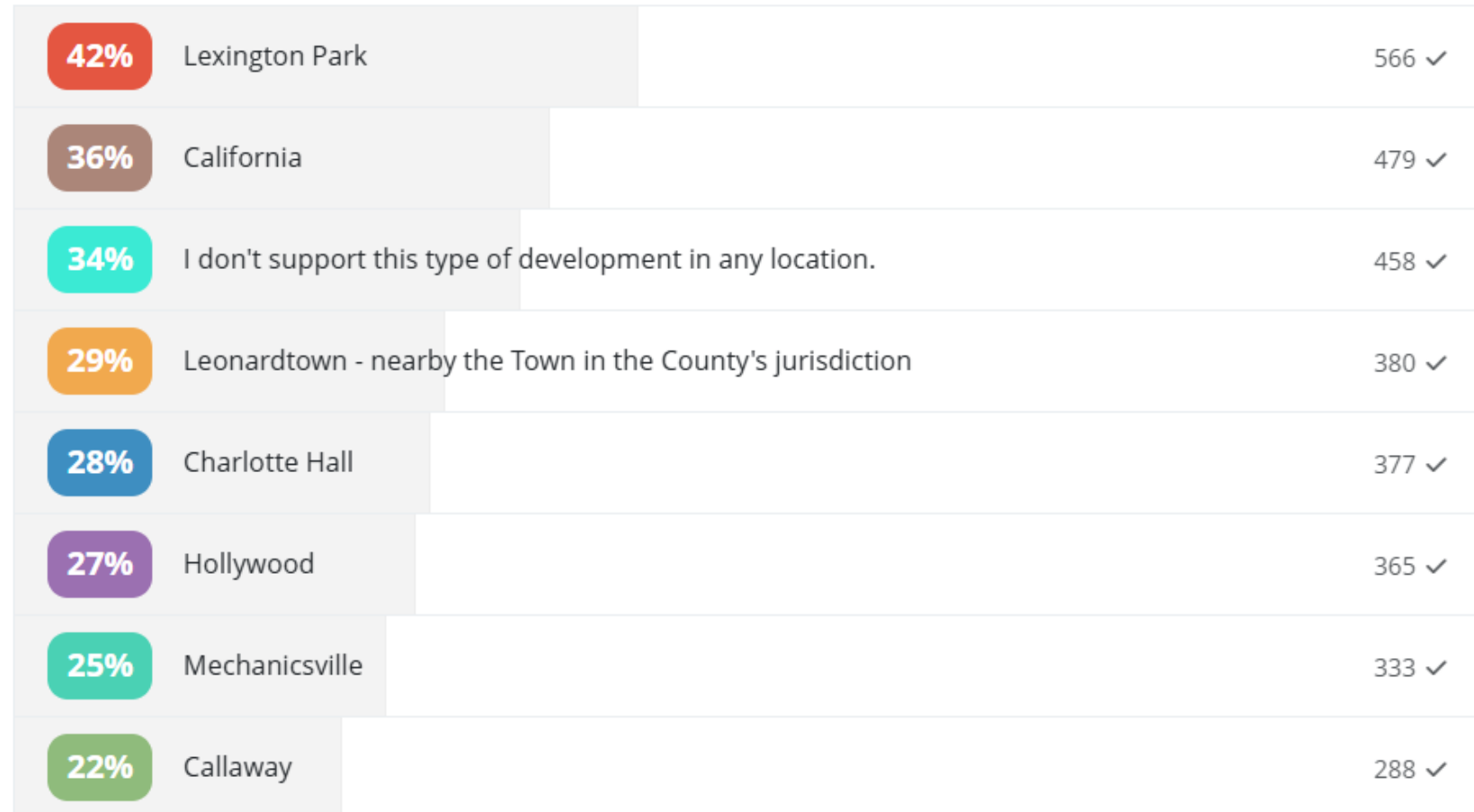
Key Insight

❖ The market is producing some diversity of housing types, but it is primarily constructing single-family detached units.
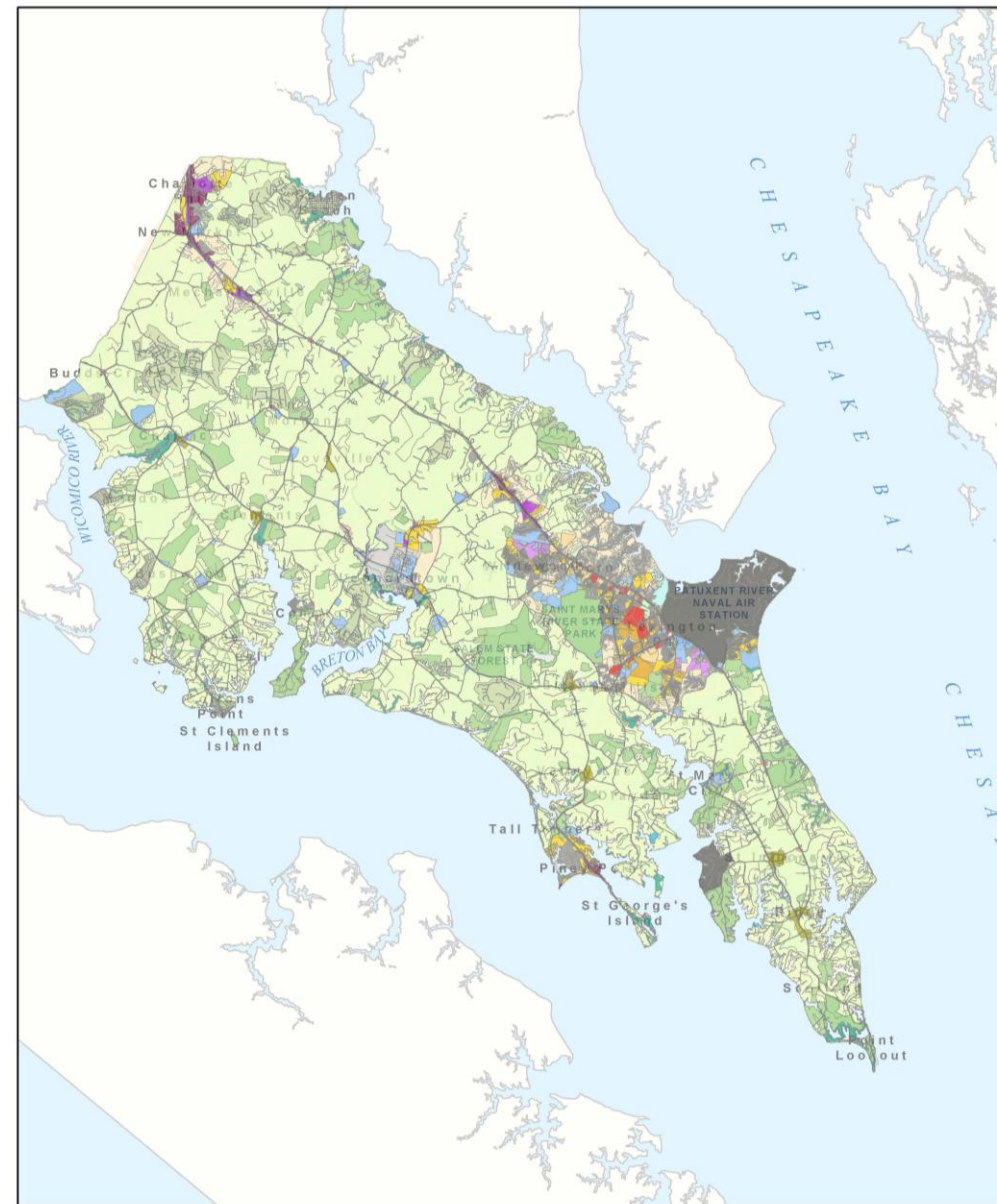
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Questions for Discussion

Question #2

What types of housing should the County support through the Future Land Use map? And where?

Land Use Concept Plan
2018 Update

9/4/2025, 1:10:22 PM

Land Use (May 2018 Major Revision)

Crossroads Commercial	Mixed-Use High-Intensity	Residential Low Density	
Public Lands	Mixed-Use Low-Intensity	Residential Low Density Transitional	
Industrial Areas	Mixed-Use Medium-Intensity	Residential Medium Density	
Open Space	Mixed-Use Moderate-Intensity	Residential Mixed Use	
Leonardtown	Mixed-Uses Low Intensity	Rural Commerce	
Limited Commercial/Industrial	Non-Profit Institutional	Rural Preservation	
Marine Use	Office and Business Parks	Rural Residential	
Military Installation	Residential High Density	Tidal Wetlands	

1:264,037

0	2.25	4.5	9 mi
0	3.75	7.5	15 km

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Affordable Housing

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Questions for Discussion

Question #3

Does the guidance on affordable housing in the current comprehensive plan match what residents and leaders want today?

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2010 Comprehensive Plan

- **Workforce housing:** housing that is affordable to families earning **45% to 110%** of the County's median household income

- **Low income housing:** housing that is affordable to families earning **below 45%** of the County's median household income

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2010 Comprehensive Plan

- Goal 8.2.1: Promote a **safe, affordable, variety of housing** located in livable communities

- Policy 8.2.1.A.iii: Monitor the variety of the County's housing stock to ensure choices are being provided for all income levels and routinely adjust permitting and/or **enhance incentives to maintain an appropriate balance of housing types.** **Bridge the gap between supply and the need for affordable and workforce housing.**

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2010 Comprehensive Plan

- Objective 8.2.1.B: Encourage the provision **workforce and affordable housing**.

- Policy 8.2.1.B.i: Award **bonus density in exchange for** the provision of **workforce and affordable housing** in the growth areas.

- Action 8.2.1.B.ii.b: Encourage the construction of new housing for a variety of income levels, reduce the per project percentage of **land retained for open space** in the Development District from 50 percent as low as 20 percent in exchange for the construction of **workforce or affordable housing**.

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2010 Comprehensive Plan

- Policy 12.6.1.C.vi: Assure that comprehensive County planning includes plans for **preservation and development of affordable and accessible housing**.

- Policy 12.6.1.C.vii: Prompt the County to **conduct regular assessments of housing needs and trends** to ensure availability of workforce and affordable housing.

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Community Feedback

Which of the following should be prioritized for future long-term investment?

Please select your top two choices.

43%	Community sports and recreation facilities	587 ✓
43%	Affordable housing	586 ✓
27%	More services for the aging population	371 ✓
25%	Public transportation	335 ✓
19%	Libraries	260 ✓
13%	Need more information to respond	171 ✓

Source: CEW #2, Survey 3, Question 4

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Questions for Discussion

Question #3

Does the guidance on affordable housing in the current comprehensive plan match what residents and leaders want today?

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Other Housing Policies

Questions for Discussion

Question #4

What are other thoughts on housing policies for SMC?

Implementing Housing Actions

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Questions for Discussion

Question #5

Does the CZO create any specific barriers to supporting housing development that meets the needs of the workforce and families?

Comprehensive Plan vs. Comprehensive Zoning Ordinance

The comprehensive plan **provides policy guidance**

The Comprehensive Zoning Ordinance **uses land use regulations to implement** existing policy guidance

ST. MARY'S COUNTY, MARYLAND
COMPREHENSIVE PLAN

Adopted: March 23, 2010
Effective: April 6, 2010

QUALITY OF LIFE IN ST. MARY'S COUNTY
– A STRATEGY FOR THE 21ST CENTURY –

Prepared and adopted
in accordance with
Article 66B of the
Annotated Code of Maryland

THE
ST. MARY'S COUNTY
COMPREHENSIVE ZONING ORDINANCE

ADOPTED AUGUST 31, 2010
EFFECTIVE SEPTEMBER 14, 2010
(AMENDED AUGUST 2, 2011)
(AMENDED SEPTEMBER 6, 2011)
(AMENDED JULY 31, 2012)
(AMENDED OCTOBER 2, 2012)
(AMENDED DECEMBER 18, 2012)
(AMENDED FEBRUARY 5, 2013)
(AMENDED DECEMBER 31, 2013)
(AMENDED FEBRUARY 20, 2014)
(AMENDED JULY 7, 2014)
(AMENDED NOVEMBER 18, 2014)

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Current Land Use

Current Land Use	Total Acreage	% of Total County Acreage
Rural	183,576	79.37%
Residential	16,521	7.14%
Mixed-Use	3,674	1.59%

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Residential Land Use Mix

Land Use Group/Category	Zoning District	Dwelling Unit, Attached	Dwelling Unit, Detached	Mobile Home	Multifamily
Rural					
Rural Preservation	RPD	P	P	P	
Rural Residential	RNC		P	P	
Residential					
Residential Low Density	RL	P	P	P	P
Residential Low Density Transitional	RL-T	P	P	P	
Residential Medium Density	RM	P	P	P	P
Residential High Density	RH	P	P	P	P

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Residential Land Use Mix

Land Use Group/Category	Zoning District	Dwelling Unit, Attached	Dwelling Unit, Detached	Mobile Home	Multifamily
Mixed-Use					
Residential Mixed Use	RMX	P	P	P	P
Mixed-Use Low-Intensity	VMX	P	P	P	P
	MXL	P	P	P	P
Mixed-Use Moderate-Intensity	TMX	P	P	P	P
Mixed-Use Medium-Intensity	MXM	P	P	P	P
	CMX	P	P	P	P
Mixed-Use High-Intensity	MXH	P	P	P	P

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Residential Density and Acreage

Land Use Group/Category	Zoning District	Base Density Units per Acre	Max. Density Units per Acre	Total Acreage
Rural				
Rural Preservation	RPD	1 DU / 5 acres	1 DU / 3 acres	172,973 acres
Rural Residential	RNC	1 DU / 1 acre	2 DU / 1 acre	10,603 acres
Residential				
Residential Low Density	RL	1 DU/ 1 acre	5 DU / 1 acre	10,605 acres
Residential Low Density Transitional	RL-T	1 DU/ 1 acre	3 DU / 1 acre	299 acres
Residential Medium Density	RM	1 to 5 DU / 1 acre	10 DU / 1 acre	4,665 acres
Residential High Density	RH	1 to 10 DU / 1 acre	20 DU / 1 acre	952 acres

Residential Density and Acreage

Land Use Group/Category	Zoning District	Base Density Units per Acre	Max. Density Units per Acre	Total Acreage
Mixed-Use				
Residential Mixed Use	RMX	1 DU / 1 acre	5 DU / 1 acre	526 acres
Mixed-Use Low-Intensity	VMX	1 DU / 1 acre	5 DU / 1 acre	141 acres
	MXL	1 to 5 DU / 1 acre	20 DU / 1 acre	
Mixed-Use Moderate-Intensity	TMX	1 DU / 1 acre	5 DU / 1 acre	1,113 acres
Mixed-Use Medium-Intensity	MXM	1 to 5 DU / 1 acre	25 DU / 1 acre	1,193 acres
	CMX	1 DU/ 1 acre	15 DU / acre	
Mixed-Use High-Intensity	MXH	1 to 7 DU / 1 acre	30 DU / 1 acre	701 acres

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Questions for Discussion

Question #5

Does the CZO create any specific barriers to supporting housing development that meets the needs of the workforce and families?

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Next Steps

Planning Commission Feedback and Review Schedule

Date	Topic
9/12	Attainable Housing Discussion
9/19	Future Land Use Discussion
9/24	Water/Sewer and Growth Areas Discussion
11/14	Comprehensive Plan Review Session #1
11/21	Comprehensive Plan Review Session #2
11/25	Comprehensive Plan Review Session #3
12/1	Comprehensive Plan Review Session #4
12/12	Comprehensive Plan Review Session #5

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