City of Frederick, Maryland

Located near Washington D.C., the City of Frederick, MD maintains many features that are attractive to families with children. However, skyrocketing housing costs and the current economic crisis have increased demand for the City’s affordable housing units. In response, the City has utilized intragovernmental resources and its comprehensive planning process to expand and enhance the affordable housing stock in the City. Many of these programs are targeted specifically toward the City’s workforce.

FAMILY-FRIENDLY FREDERICK

The City of Frederick, is a family-friendly city with “community events, community involvement, and a big push for historic preservation. The parks are friendly and walkable, and a dog park ordinance has made the area [pet-friendly]. The Downtown area is vibrant, with lots of museums, antique shops, [and a] library,” according to City Planner Nichole Purcell.

COMPREHENSIVE PLANNING

The City of Frederick is currently drafting its 2010 Comprehensive Plan. In addition to creating a citywide sense of community and encouraging Frederick residents to participate fully in community life, the goals statement seeks to “expand housing options for Frederick residents of all income levels.”

To do so, the City plans to adopt a “Smart House Keys” program for City employees and employees of target employers, which will involve coordination between the City of Frederick and the State of Maryland. Qualifying employees can receive down payment or closing cost assistance from the state’s Department of Housing and Community Development. Frederick is required to match up to one half of the total loan amount, up to $5,000. The loans have a zero percent interest rate, repayable at the time of payoff or refinance. In addition to qualifying based on income level and employment record, loan recipients must complete a homebuyer education program.

The Community Character and Design Element of the Plan encourages creative site planning to facilitate “various levels of neighborhood interaction” in the community. In particular, they encourage mixed uses to integrate work and living space, residential streets that are interconnected for safe travel, and designing single-family and multi-family areas around a “complete streets” objective.

HOUSING

Although the City is inexpensive relative to surrounding areas, housing affordability is of continuing concern in Frederick. As a result, the City maintains several initiatives that provide housing support to families, ensuring that employees of the City and their families will have access to quality, affordable housing in the City.

MPDU Program

The Moderately Priced Dwelling Unit (MPDU) Program, currently implemented at the county level, provides a low sales price on dwelling units for households earning a moderate income. County-wide, 787 MPDUs are available, and any residential development of 25 or more units that draws from
public utilities is required to include between 12.5% and 15.0% of MPDUs.

At the city level, the MPDU program aims to develop an adequate supply of workforce housing, and Frederick is developing an ordinance to adopt the program. The ordinance is being reviewed, but has not yet been adopted. In the meantime, Frederick allows developers bonus density points for properties that include MPDU or affordable units.

**Sold on Frederick II**

The Sold on Frederick II Program uses CDBG funds to assist in providing second mortgages to income-eligible buyers. By partnering with local lending institutions, the City can allocate up to $15,000 of second mortgage loans to first time homebuyers to purchase dwellings in Frederick.

**MAJOR ACTORS**

Many of Frederick’s programs require intergovernmental cooperation. Programs providing housing assistance to low-income families require cooperation at the city, county, state, and federal levels. The Planning Department, Community Action Agency, Mayor, and the six-person Board of Aldermen have all maintained active roles in developing the City’s programs, ensuring their passage and implementation, and fostering cooperation from other governments. Affordable housing groups and other non-profits are also involved with the City’s programs.

**CHALLENGES AND LESSONS LEARNED**

Although political and governmental support has been generated for affordable housing and housing assistance programs, the City still faces challenges in the implementation of new programs. As most new programs will be funded by annual line-items in the City’s budget, program sustainability is crucial to successful implementation. However, timely implementation is also critical to ensuring that City employees can continue to live in Frederick. The development process for the Smart House Keys program began in late 2008, but the ordinance has been tabled. The program will be revisited soon, but budget and time constraints have inhibited its passage to date.

**OTHER FAMILY-FRIENDLY PROGRAMS IN FREDERICK**

**The Parks and Recreation Department**

Every Thursday throughout the summer, the Parks and Recreation Department hosts the Summerfest Family Theater, featuring a variety of children’s entertainment and musicians. Several youth sports programs, pools, and gym facilities offer family membership discounts as well as family discount nights.

**The Delaplaine Visual Arts Education Center**

Located in the center of the City of Frederick, the Library hosts Starlight Family Storytime every Tuesday evening, geared towards developing pre-reading skills in young children.

**LINKS TO FURTHER RESOURCES**

Nichole Purcell, Planner II, City of Frederick Department of Planning and Community Development:


Notes on Smart House Keys program: [http://www.cityoffrederick.com/sql/minutes/minutes.php?id=159](http://www.cityoffrederick.com/sql/minutes/minutes.php?id=159)

