

# HOUSING

## INTRODUCTION

The 1998 Comprehensive Plan describes North Beach as originally being a family bayside resort with single family homes, open air pavilions, and hotels characteristic of the turn of the century. Over the last several decades, there have been many changes in Town; however, this community still functions as a family friendly town with many single family homes. The residential neighborhoods consist of single family detached houses, single family attached houses, townhouses, and apartments: all on relatively small lots. Many homes have been transformed from weekend cottages to multi level single family homes.

North Beach has healthy, stable neighborhoods that provide a variety of housing options that can meet the needs of different age groups, family sizes and income capabilities. This element establishes the goals, policies, and implementation strategies for rental homes, vacation homes, and fee simple home ownership located in neighborhoods and in the mixed use district downtown.

North Beach can meet most of the Smart Growth Initiatives in Box H-1; and is close to meeting all objectives with adoption and implementation of their updated Comprehensive Plan.

Residents living in Town have access to many housing choices within walking or bicycling distance of shops, restaurants, offices, recreational areas, public transit, natural resources, and efficient infrastructure.

Densities in the Comprehensive Plan are proposed to be increased in the Low, Moderate, and High Density Residential Areas and the Waterfront Renaissance District will continue to offer mixed use in downtown where several apartments are located and several other projects with mixed use are planned. As growth pressures continue in future years, projects with higher densities will become more appealing which will not degrade the quality of life in North Beach as long as future plans contain landscaping, parks, public spaces outdoors, and recreational opportunities. In addition, higher housing density should be directed to the Waterfront Renaissance zoning district. In accommodating new growth, emphasis should be placed on the importance of preservation of existing housing stock, especially the historic homes that remind us of the character of our community.

### Box H-1

#### Smart Neighborhoods

- Transportation choice and walk-ability.
- Community interaction and civic life.
- Efficient use of land.
- Supports regional environmental goals, reduced land consumption, improved regional air and water quality.
- Planned open space integral to the community.
- Efficient use of infrastructure.
- Synergistic effect of mixed use, in which residential and commercial uses support each other and contribute to long term vitality.
- Enhances and complements existing community.
- Linked to adjacent communities.
- Range of housing types and densities.
- Interconnected streets designed to balance the needs of all users, with sidewalks, and on street parking.
- Compact design.

## Other Housing Plans

The Architectural Survey and Historic District Evaluation which was prepared in August, 1998 identifies 40 existing historic structures that are located in Town. A list of these structures appears in Appendix B. These structures are significant in that they reflect North Beach's historic architecture. Structures had been photographically documented in the report; however, they have not been added to the Maryland Historic Trust's Inventory of Historic Properties for the purpose of establishing a Historic District within the Town.

The report highlighted two approximate periods that were significant in North Beaches' growth: Residential and Beach Colony (c.1910 to c.1942) and Suburban Community (c. 1943 to the present). It reveals that a significant percentage of Pre-World War II residential dwellings exist, although many have been altered. Most of the commercial buildings have been destroyed: some by weather related events.

The report warns that historic resources are threatened by new development; if so, the Town should consider enhancing developing guidelines in their Zoning Ordinance to achieve preservation of architecturally solid structures and require salvage of portions of historically significant structures if the building cannot be totally preserved. Of course, this action would require amendment of the Zoning Ordinance which would require a public hearing process to gain citizen support.

The 1998 Comprehensive Plan established the following Housing goals and objectives.

- Encourage the availability of a variety of housing types which can meet the needs of various age groups, family sizes, and income capabilities.
- Encourage clearance and redevelopment of blighted housing units.
- Continue to enforce a "Livability code."

All of these goals appear to have been met since the time of the adoption of the 1998 Plan.

North Beach, also, meets the County's Housing Goals in that it "encourages the availability of a variety of housing types to serve different age groups, family sizes, and incomes in a town center near services and recreational opportunities". In addition, the community does encourage upgrading and rehabilitation of substandard housing.

The 2004 Calvert County Comprehensive Plan expounds on the importance of sustainable communities when meeting the needs of the County residents in the following ways:

- Housing is designed and oriented to promote safety, "a sense of community", energy efficiency, and easy access to jobs, services, and recreation.
- An adequate percentage of homes are affordable.
- Housing is located away from incompatible uses.

These objectives are very well stated and should be carried forward in this Comprehensive Plan. North Beach mirrors the typical housing characteristics of Calvert County's housing stock since the majority of households are single family dwelling units.

## Housing Demographics

Housing growth in North Beach is projected to be moderate. Based on some of the projects that are in the pipe line or have been proposed to the Planning Commission by various property owners, it is possible that many of the housing units projected will be built midway through the Planning period. It is important to acknowledge that the uncertainty in the National economy may provide much slower development of the Town than is hoped to be possible.

Projected Housing Units 2000-2030  
Table H-1

<i>Year</i>	<i>Households</i>	<i>Household Change Yearly</i>
2000	<b>803</b>	-
2005	<b>795</b>	-8
2010	<b>821</b>	26
2015	<b>858</b>	37
2020	<b>897</b>	39
2025	<b>938</b>	41
2030	981	43

2000 Census data Compiled by ARRO Consulting, Inc.

Table H-1 shows that based on previous growth, there will be approximately 178 new dwelling units available in 2030. This number is based on 803 dwelling units in 2000 that were occupied. This information will provide the basis for analysis of the Community Facilities chapter and projections in the Municipal Growth Element chapter.

North Beach Housing Units Status, 2000  
Table H-2

<b>Housing Status</b>	<b>Units</b>
Occupied	802
Owner Occupied	502
Renter Occupied	300
Vacant	93
<b>Total Units</b>	<b>895</b>

2000 Census Data summarized by ARRO Consulting, Inc.

Table H-2 indicates that there were actually 93 dwelling units in 2000 that were unoccupied either because they were up for sale, seasonal units, or unoccupied for other reasons. Vacant dwelling units are considered as temporary situations so they should be compared to the next available census data.

**North Beach Housing Units by Householder's Age, 2000**  
Table H-3

Age of Householder	Owner Number	Occupied percent	Age of Householder	Renter Number	Occupied percent
	502	100.0		300	100.0
15-24 years	16	3.2	15-24 years	13	4.3
25-34 years	112	22.3	25-34 years	96	32.0
35-44 years	113	22.5	35-44 years	77	25.7
45-54 years	115	22.9	45-54 years	61	20.3
55-64 years	70	13.9	55-64 years	25	8.3
65-74 years	46	9.2	65-74 years	16	5.3
75-84 years	21	4.2	75-84 years	7	2.3
85 years and older	9	1.8	85 years and older	5	1.7

2000 Census Data; Summarized by ARRO Consulting, Inc.

Table H-3 depicts Housing units by age and by owner or renter occupied. Notice that householders over 55 make up approximately 29 percent of owner occupied householders. An additional 17.6 householders are 55 year old and older and are renting their homes. If the next census replicates these numbers, there will be approximately 47 percent of all householders that are approaching retirement or already retired. This is significant in that North Beach not only will have to provide housing for this population, but will have to have services and shopping for them, as well. Public transit will become extremely necessary if services needed on a daily basis are not located in Town.

A 1992 study by Association of Retired Persons (AARP) states that 84 percent of the elderly would like to stay in their home; and 80 percent would prefer to live in a neighborhood with people of all ages. A majority of those surveyed wanted to live near a grocery store, a drug store, a doctor's office, and a hospital.

## DESIGN GUIDELINES

There is considerable diversity of housing in North Beach due to the following variables: a range of incomes, a mix of single households and family households with a variety of age differences in each; seasonal housing; historically significant and mixed-use properties. With all of these competing interests, it is often necessary to create design guidelines and/or standards to help plan growth in the Town. This is no easy task since many of the buildings are often narrow and have small lot sizes and setbacks that add to the difficulty of meeting design guidelines or standards which has a tendency to discourage development of some vacant lots due to having to ask for variances based on hardship or practical difficulty. Henceforth, some lots will remain vacant for longer than they need to be and may retard development of downtown.

Encouraging the submittal and approval of an area plan, when several lots are consolidated and proposed for development, would achieve a more desirable and compatible development with surrounding properties.

Much of the development and redevelopment that will take place in North Beach is infill development that is adjacent or in close proximity with residential properties and neighborhoods which increases the necessity of good design guidelines or standards. Guidelines or standards with detailed criteria should be reviewed and updated in the land development regulations. This action would provide more compatibility with new development and adjacent neighborhoods. In addition, developers will know what will be expected of them when they make application which will add to a more expedited approval process.

The challenge may be less burdensome if the Zoning Ordinance includes modifications that can be granted by the Planning Commission with proposals that demonstrate compatibility with adjacent properties. Each modification that may be granted should have criteria that must be met for the granting of the modification(s) so that each request will be granted on a consistent basis.

## HOME OCCUPATIONS

Home occupations have become increasingly popular due to higher transportation costs, the higher cost of living, and generally with a down turn in the economy when people are looking for alternative ways to support themselves. Home occupations are usually defined as an activity carried out for financial gain in a residential dwelling and is subordinate to the residential use of the property.

Home-based businesses can offer advantages to the public sector and the homeowner, providing the business remains secondary and accessory to the principal use of the home. Neighborhood complaints relative to existing home occupations are a common occurrence, especially if the jurisdiction's Zoning Ordinance does not clearly define the regulations applicable to the home occupation when the application is approved and enforcement occurs as a result of a violation of their permit. Inspection of the home is necessary if there is a violation and code enforcement should enforce the requirements of the home occupation. Home occupations cannot accommodate everyone. There are some businesses that should only be permitted in a commercial zoning district only due to creating a nuisance or impact on a residence or a neighborhood. Definition of the home occupation and the requirements should be clear and concise in the Zoning Ordinance. A successful home occupation section of the Zoning Ordinance could provide employment and a work force in North Beach that does not add to parking or traffic problems with little impact on the adjacent neighbors or neighborhood.

## HOUSING GOALS

1. Encourage the construction of housing for all age groups and income levels.
2. Support preservation of historic dwellings and buildings located in Town.
3. Encourage multi-modal transportation to serve all neighborhoods.
4. Review existing design guidelines and standards for compliance with policies and implementation strategies of this ordinance.

5. Improve the availability of housing stock for the elderly and disabled individuals.
6. Increase the workforce with allowing home occupations after meeting revised requirements set forth in the Zoning Ordinance.

## POLICIES AND IMPLEMENTATION STRATEGIES

### **Policy H.1: Promote the availability of an adequate housing supply for current and future residents.**

#### Implementation Strategies

1. Encourage a mix of dwelling types.
2. Encourage higher density dwelling units in the Waterfront Renaissance district and development of at least 3.5 dwelling units per acre in the rest of Town in keeping with Smart Growth Initiatives.
3. Encourage upper-floor residential over commercial in the Waterfront Renaissance mixed-use district.

### **Policy H.2: Promote the development of a mix of housing that is commensurate with the range of incomes to provide affordable housing for all citizens.**

### **Policy H.3: Support housing for the elderly and individuals that are disabled.**

#### Implementation Strategies

1. Encourage new buildings to have features that could be adapted to accommodate elderly or the disabled.
2. Provide bus shelters in areas in Town with a high concentration of elderly.
3. Continue to allow administrative approval for handicap accessible variances.
4. Encourage developers of new or reconstruction of single family homes to build homes that are adaptable to accommodate the elderly or those who are disabled.

### **Policy H.4: Encourage the rehabilitation or adaptive reuse of substandard housing through public and private actions.**

#### Implementation Strategies

1. Explore use of grants to rehabilitate blighted, vacant houses.

### **Policy H.5: Support and encourage Historic Preservation.**

#### Implementation Strategies

1. Support the presence of the historic structures in North Beach, and publicize the value of preserving, protecting, and restoring areas of historic significance.

2. Safeguard and improve property values in the area of historic structures or properties in the Historic Overlay district.
3. Provide incentives to retain portions of historic structures during redevelopment and adapt the significant historic part of the building to the design of the new structure.
4. Continue to require Historic District Commission review before razing or demolishing a
5. Historic structure and require photographing or archeological inspection of the structure.

**Policy H.6: Encourage multi-modal transportation to serve all neighborhoods.**

**Implementation**

1. Coordinate additional stops with transit authorities as the population and density increases in North Beach.
2. Expand a shared use bicycle and pedestrian path from the waterfront to all neighborhoods in Town.
3. Support local business that can be accessed by biking or walking.
4. Promote a pedestrian-friendly, walk-able street scape that has designated crossings at intersections.
5. Provide bicycle racks at public places in the downtown.

**Policy H.7: Coordinate the adoption of design guidelines for the Town with the policies and strategies of the Comprehensive Plan and the Zoning Ordinance. Include mitigation features where commercial development is sited next to a residence or residential housing.**

**Implementation**

1. Update the Zoning Ordinance to provide for requiring a photometric lighting plan that the Planning Commission may review before final site plan development review when a commercial establishment is locating in close proximity to a residence or residential neighborhood.
2. Update the Zoning Ordinance to provide for requiring a landscaping plan sign by a registered landscape architect when screening is required when a commercial use is locating in close proximity to a residence or a residential neighborhood.
3. Encourage the use of monumental signs and no temporary signage in the Waterfront Renaissance district or when commercial development is adjacent to a residence or a residential neighborhood.
4. Update the Zoning Ordinance to require commercial trash receptacles to be sited away from residential dwelling units.

**Policy H.8: Encourage home occupations to provide additional job opportunities in Town.**

**Implementation**

1. Consider amending the Zoning Ordinance to allow low impact home occupations that can be administratively approved, if the applicant can meet revised criteria set forth in the Zoning Ordinance.

2. Consider amending the Zoning Ordinance to allow home occupations that are approved by the Special Exception after being publicly heard, if the applicant can meet criteria set forth in the Zoning Ordinance.
3. Require staff visits to home occupations before approval and condition all approvals on allowing inspections by code enforcement, if violations of the permit occurs.