



1. Why do we have/need a Housing Opportunities Master Plan Task Force?

Enacted by County Executive Ball under Executive Order 2019-12 in October 2019, the Housing Opportunities Master Plan Task Force was created to identify Howard County's housing affordability issues and offer holistic and sustainable strategies to address them. The findings of the Task Force, the *Housing Opportunities Master Plan*, will be the first complete comprehensive master plan on housing needs in Howard County in more than 10 years. The creation of the *Housing Opportunities Master Plan* will be an integral part of the development of the County's upcoming General Plan.

Made up of a diverse group of community members and stakeholders, the Task Force is addressing issues of housing affordability. This involves assessing the demand for and supply of affordable housing and exploring ways Howard County can protect existing opportunities for quality, stable, and affordable housing for county residents and extend those opportunities to underserved communities. Today's economic environment is increasing the demand for housing of all types. Affordable housing and housing stability is recognized as central to a vibrant economy, to business growth, employee retention, educational achievement, improved health outcomes, and building long-term family assets. Howard County must continue to be aware of and work to meet its housing needs to maintain the desirability and quality of life that the County is known for across Maryland and the nation.

2. Who is on the Task Force?

Visit the [Housing Opportunities Master Plan and Task Force](#) webpage for the names of all members of the Task Force appointed by County Executive Ball. For membership divided by Workgroup, see below:

[Housing Affordability Workgroup Members](#)

[Housing Policy Workgroup Members](#)

[Housing Market Workgroup Members](#)

3. How long will the Task Force be in place?

The Housing Opportunities Master Plan Task Force will conduct its work between October 2019 and March 2021. It will release its final report with all findings and recommendations early in 2021.

4. What is the schedule of the Task Force?

- **Upcoming Task Force Meetings:** June, September, and December 2020
- **Upcoming Workgroup Meetings:** July/August, and October 2020
- **Public Engagement Activities:** Ongoing throughout Spring/Summer 2020. Potential public meeting in July and November if circumstances allow.
- **Final Report and Presentation to the County:** March 2021

For more information, please see the [Housing Opportunities Master Plan and Task Force](#) webpage.



5. How can I get involved?

Please take the [Howard County Housing Opportunities Master Plan Public Survey](#) to provide valuable feedback to the Task Force regarding your experience with housing in Howard County. Members of the Task Force will use data compiled from the survey to appropriately craft recommendations for the Housing Opportunities Master Plan for Howard County. Additionally, all meetings are open to the public and have time allocated at the end of each meeting for public comment. You can find dial-in information for each meeting on the agenda when it is posted. All agendas can be found on the [Housing Opportunities Master Plan and Task Force](#) webpage.

6. How is the Task Force handling the constraints of COVID-19?

The Task Force has been, and will be, conducting all Task Force and Workgroup meetings in an online format until it is deemed safe to resume activities in person. When activities can resume, we will be closely following all local and state guidelines to ensure meetings are held in a safe manner for all participants. It is our hope to host a public meeting in-person late summer/fall if circumstances allow.

In the meantime, we are relying on our website, social media and word of mouth to solicit feedback on the project within the community. Please feel free to share the [Howard County Housing Opportunities Master Plan Public Survey](#) and any other information with your co-workers, colleagues, friends and neighbors who might be interested in our efforts.

7. What are the Workgroups and what are their goals?

The Task Force has been divided into three different workgroups to focus on specific areas of the Housing Opportunities Master Plan. They are: Housing Affordability, Housing Policy, and Housing Market. Each workgroup has its own set of goals that are meant to guide their work and analysis. The goals for each Workgroup are as follows:

Housing Affordability Workgroup: Primary focus on demographics and opportunities to serve the needs for households of all income levels in Howard County

- Identify both long and short-term strategies to provide affordable housing to meet the County's demand within the Master Plan
- Identify opportunities to alleviate concentrations of poverty
- Identify opportunities to better track and manage housing data
- Identify demographic groups and communities most in need of affordable housing, and what barriers make attaining affordable housing difficult

Housing Policy Workgroup: Primary focus on public policies, regulatory processes, and funding.

- Identify partnership opportunities with other state, federal, and private entities
- Examine how different agencies in the County can and should work together, and look at how these agencies work in neighboring jurisdictions



- Assess county zoning requirements and identify recommendations to improve zoning ordinances to better support housing availability, diversity, and affordability
- Identify potential sustainable and consistent revenue sources for Howard County Department of Housing and Community Development (DHCD) programs.

Housing Market Workgroup: Primary focus on understanding and leveraging the housing market to support the overall Task Force goals.

- Evaluate ways that the market can be incentivized to provide a broader diversity of housing than what exists in Howard County today
- Leverage additional information and research from the upcoming General Plan update to understand the impact of future growth on housing needs
- Determine what housing needs and means are outside control of County Government – school development process, Columbia Downtown Housing resources, etc.
- Assess opportunities for different housing types to meet a broader market supply

8. Will I be able to see the materials produced by and for the Housing Opportunities Master Plan Task Force?

Yes. Presentations and reports are shared with the Task Force members and Workgroups, and are publicly available on the [Task Force website](#). Agendas, including dial-in information for upcoming meetings, and meeting summaries will be posted as well.

9. What is the HUD Housing Choice Voucher Program (Section 8)? How does it work?

The Housing Choice Voucher Program is the federal government's major program for assisting very low-income families, the elderly, and people with disabilities to afford decent, safe, and sanitary housing in the private market. Housing choice vouchers are administered locally by Public Housing Agencies (PHAs). The [Howard County Housing Commission](#) is the public housing authority for Howard County. The Housing Commission receives federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

When a family or individual is issued a housing voucher, they are responsible for finding a suitable housing unit of their choice where the owner agrees to rent under the program. A housing subsidy is paid directly to the landlord by the Housing Commission on behalf of the renter, who then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Housing types can include single-family homes, townhomes, and apartments, and participants are free to choose any housing that meets the requirements of the program.

The voucher program is limited to low or very low-income families or individuals. Eligibility for the program is based on annual gross income, family size, and the need for decent, safe, and/or sanitary housing. The Housing Choice Voucher wait list in Howard County is currently closed. Please contact the Howard County Housing Commission [here](#), or for further assistance, [Maryland's HUD office](#).



10. What County programs help residents rent or purchase a home?

Moderate Income Housing Unit (MIHU) Program: The Moderate Income Housing Unit (MIHU) Program is an inclusionary zoning program that requires developers of new market-rate housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate incomes. The Howard County Housing Department sets affordable prices and rents for which MIHUs are sold or rented. MIHUs are required in Howard County to help bridge the affordability gap and to integrate affordable housing opportunities throughout all areas of the county.

Individuals or families who are interested in MIHU rentals may apply to any participating rental community at any point during the year. These units are rented on a first-come, first-serve basis. There are open enrollment periods held quarterly for the MIHU homeownership program. It is important to note that an applicant may qualify for one or more purchasing preferences, such as a first-time home buyer, living or working in Howard County, or employed by County government, the school system, or a nonprofit organization.

Settlement Downpayment Loan Program (SDLP): The Settlement Downpayment Loan Program is used to assist potential homebuyers with the purchase of a home. The program is critical to the success of the MIHU program and helps increase the rate of homeownership in the County. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance. Based on household income, homebuyers may be eligible for assistance up to \$40,000., to cover downpayment and closing costs expenses. Potential homebuyers must attend a HUD-approved homebuyer pre-purchase workshop prior to closing.

Purpose	Moderate Income	Low Income
Homeownership	Up to 80% of HC AMI	Up to 60% of HC AMI
Rental	Up to 60% of HC AMI	Up to 40% of HC AMI

For more information on these programs, please contact the Department of Housing and Community Development at (410) 313-6318 or housing@howardcountymd.gov.

11. What County programs are available to help residents maintain their homes?

Howard County has a variety of programs to help income eligible homeowners make necessary repairs to their homes.

Housing Repair Loan Program: Reinvest*Renovate*Restore - This housing repair loan program helps homeowners stay in their homes, address outstanding maintenance and repair items, and improve overall neighborhood appearance. Examples of repairs that are eligible for assistance include but are not limited to: heating and air systems, electrical wiring, plumbing, roofs, windows, doors, painting, and landscaping. This program also can assist homeowners with repairs or improvements to assist with mobility, hearing, or vision issues (ex. ramps, chair lifts, or grab bars).



To be eligible for this program, you must be a homeowner in Howard County and have the home as your primary residence. Household income may not exceed 80% of the Howard County Area Median Income (AMI) adjusted for family size. Additionally, all property taxes, homeowner's insurance premiums, and outstanding home mortgages must be current.

To apply:

[Pre-application for the Housing Repair Loan Program](#)
[Program Description and Income Limits](#)

On behalf of the [Maryland Department of Housing and Community Development](#), the Howard County Housing Department administers the following programs:

[Maryland Housing Rehabilitation Program \(MHRP\)](#): purpose is to preserve and improve single family properties and one-to-four rental properties. Refer to the MHRP [website](#) for eligibility requirements, loan terms, and application instructions.

[Maryland WholeHome](#): a series of grants and loans that can be used to upgrade energy efficient appliances, repair or replace heating and cooling systems, add accessibility features, address structural and maintenance issues, etc., with the goal of lowering monthly utility bills and improving the quality of life. Refer to the Maryland WholeHome [website](#) for more information regarding eligible improvements and application instructions.

For more information on these programs, please contact the Department of Housing and Community Development at (410) 313-6318 or housing@howardcountymd.gov.

12. What policies/programs do the county and other community partners have that help seniors, disabled, special needs populations find housing in the county?

Howard County and numerous community partners work hard to ensure a variety of resources exist to ensure persons of all ages and abilities have safe and sanitary housing.

Recently, the Department of Community Resources and Services and its Office on Aging and Independence published the [2020 Howard County Resource Guide for Older Adults and Adults with Disabilities](#). This comprehensive publication provides up-to-date information about a wide range of resources, programs, and services for older adults and adults with disabilities. Included in the publication are listings of housing for persons with disabilities, market rate housing, senior independent living, and subsidized housing. Free copies of this publication are available at all Howard County 50+ centers and libraries. To have a copy mailed to you, please contact Maryland Access Point at (410) 313-1234. The document can also be accessed [online](#).

Office on Aging and Independence (OAI): The [Office of Aging and Independence](#) promotes the full inclusion of persons with disabilities, addresses the needs of an increasingly diverse cultural community,



and supports the desires for Howard County citizens to remain independent as they grow older. For more information, contact Jenna Crawley, Administrator, at aging@howardcountymd.gov. For general information and assistance, contact [Maryland Access Point \(MAP\)](#) at (410) 313-1234 or email map@howardcountymd.gov.

13. What is the Adequate Public Facilities Ordinance (APFO), and how does it affect housing in Howard County?

The APFO is a growth management ordinance that enables the County to provide adequate schools, public roads, and other facilities in a timely manner and achieve general growth plan objectives. This process is designed to direct growth to areas where adequate infrastructure exists or will exist. The county's APFO was amended by the County Council in 2018 with full implementation of these amendments taking effect in July 2019, at which time the school capacity utilizations when elementary and middle school districts are closed to new residential development were reduced. A capacity utilization test for high schools was also added in July 2019. Because of these changes, the majority of Howard County is now closed to new development for new residential plans for up to 4 years. For more detailed information regarding this, [please refer to this FAQ](#). Given residential development has been further restricted in the County due to these recent amendments to APFO, housing affordability will be further impacted. Limiting supply of new housing as demand for housing continues has the effect of making homes less affordable in Howard County.

COMMONLY USED TERMS & DEFINITIONS

Affordable Housing: The term "affordable housing" is often used in different contexts and to convey different concepts. Broadly speaking, affordable housing is housing in which its occupants can live and still have enough money left over for other necessities such as food, health care, and transportation. This relationship is often expressed in terms of the percentage of income that a household spends on its housing payments. For the purposes of this Housing Opportunities Master Plan, the term "affordable housing" will refer broadly to housing that is made available for sale or rent below market rate to households of eligible income.

- **Households of eligible income means:**
 - As to dwelling units that are State or Federally funded, individuals or households who meet the income requirements of the State or Federal Program involved
 - As to other developments, individuals, or households who lack sufficient income or assets to enable them to purchase or rent decent, safe, and sanitary dwellings without overcrowding
 - The determination of income levels may vary with respect to the elderly, the disabled, other persons with special needs, or particular units or programs.
- **Cost Burdened:** The [Department of Housing and Urban Development](#) (HUD) indicates that families paying more than 30 percent of their income for housing are considered "cost burdened."
- **Severely Cost Burdened:** Likewise, a household is said to be "severely cost-burdened" when it spends more than 50% of its income on housing payments.



Area Median Income (AMI): Area Median Income is a measure of the midpoint of a region’s income distribution based on household size. AMI bands are used to set income thresholds for housing policy programs on the federal, state, and local levels. Howard County sets its own AMI bands for local programs, like its Moderate Income Housing Unit (MIHU) program. These bands are county-specific and are helpful in identifying differences *within* Howard County. Meanwhile, the State of Maryland includes Howard County in the Baltimore Region when determining its AMI bands, which are helpful in identifying difference *between* Howard County and other surrounding areas. For example, the AMI for a four-person household in the Baltimore region is currently \$94,400. Based on this threshold, the State of Maryland would consider a four-person household in Howard County that has a combined income of more than \$94,400 to be making “more than AMI.”

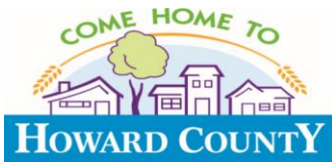
- **Low Income:** This analysis defines “low-income households” as those households that make less than 60% of AMI, based on the thresholds from the State of Maryland. For example, a four-person household in Howard County that makes less than \$60,600 (60% of AMI) would be considered “low-income.” However, it should be noted that different federal, state, and local government programs have varying definitions of “low income” and “moderate income” (see below) to subsidize/support income-restricted housing.
- **Moderate Income:** A moderate-income household is one that makes between 60% and 80% of AMI. For example, a four-person household in Howard County that makes between \$60,600 (60% of AMI) and \$75,500 (80% of AMI) would be considered “moderate-income” based on the thresholds from the State of Maryland.

Jurisdiction	AMI as of 1/1/20	Moderate up to 80%	Low up to 60%
Howard County AMI	\$115,576	\$92,461	\$69,346
Baltimore HUD AMI	\$94,900	\$75,500	\$60,600

Market Rate Housing: Market rate housing units are units that have no price or rent restrictions. The owner of market-rate housing is free to sell or rent the unit at whatever price he or she believes someone in the local market will pay. These housing units are not subject to the same regulations as income-restricted housing units.

Income-Restricted Housing: Income-restricted housing includes rental or ownership units specifically targeted/restricted to households at a specified income level, often calculated as a percentage of area median income. These units tend to receive some form of public or philanthropic subsidy or policy support. Income-restricted housing can take different forms, including (but not limited to):

- **Subsidized Housing:** Subsidized housing units are units that are owned and operated by private companies (including nonprofits) that receive subsidies to rent them to low- and moderate-income households for a lower cost than what the local market would otherwise charge.



- **Low-Income Housing Tax Credit (LIHTC):** The Low-Income Housing Tax Credit (LIHTC) was enacted as part of the 1986 Tax Reform Act and provides a tax incentive to construct or rehabilitate affordable rental housing for low-income households. Every year, the LIHTC program gives state and local agencies nearly \$8 billion in annual budget authority to issue tax incentives to encourage developers to create affordable housing. Agencies distribute the tax credits based on the state's affordable housing needs.

Department of Housing and Urban Development (HUD): The United States Department of Housing and Urban Development ("HUD") is a Cabinet department in the executive branch of the federal government. HUD develops and enforces policies that relate to housing and provides resources to state, county and local governments that can be used to address housing needs, including but not limited to affordable housing production and supportive housing for seniors, persons with disabilities, and households experiencing homelessness.

HOME Investment Partnerships Program (HOME): The HOME Investment Partnerships Program (HOME) is a federal program administered by HUD. The program provides funds to the State and local governments to promote a wide range of affordable housing activities including building, buying, and/or rehabilitating units for rent or homeownership and providing direct rental assistance to low-income individuals or families. Funds are awarded on an annual basis as formula grants to participating jurisdictions, and Maryland's program is administered by the Community Development Administration. Participating jurisdictions must have a current and approved Consolidated Plan that outlines an action plan and how the HOME funds will be used. For more information on the HOME Program, [visit their page on the HUD website](#).

Community Development Block Grant (CDBG) Program: The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and suitable living environment, and by expanding economic opportunities, principally for low-and moderate-income persons.

Local goals and objectives; and funding priorities may be directed towards both housing and non-housing community development activities, which address one or more of the following national objectives:

1. Benefit low- and moderate-income persons;
2. Aid in the prevention or elimination of slums or blight; or
3. Carry out activities that meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and where other financial resources are not available to meet such needs. CDBG funds may not be used for activities, which do not meet these broad national objectives.

Naturally Occurring Affordable Housing (NOAH): The term Naturally Occurring Affordable Housing, or "NOAH," is used to refer to market rate housing without government subsidies or income restrictions that commands a price that is attainable to low-or-moderate income households without cost-burden. NOAH units offer lower rents or purchase costs based on factors such as building age, size, condition and location.