

Housing Opportunities Master Plan August-September 2020 Community Meetings Summary Report

I. Introduction and Background

The Howard County Department of Housing and Community Development hosted 3 online community meetings using the Zoom platform to share information and updates about the Housing Opportunities Master Plan Task Force's work to date with the public, and to gain qualitative feedback regarding individual's housing experiences and future housing wants/needs.

The meetings were held on the following dates/times:

- Meeting #1 - Tuesday, August 25, 2020 | 11:30 am – 1:30 pm
- Meeting #2 – Wednesday, August 26, 2020 | 6:00 – 8:00 pm
- Meeting #3 – Thursday, September 10, 2020 | 4:00 – 6:00 pm

II. Meeting Promotion

The meetings were promoted using a flyer that was distributed both electronically and in hardcopy; County website, email blasts, and social media posts; Task Force member notifications; and forwards by non-profits, community-based organizations, and local businesses.

III. Meeting Agenda, Materials, and Activities

To provide an overview of the project, a video was presented at the beginning of each meeting that provided a high-level overview of housing in Howard County:

<https://www.youtube.com/watch?v=yMKQIFFOtWw&feature=youtu.be>

Attendees were asked to participate in anonymous polling so we could get to know the audience better. They were then split up into facilitated breakout rooms, where there was an opportunity for participants to have a discussion, ask questions, and provide feedback.

To kick off the breakout sessions, each facilitator gave an overview of the goals of the Housing Opportunities Master Plan. This included goals from the executive order as well as goals of each individual workgroup (Affordability, Policy, and Market) that comprises the Task Force. After each breakout group met for approximately 45 minutes, the whole group reconvened and reported out on what was discussed in each group.

The meeting was then wrapped up with next steps to include schedule, key milestones, and ways to keep in touch and continue to be informed and involved.

IV. Meeting Facilitation and Results

Approximately 70 members of the public (in addition to Task Force members and consultant staff) attended and participated in the meetings total. The breakdown is as follows:

- Meeting #1 – 23 attendees
- Meeting #2 – 17 attendees
- Meeting #3 – 28 attendees

Highlights and common themes from each meeting activity include:

Polling

1. Have you taken the housing survey? *72% of meeting attendees had taken the survey*
2. Do you currently live in Howard County? *94% of meeting attendees live in the County*
3. What area of Howard County do you live in? *59% of meeting attendees were from Columbia*
4. Do you own or rent your home? *64% of meeting attendees own their home*
5. Are you currently receiving housing assistance? *12% of meeting attendees receive assistance*
6. Which type of dwelling do you live in? *56% of meeting attendees live in a single family home*
7. How did you hear about this meeting? *51% of meeting attendees heard about the meeting from a Task Force Member, followed by 39% who heard about the meeting from a County email or web/social media post*

Breakout Discussions

• **Affordable Housing**

- What some may consider affordable housing in the county is still not affordable for most people in need. The parameters for what encompasses affordable housing in the county need to be reexamined.
- New housing developments being built in the county: there is a mix of affordable and market rate – but not a net gain of affordable units in some cases. It is good to have a mix, but there is also a need for more affordable units for low- and moderate-income families.
- Taxes are high in the county – taxes along with HOA fees, etc. are almost as much as mortgages in other states
- There is a need to assess the cost of getting into a home versus staying in a home. What programs exist to help with maintenance and upgrades?

• **Housing Diversity**

- Howard County could benefit from housing and resources that are specifically designed for seniors, people with disabilities, and chronically mentally ill
- Socioeconomic and racial diversity across the county - the areas that have affordable units are primarily located in concentrated areas. This restricts the integration of affordable housing units across the county to promote diversity.
- The re-segregation of the school system is due to the lack of diversity of housing prices and types throughout the county. As a result, households from lower and middle incomes are not being evenly spread out throughout the County.
- The plan should focus on diversity, equity, inclusion, and tools to make sure we are moving forward
- Some 55+ communities do not have enough space for households that may also need to accommodate children or appropriate accommodations for people with disabilities.
- Prefabricated modular homes can be used more frequently to reduce cost of providing affordable housing

• **Development and Zoning**

- Land use and development density - general agreement that we need more density if we are to add more housing. Certain areas might be more appropriate than others, but there is land available.

- Need to expand more services if there is more density - water and sewer, Multi-modal transportation (transit, bicycle, and walking networks) needs to be expanded as well so that there was better access to jobs and services.
- There is not much space left for housing, and we need to find better ways to use land more efficiently.
 - Rezoning to create more space for housing
 - More infill development with more diverse housing options
 - Learning to reuse existing housing stock better
 - Make it easier for people to modify/retrofit their homes
 - Allow flexibility in terms of how the land can be used (allow mixed-use, adaptive reuse of non-residential buildings with new residential spaces, accessory dwelling units, etc.)
- Could small scale approaches help make an impact?
 - What can be done with county-owned land? Can it be made into mixed-use development with more housing?
 - Build more small multifamily housing developments and accessory units in existing communities
- The density bonus is not effective with other restrictions in place
- Restrictive zoning ordinances limit multifamily housing
- **Housing Programs and Assistance**
 - The value of vouchers is decreasing while rent is increasing. This makes it difficult to make ends meet or to find housing at all.
 - Need revenues to provide additional financing, subsidize rent, and help for people facing eviction
 - The process is cumbersome. Need to reassess the parameters to receive assistance, such as considerations of gross income rather than net income, debt burdens, and ages of children who may no longer qualify as part of the family once they turn 18.
 - There needs to be better incentives to increase the supply of affordable housing and for owners to accept the voucher program.
 - This includes incentives for those receiving public housing assistance to eventually qualify for home ownership – this would free up units for others who need it.
 - The public housing model needs to be revamped – Social Housing is a model done in other countries. The county could raise funds to build apartments or homes. Once the housing is built, charge people based on their income - if managed carefully, diversity would be increased.
 - Similar units would be built – someone's income does not dictate the quality of housing they have
 - Some of this is done already with the County's Moderate-Income Housing Unit (MIHU) program
 - County needs to regularly evaluate housing programs for effectiveness (ex. fee-in-lieu) and reassess viability of groups who may be exempt.
 - Consider building professional group coalitions to develop alternate funding strategies.
- **Miscellaneous**
 - Community stability: we need to consider policies and penalties that encourage maintenance and upkeep of older units (particularly in shadow rental markets)



- Oakland Mills has 50-year-old housing stock that needs upgraded (roofs, siding, etc.). There is a need for programs to incentivize upgrading older housing not just programs for people who need housing.
- Need to address crime – there is a negative reputation for some areas and can impact pricing for those units.
- School Board has been influencing housing policy, and housing policy should be independent. Building moratoriums made housing supply much lower than the demand and inflated the housing prices.
- How will the plan incorporate/address income effects of COVID-19 that may increase evictions and lower available income?

V. Appendices

- Appendix A – Meeting Flyer
- Appendix B – Meeting Presentation
- Appendix C – Meeting Registration/Attendee Lists
- Appendix D – Poll Results
- Appendix E – Individual Meeting Summaries

APPENDIX A



Picture taken - October 30, 2019



Howard County Housing Opportunities Master Plan & Task Force VIRTUAL COMMUNITY MEETING

ABOUT THE TASKFORCE

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.

TAKE THE SURVEY

We want to hear about your experiences with housing in Howard County so that we can develop recommendations to improve housing opportunities. Find the survey on the project website, or at www.surveymonkey.com/r/MD69JH8. Responses will remain anonymous.

LEARN MORE

A narrated video presentation will be posted on the project webpage the week of August 17th, 2020. Join one of our three online discussions to share your input with the Task Force.



GET INVOLVED



JOIN AN ONLINE DISCUSSION

Tuesday, August 25, 2020 - 11:30 AM to 1:30 PM

Wednesday, August 26, 2020 - 6:00 PM to 8:00 PM

Thursday, September 10, 2020 - 4:00 PM to 6:00 PM

**Advanced registration will be required to attend an online discussion.*

FOR MORE INFORMATION AND TO REGISTER FOR A MEETING, VISIT:

<https://www.howardcountymd.gov/HousingTaskForce>

PROJECT SCHEDULE

February - December 2020	Task Force & Workgroup Meetings
Spring/Summer 2020	Research & Analysis. Stakeholder Interviews
August/September 2020	Community Meeting #1
August - November 2020	Develop & Refine Recommendations
November 2020	Community Meeting #2
December 2020	Finalize Recommendations
March 2021	Final Plan & Presentation to County

APPENDIX B



HOUSING OPPORTUNITIES MASTER PLAN

Online Community Discussion

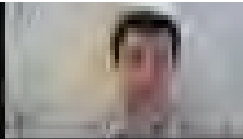
August 25, August 26, and September 10, 2020

RCLCO
REAL ESTATE ADVISORS

AGENDA

1. INTRODUCTION – *5 MINUTES*
2. VIDEO PRESENTATION – *17 MINUTES*
3. AUDIENCE POLLING – *10 MINUTES*
4. BREAK OUT GROUP DISCUSSION – *50 MINUTES*
5. REPORT BACK / ADDITIONAL GROUP DISCUSSION – *30 MINUTES*

VIDEO PRESENTATION



WHAT \$350,000 GETS YOU IN HOWARD COUNTY FEWER OPTIONS, SMALLER HOMES, AND MUCH OLDER

- On average, homes in this price range that are available for sale in Anne Arundel County are
 - Townhomes: Slightly smaller (2% larger) but significantly newer (10 years) than what is available in Howard County
 - Single-Family Detached: Slightly larger (4%) and newer (4 years) than what is available in Howard County
- On average, homes in this price range that are available for sale in Baltimore County are
 - Townhomes: Much larger (15% larger) and newer (10 years) than what is available in Howard County
 - Single-Family Detached: Much larger (24%) and newer (8 years) than what is available in Howard County
- There are also half as many of these townhomes available in Howard County than there are in Anne Arundel County and Baltimore County, and just 15-20% as many single-family detached homes



*Data based on all homes for sale available in North as of April 8, 2020
Source: Zillow, RCLCO

INTRODUCTION

HOUSING OPPORTUNITIES MASTER PLAN

- ▶ A master plan for housing needs has not been completed for Howard County in more than 10 years
- ▶ County Executive Ball created the Housing Opportunities Master Plan Task Force in Fall 2019 to assess the current state of housing in Howard County and to assist in the preparation of the Housing Opportunities Master Plan
- ▶ The Housing Opportunities Master Plan will...
 - » Assess housing programs and policies in all County government departments and agencies to improve efficiency and effectiveness
 - » Identify ways to create and preserve housing opportunities for residents of all income levels
 - » Provide metrics and timelines to measure progress towards achieving goals in the plan
- ▶ Standalone document, but the findings will be incorporated into the upcoming General Plan

OVERVIEW OF TASK FORCE

LIST OF MEMBERS

MEMBERS:

- ▶ Roger Barnes
- ▶ Steve Breeden
- ▶ Anne Brinker
- ▶ Jennifer Broderick
- ▶ Erica Byrne
- ▶ Paul Casey
- ▶ Ana Cisneros
- ▶ Joan Driessen
- ▶ Mavis Ellis
- ▶ Victoria Hathaway
- ▶ **Dr. Caroline Harper**
- ▶ Kevin Kelehan
- ▶ Brent Loveless
- ▶ Leonardo McClarty
- ▶ **Bill McCormack**
- ▶ Brian McLaughlin
- ▶ Maria Miller
- ▶ David Nitkin
- ▶ Cindy Parr
- ▶ Paula Seabright
- ▶ Pat Sylvester
- ▶ Linda Wengel
- ▶ Phyllis Zolotorow

ADVISORS:

- ▶ Jeff Bronow, Department of Planning and Zoning
- ▶ Rose Burton, Office of Community Partnerships
- ▶ Kelly Cimino, Department of Housing and Community Development
- ▶ Jenna Crawley, Office on Aging and Independence
- ▶ Carl DeLorenzo, Howard County Executive's Office
- ▶ Kim Eisenreich, Office of the Local Children's Board
- ▶ Yolanda Sonnier, Office of Human Rights
- ▶ Larry Twele, Howard County Economic Development Authority
- ▶ Peter Engel, Howard County Housing Commission

WORKGROUPS

FOCUSED ON THE FOLLOWING TOPICS

Housing Affordability

- Cost of renting
- Cost of homeownership
- Current and future demographics
- Who is and isn't being served?
- Housing for all income levels
- Howard County Housing Commission (PHA)
- Workforce housing
- The role of businesses, employers, schools, developers, transportation, non-profits, and others.

Housing Market

- Current housing types and needs
- Future housing types and needs
- Redevelopment of aging communities
- Creation of affordable units
- Preservation of affordable units
- Supply vs. demand
- Market analysis
- The role of businesses, employers, schools, developers, transportation, non-profits, and others.

Housing Policy

- Role of County, State, Federal government
- County, State, Federal legislation
- County, State, Federal funding
- Adequate Public Facilities Ordinance
- Residential vs. commercial zoning
- Inclusionary zoning
- County's Age-Friendly Initiative
- County's General Plan
- Best practices from other jurisdictions
- Regional partnership with other Counties
- Community development
- The role of businesses, employers, schools, developers, transportation, non-profits, and others.

CALENDAR

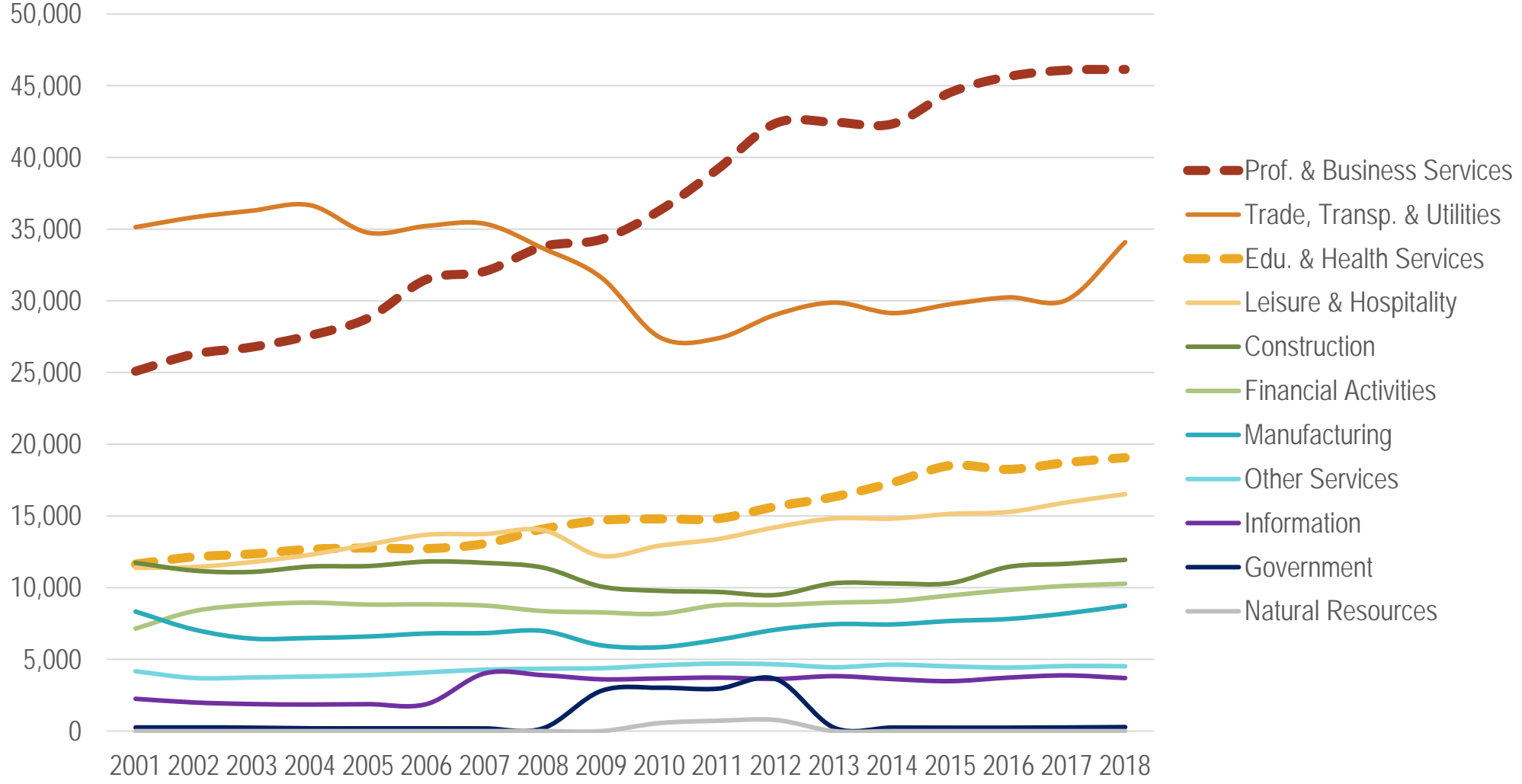
WHERE WE ARE IN THE TIMELINE

MEETING	DATE	TOPICS
Project Kick-Off	February 2020	<ul style="list-style-type: none"> • Introduce project team and schedule • Establish meeting ground rules and conflict resolution process • Identify main topics for Workgroups
Research & Analysis	Spring / Summer 2020	<ul style="list-style-type: none"> • Conduct research on the housing market in Howard County • Review and assess existing policy programs • Determine strengths, weaknesses, opportunities, and threats
Community Meeting #1	August / September 2020	<ul style="list-style-type: none"> • Recorded presentation available online • Question and answer session with members of consultant team, Task Force, etc. • Break out discussions with members of consultant team, Task Force, etc.
Develop & Refine Recommendations	Fall 2020	<ul style="list-style-type: none"> • Review challenges and objectives identified during Research & Analysis stage • Brainstorm strategies to address those challenges and objectives • Translate strategies into recommendations through a series of meetings, discussions, etc.
Community Meeting #2	November 2020	<ul style="list-style-type: none"> • Present draft recommendations to community • Discuss draft recommendations
Finalize Recommendations	December 2020	<ul style="list-style-type: none"> • Review feedback from Community Meeting #2 • Refine and finalize recommendations
Final Plan	March 2021	<ul style="list-style-type: none"> • Present final plan to County

OVERVIEW OF MARKET RESEARCH

LOCAL EMPLOYMENT GROWTH CONCENTRATED IN HIGH-PAYING SECTORS

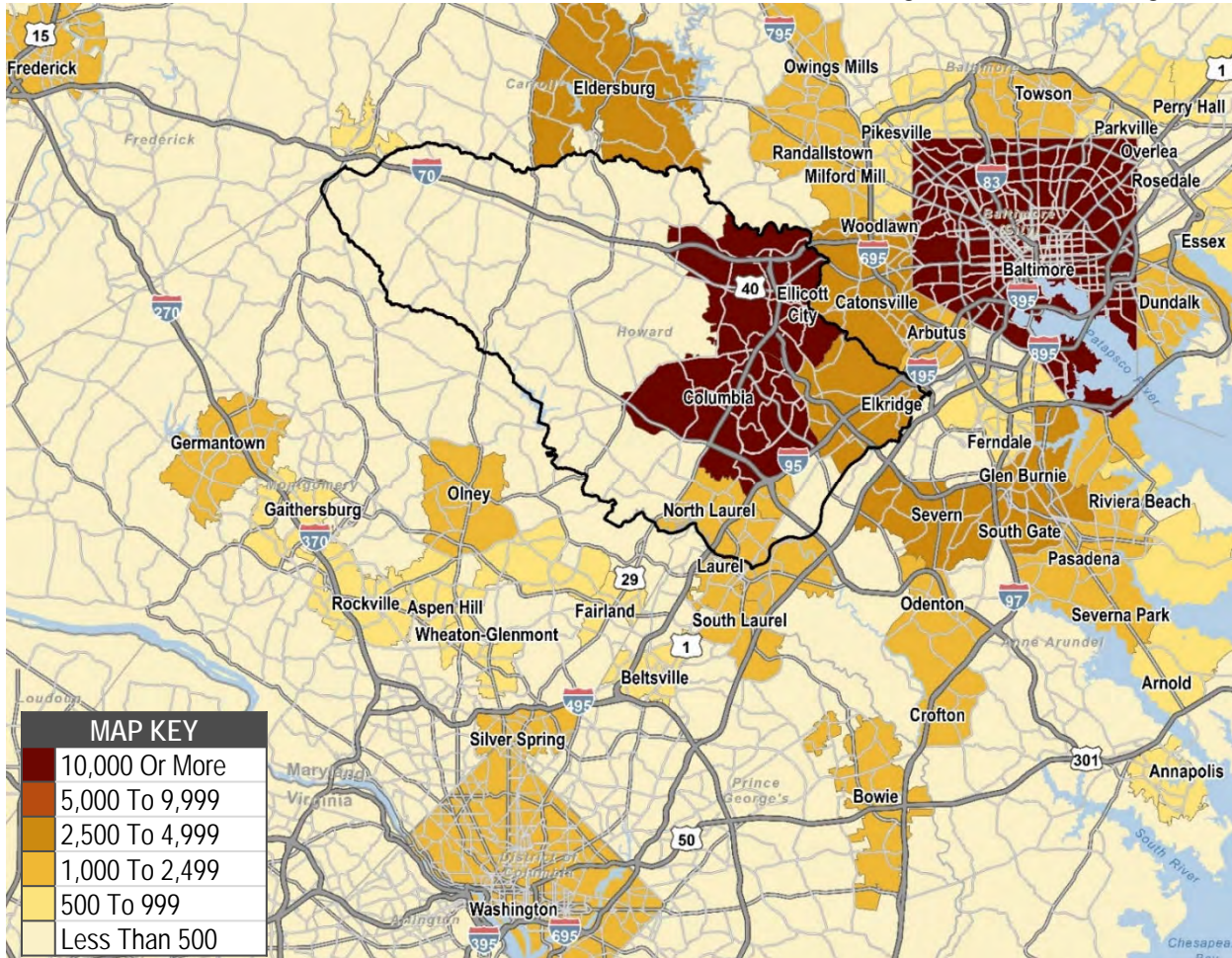
Historical Employment by Industry, 2001-2018;
Howard County



COMMUTE PATTERNS

WHERE DO PEOPLE WHO WORK IN THE COUNTY LIVE?

Residences of People Who Work in Howard County, 2017;
Washington-Baltimore Region



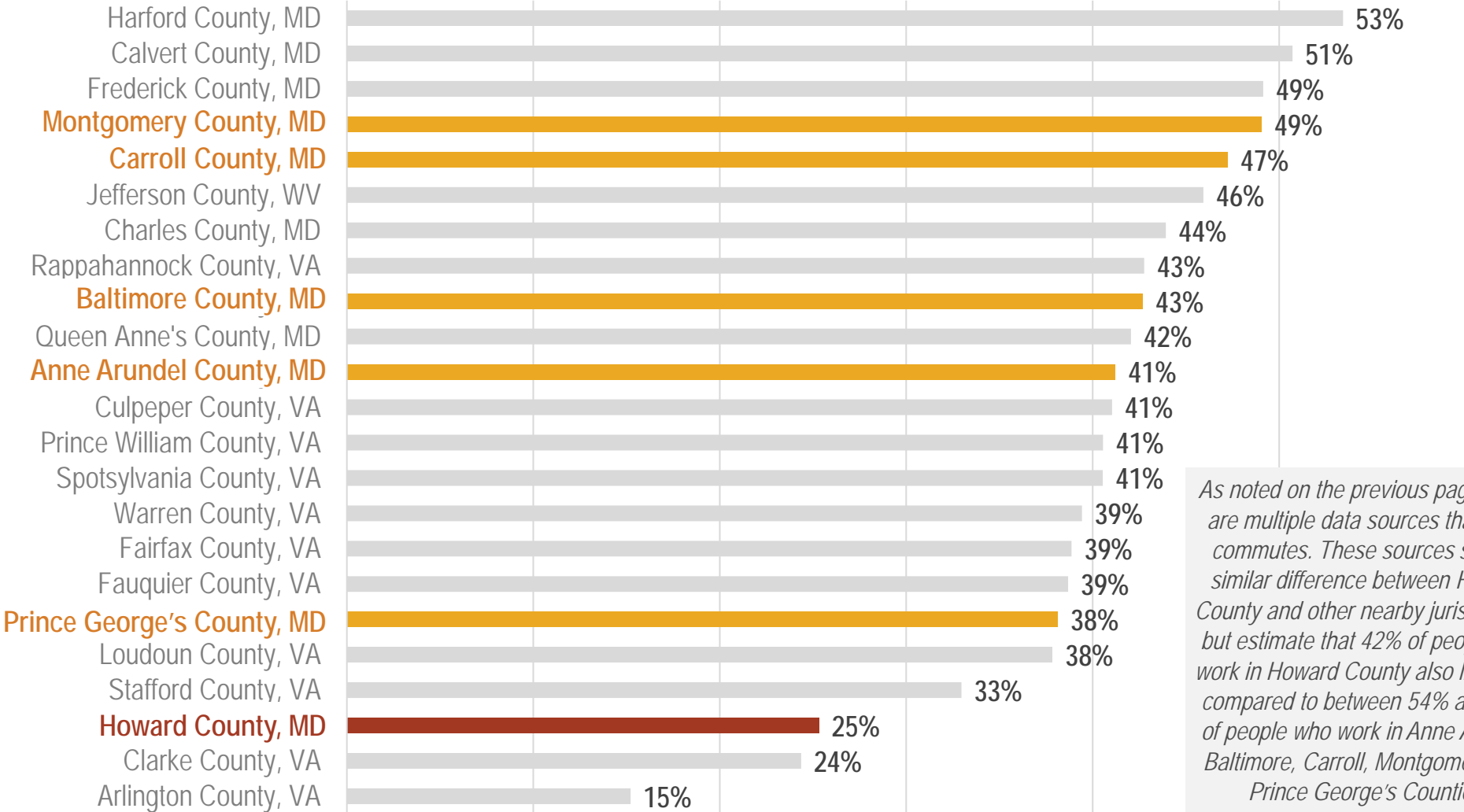
NAME	COUNTY	EMPLOYEES	
		#	%
Columbia	Howard County	16,234	9.0%
Baltimore	Baltimore County	14,211	7.9%
Ellicott City	Howard County	10,147	5.6%
Ilchester	Howard County	3,903	2.2%
Glen Burnie	Anne Arundel County	3,356	1.9%
Eldersburg	Carroll County	3,331	1.8%
Severn	Anne Arundel County	3,167	1.8%
Catonsville	Baltimore County	3,109	1.7%
Elkridge	Howard County	2,772	1.5%
Woodlawn	Baltimore County	2,517	1.4%
North Laurel	Howard County	2,408	1.3%
Odenton	Anne Arundel County	2,002	1.1%
Arbutus	Baltimore County	1,970	1.1%
Laurel	Prince George's County	1,809	1.0%
Washington	District of Columbia	1,704	0.9%
Montgomery County		16,255	9.0%
Other Anne Arundel County		14,185	7.8%
Other Howard County		10,314	5.7%
Other Carroll County		6,819	3.8%
Other Baltimore County		5,489	3.0%
Other		55,071	30.5%
TOTAL		180,773	100.0%
TOTAL IN HOWARD COUNTY		45,778	25.3%

Note: Above map and table use data from the Longitudinal Employer-Household Dynamics ("LEHD") program. Additional data is tracked by the American Community Survey ("ACS"), which shows that a slightly higher proportion (42.2%) of people who work in Howard County also live in the county. ACS does not provide as detailed information about the locations from which non-residents commute.

Source: Census OnTheMap; RCLCO

FEWER PEOPLE LIVE & WORK IN HOWARD COUNTY THAN PEER COUNTIES IN THE REGION

Share of Employees in Howard County That Also Live in Howard County, 2017;
Various Counties in Washington-Baltimore Metropolitan Areas



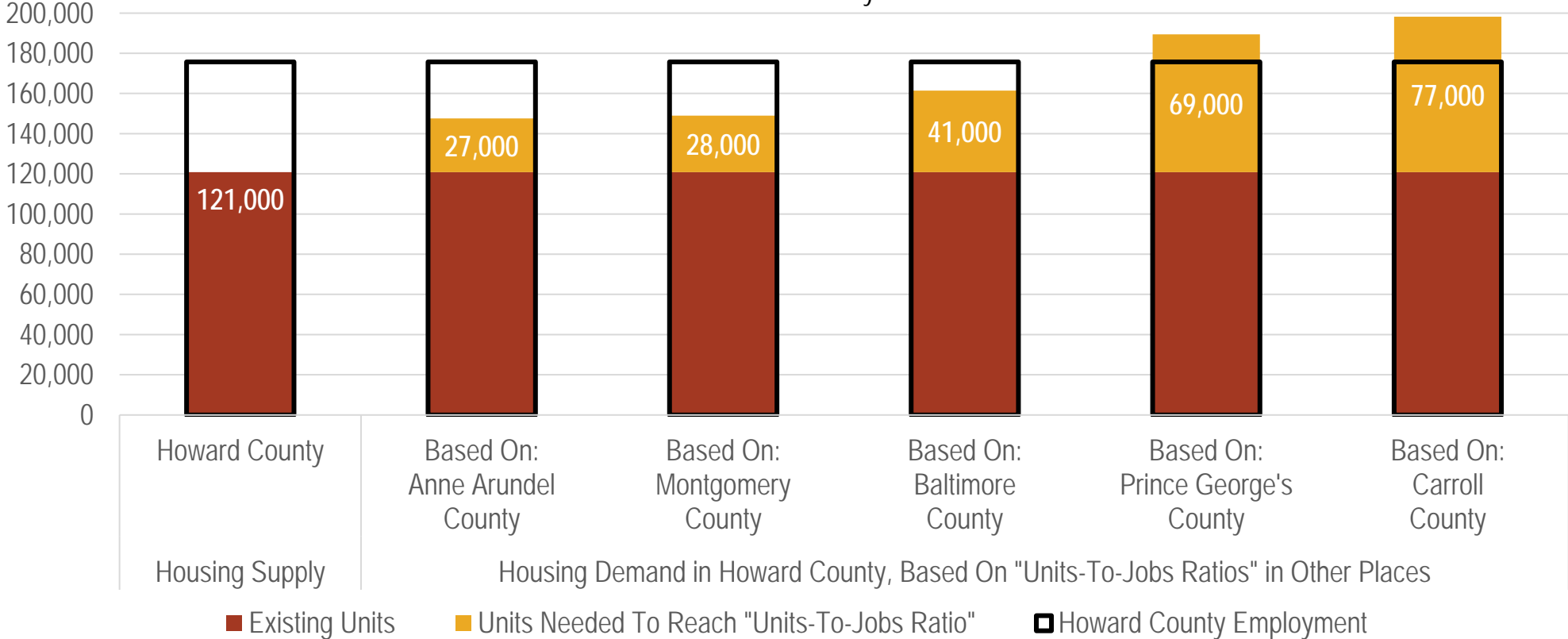
As noted on the previous page, there are multiple data sources that track commutes. These sources show a similar difference between Howard County and other nearby jurisdictions, but estimate that 42% of people who work in Howard County also live here, compared to between 54% and 68% of people who work in Anne Arundel, Baltimore, Carroll, Montgomery, and Prince George's Counties.

LACK OF HOUSING SUPPLY

LIKELY REQUIRES AN ADDITIONAL 20,000 TO 40,000 UNITS

► Howard County likely requires between 20,000 and 40,000 additional housing units in order to reach the housing units-to-jobs ratios seen in other nearby jurisdictions.

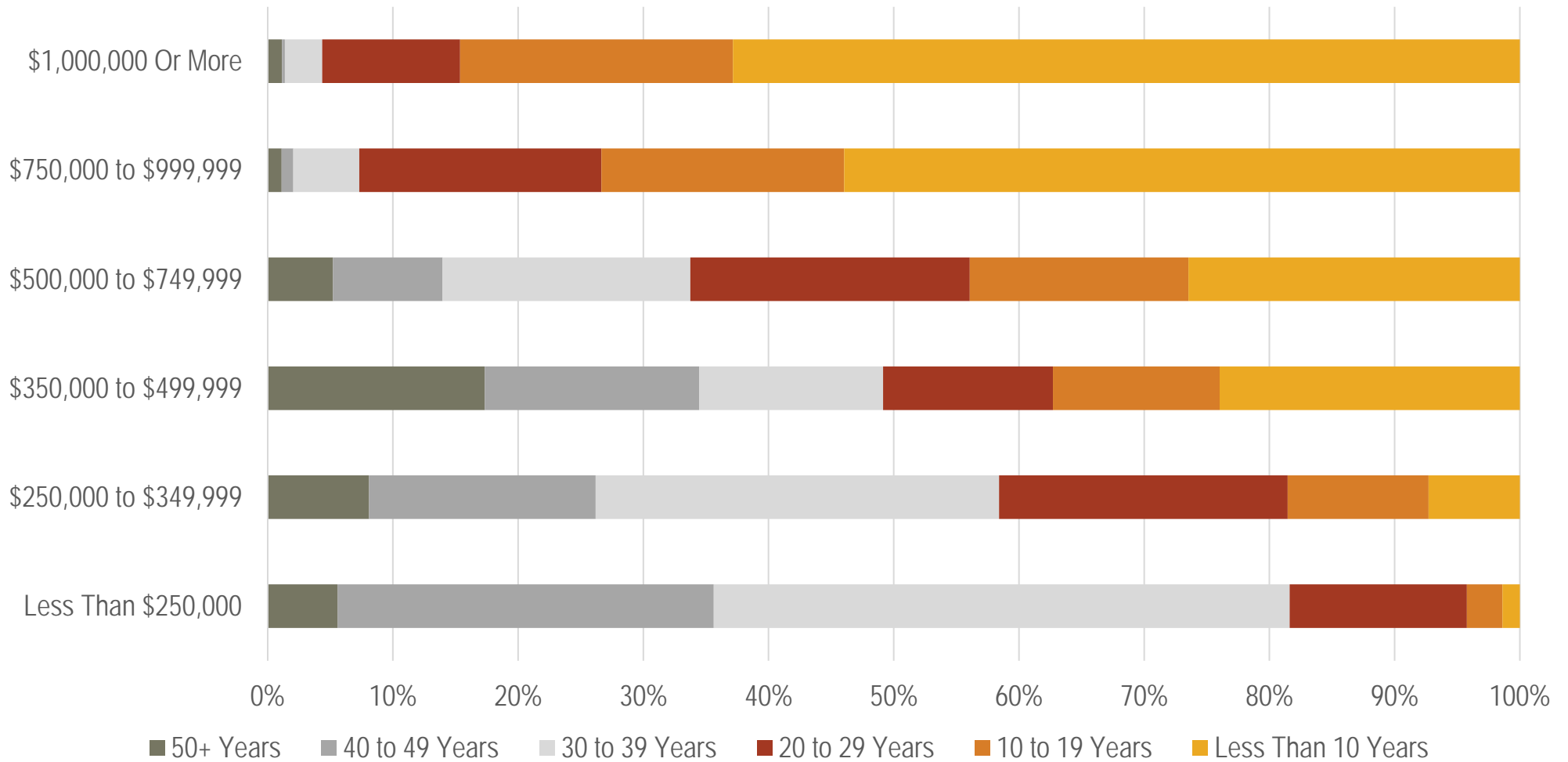
Housing Units Needed to Reach Units-To-Jobs Ratios of Other Jurisdictions, 2019;
Howard County



AGE OF HOUSING INVENTORY

MORE AFFORDABLE HOMES TEND TO BE MUCH OLDER

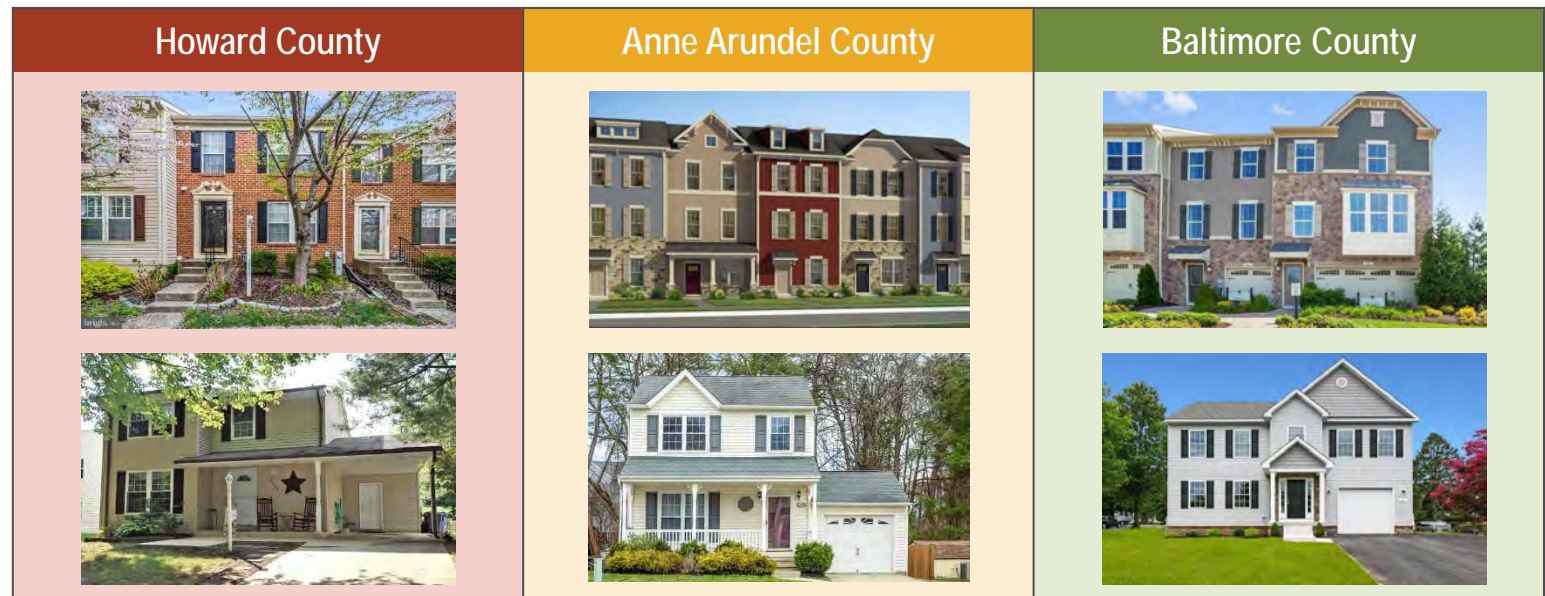
Age of Homes Sold by Price Band, 2015-2018;
Howard County



WHAT \$350,000 GETS YOU IN HOWARD COUNTY

FEWER OPTIONS, SMALLER HOMES, AND MUCH OLDER

- ▶ On average, homes in this price range that are available for sale in Anne Arundel County are...
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- ▶ On average, homes in this price range that are available for sale in Baltimore County are...
 - » Townhomes: Much bigger (15% larger) and much newer (10 years) than what is available in Howard County
 - » Single-Family Detached: Much bigger (24%) and slightly newer (5 years) than what is available in Howard County
- ▶ There are also half as many of these townhomes available in Howard County than there are in Anne Arundel County and Baltimore County, and just 15-20% as many single-family detached homes.



Note: Based on current listings available on Redfin as of April 2, 2020

Source: Redfin; RCLCO

NEW HOMES COST MORE IN HOWARD COUNTY

SFD RUNS \$250K MORE EXPENSIVE; \$100K FOR TOWNHOMES

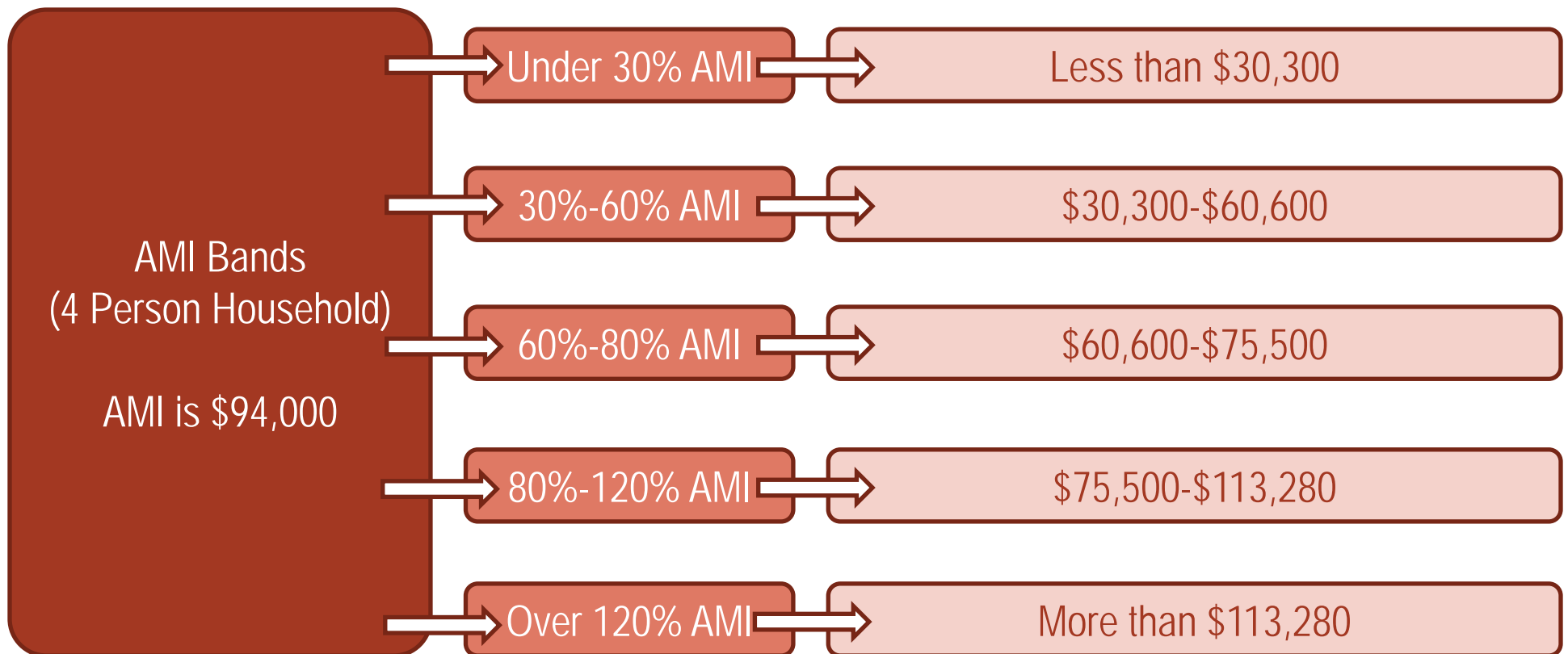
► The average price for “new product” is:

COUNTY	AVERAGE PRICE	
Howard	 	<p>Townhomes: \$515,000 (2,471 SF) Single-Family Detached Homes: \$928,000 (4,025 SF)</p>
Anne Arundel	 	<p>Townhomes: \$438,000 (2,274 SF) Single-Family Detached Homes: \$684,000 (2,969 SF)</p>
Baltimore	 	<p>Townhomes: \$395,000 (2,246 SF) Single-Family Detached Homes: \$665,000 (3,462 SF)</p>

AREA MEDIAN INCOME

- ▶ Area Median Income (“AMI”) 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 and programs on the Federal, State, and Local levels.
- ▶ The State of Maryland uses AMI bands from the Baltimore PMSA¹ for Howard County.

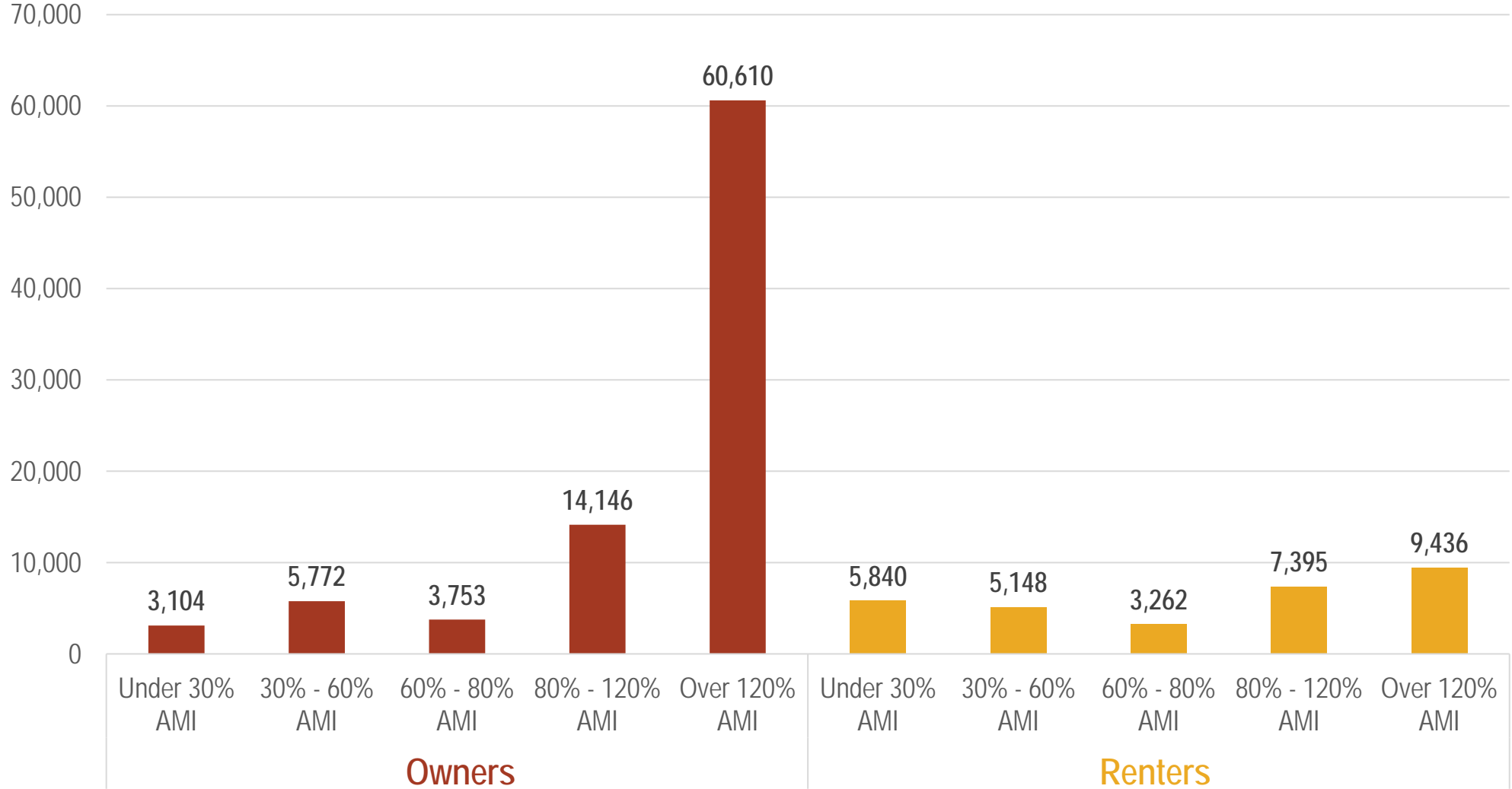
Area Median Income Bands for a Four-Person Household, 2019;
Baltimore PMSA (Includes Howard County)



HOWARD COUNTY HOUSEHOLDS BY AMI & TENURE

MAJORITY OF HOUSEHOLDS ARE OWNERS MAKING 120%+ OF AMI

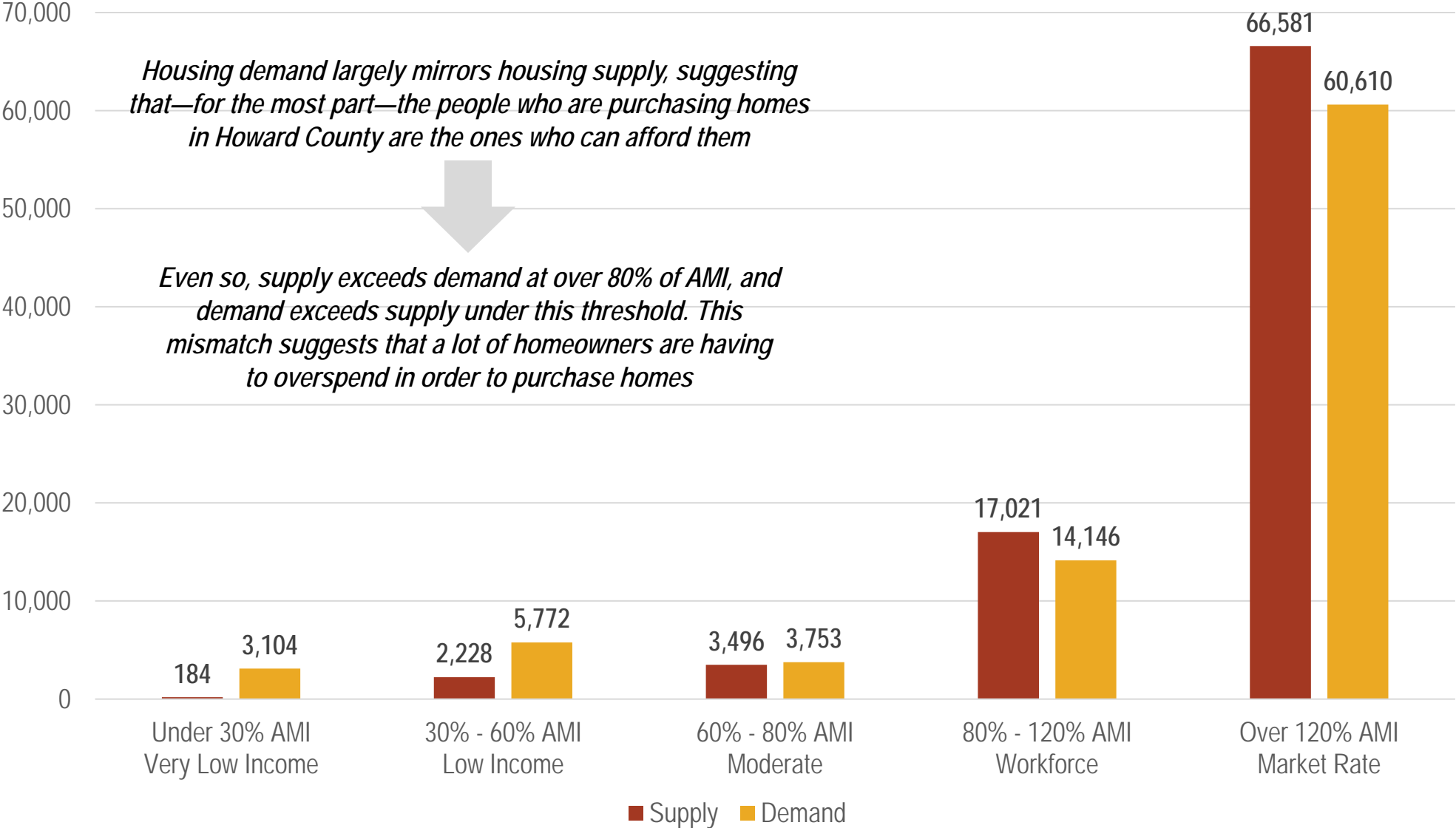
Owner and Renter Households by AMI Band, 2019;
Howard County, MD



*Note: The number of households is based on 2018 ACS 1-Year Estimate totals and 2017 ACS 5-Year Estimate distributions, adjusted up to reflect likely 2019 totals based on the recent (2015-2018) household growth rate.
Source: 2017 American Community Survey 5-Year Estimates 2013-2017; ACS PUMS Data 2016-2018; RCLCO*

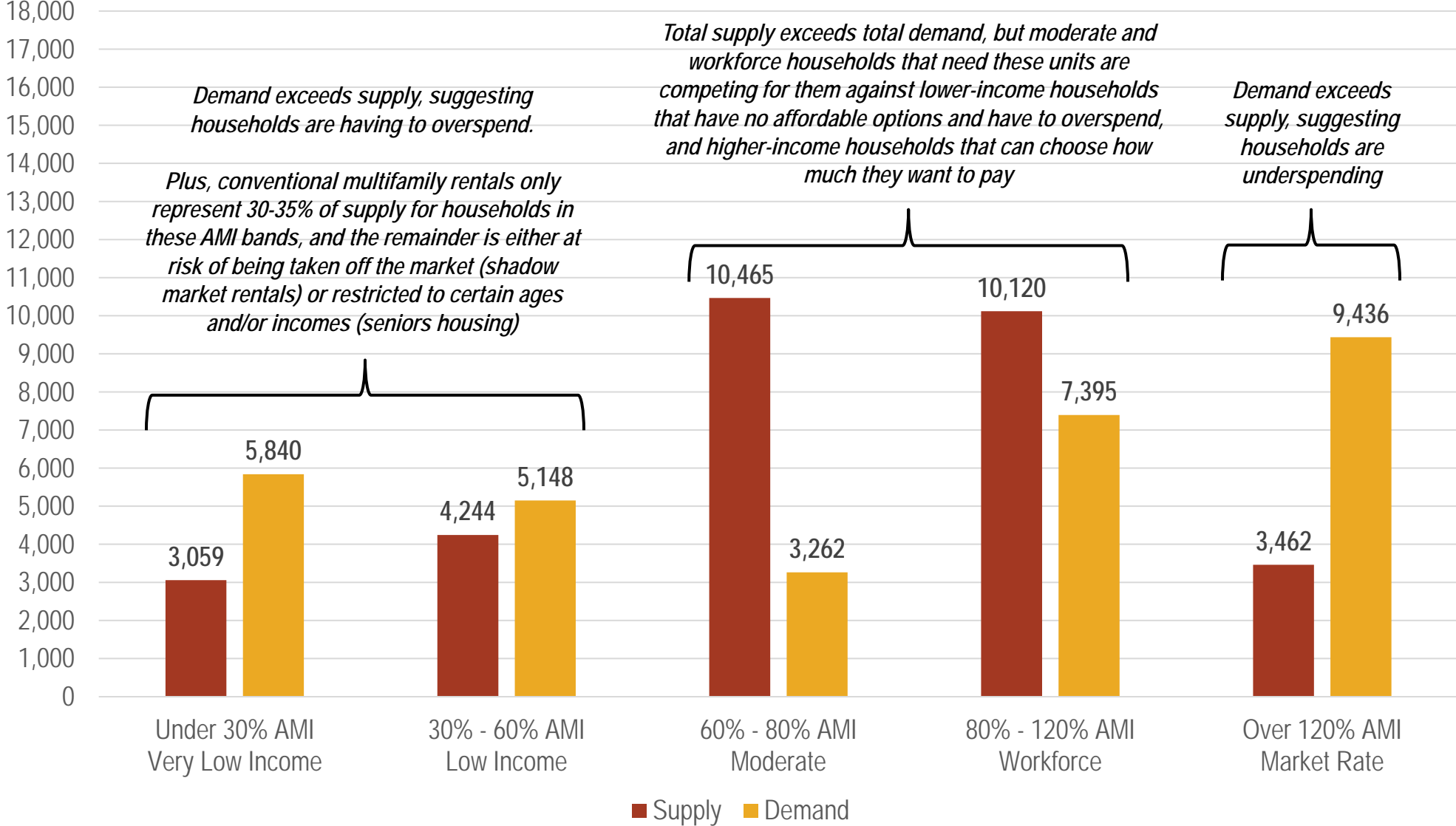
FOR-SALE SUPPLY & DEMAND RECONCILIATION

Comparison of Total For-Sale Housing Supply and Demand by AMI Band, 2019;
Howard County, MD



RENTAL SUPPLY & DEMAND RECONCILIATION

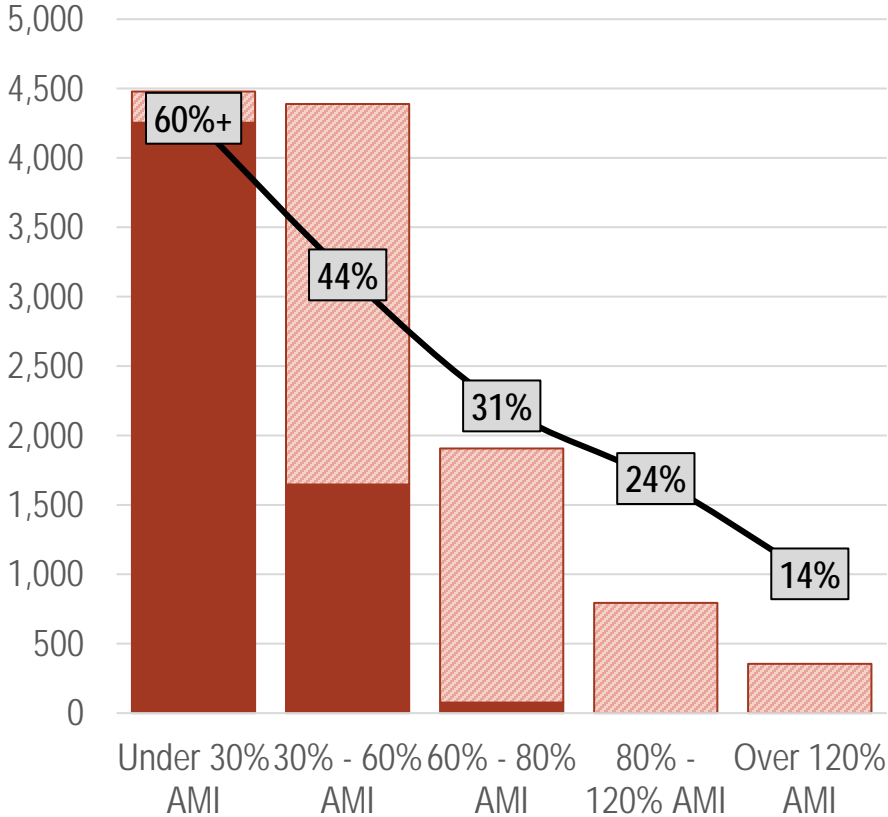
Comparison of Total Rental Housing Supply and Demand by AMI Band, 2019;
Howard County, MD



COST BURDENS

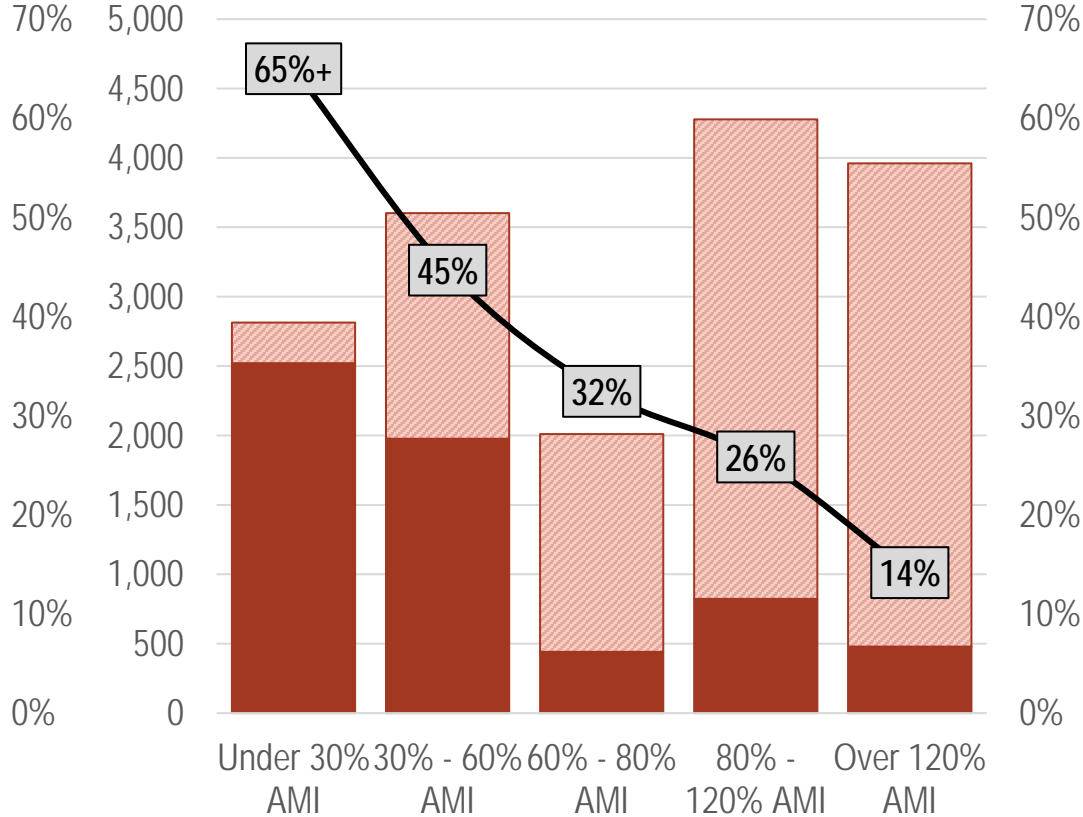
MOST OFTEN FELT BY LOW-INCOME HOUSEHOLDS

Rental Cost Burdens, 2019;
Howard County, MD



▨ Number of Cost-Burdened Households
▨ Number of Severely Cost-Burdened Households
— Avg. Percent of Income Spent on Housing

For-Sale Cost Burdens, 2019;
Howard County, MD



▨ Number of Cost-Burdened Households
▨ Number of Severely Cost-Burdened Households
— Avg. Percent of Income Spent on Housing

OVERVIEW OF POLICY RESEARCH

INVENTORY OF POLICY PROGRAMS IN HOWARD COUNTY – PART 1/2

Agency ¹	Rental Support	Homeownership Supports	Tenure-Neutral Programs	Specialized Programs for Individuals and Households with Additional Needs ²
Housing and Community Development	New Production/Preservation -Fee-in-lieu allocation	Rehabilitation -Reinvest, Renovate, Restore -Renew Howard Program Household-level Support -Settlement Down Payment Loan Program Education/Services -Homebuyer Education Workshops	New Production/Preservation -Moderate-Income Housing Unit Program Other -HUD block grant (HOME, CDBG) administration -Fair Housing activities	New Production/Preservation -Disability Income Housing Unit Option (within MIHU) Household-level Support -Rental Assistance for Special Populations
Housing Commission	Household-level Support -Section 8 Program administration* -HOPWA* -Money Follows the Person BRIDGE* -Bridges Alliance -Baltimore Regional Project-Based Voucher Program* Education/Services -Family Self Sufficiency Program* Miscellaneous -Management and expansion of Commission's portfolio of affordable units	Household-level Support -Housing Choice Voucher for Homeownership program*		Household-Level Support -Leasing partnerships with service providers -Mainstream Voucher Program administration*
Community Resources & Services	Education/Services -Landlord-Tenant Assistance			Nonprofit Support -Community Partnership Grants Household-level Support -Continuum of Care programs* Education/Services -Coordinated System of Homeless Services* -Older Adult Housing Options, Home Care Partners - Tracking & Monitoring -Community Living Program
Finance	New Production/Preservation -Tax Credit for Real Property Jointly Owned by the Housing Commission*	Rehabilitation -Livable Home Tax Credit Household-level Support -Homeowner's Property Tax Credits -Homestead Tax Credit	New Production/Preservation -Payments-In-Lieu-of-Taxes	Household-level Support -Senior Tax Credits* -Tax Deferral Program for Elderly or Disabled Homeowners -Tax Credit for Surviving Spouse of LEO or Rescue Worker* -Tax Credit for Disabled LEO or Rescue Worker* -Aging in Place Tax Credit
Planning			New Production/Preservation -Moderate-Income Housing Unit Program -Community/Corridor/Small Area Plans (ex: Columbia Downtown Plan) -New Town Development Process	
State Programs	New Production/Preservation -State Multifamily Capital Programs (Low-Income Housing Tax Credits, Tax-Exempt Bonds, Multifamily Loans, etc.)	Household-Level Support -Maryland Mortgage Program Rehabilitation -Maryland WholeHome Program -Maryland Housing Rehabilitation Program		Rehabilitation -Aging in the Community - Home Modification and Fall Prevention Programs* Household-level Support -Senior Assisted Living Group Home Subsidy Program
Private, Nonprofit, and Philanthropic Programs	Household-level Support -Housing Assistance (Community Action Council) -Energy Assistance (Community Action Council) Other: -Housing Connections (Bridges to Housing Stability)		Household-level Support -Live Where You Work Program (Columbia Downtown Housing Corporation)	

1-Programs with a dual-agency/government nexus (for example, locally-administered federal block grants; state authorized property tax provisions awarded/collected locally) indicated with an asterisk and listed at the most local

2-This category includes programs with a core purpose that extends beyond providing affordable shelter, and can include older adults, persons with disabilities, those experiencing or at risk of homelessness, youths aging out of foster care, and formerly incarcerated individuals, among others.

INVENTORY OF POLICY PROGRAMS IN HOWARD COUNTY – PART 2/2

Additional Policies that Impact Housing in the County:

- ▶ Planning and Zoning
 - » General Plan
 - » Adequate Public Facilities Ordinance
 - » Housing Unit Allocation Process
- ▶ Housing and Community Development
 - » Section 13.150 of the Howard County Participation in Housing Projects
- ▶ Policies related to education, transportation, public works, and the environment also have an impact on housing choice and availability.

PRACTITIONER OBSERVATIONS

PAGE 1/2

- ▶ County and nonprofit programs are administered effectively, but County-level prioritization and “big picture” strategy development need to be improved to address significant unmet needs.
- ▶ Success in addressing critical housing needs is unlikely to be accomplished through existing land use and funding paradigm.
- ▶ Critically, more resources are necessary to address affordable housing needs.

PRACTITIONER OBSERVATIONS

PAGE 2/2

- ▶ Increasing the number of housing units and the diversity of housing types can help address housing needs across the spectrum: market-rate, low-to-moderate income, special needs and other potentially vulnerable populations.
- ▶ There is a need for increased housing options/opportunities throughout the county; segregation and social equity remain issues to be addressed.
- ▶ There were a significant number of individuals and households facing significant housing challenges (such as cost and housing quality) before the COVID-19 pandemic. The pandemic has likely increased the number of vulnerable households and made existing challenges more severe.

CONCLUSION

CONCLUSION

WHAT WILL THIS PLAN DO, AND HOW CAN I HELP?

WHAT WILL THIS PLAN DO?

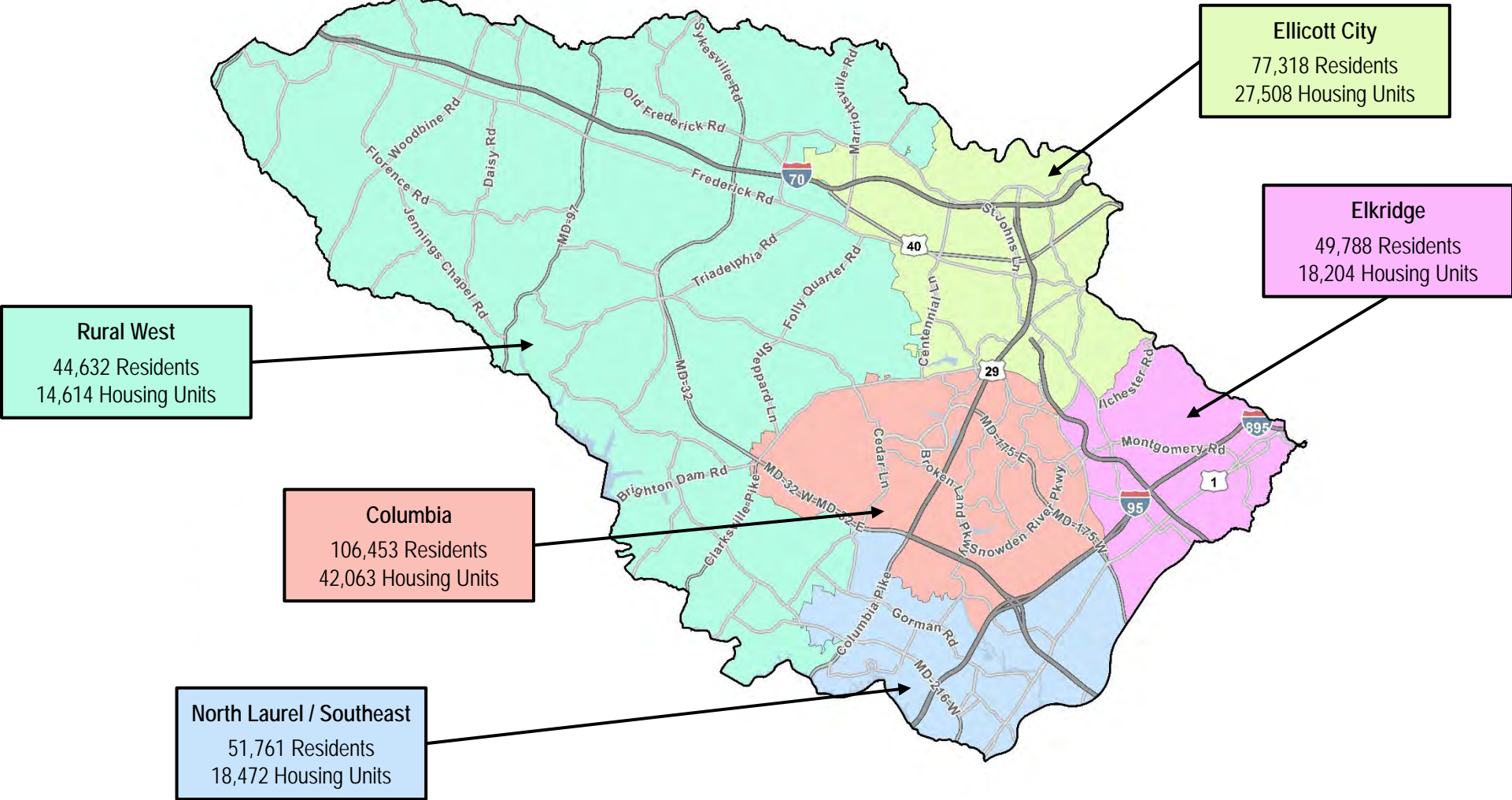
- ▶ Recommend policies to create and preserve housing opportunities for residents of all income levels

HOW CAN I HELP?

- ▶ We want to hear your experiences. Take our survey at: www.surveymonkey.com/r/MD69JH8
- ▶ Join us for one of three online discussions on:
 - » Tuesday, August 25, 2020 – 11:30 AM to 1:30 PM
 - » Wednesday, August 26, 2020 – 6:00 PM to 8:00 PM
 - » Thursday, September 10, 2020 – 4:00 PM to 6:00 PM
- ▶ **Register for the online discussions** and find other project-related information at <https://www.howardcountymd.gov/HousingTaskForce>

AUDIENCE POLLING

GEOGRAPHIC SUBMARKETS OF HOWARD COUNTY



BREAKOUT GROUP DISCUSSIONS

TASK FORCE GOALS

FROM THE EXECUTIVE ORDER

- ▶ Identifying Howard County's housing affordability issues and needs to offer holistic and sustainable strategies to address them, and
- ▶ To provide metrics, including timelines, to measure progress toward achieving those goals.

THE HOUSING OPPORTUNITIES MASTER PLAN WILL:

- ▶ Assess housing programs and policies in all County government departments and agencies to improve efficiency and effectiveness,
- ▶ Identify ways to create and preserve housing opportunities for residents of all income levels, and
- ▶ Provide metrics and timelines to measure progress towards achieving goals in the plan.

WORKGROUP GOALS

AFFORDABILITY WORKGROUP GOALS

- ▶ 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

POLICY WORKGROUP GOALS

- ▶ 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.

MARKETS WORKGROUP 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

ADDITIONAL DISCUSSION

SHARE YOUR THOUGHTS AND EXPERIENCES WITH US

- ▶ Are there other goals we should be considering?
- ▶ What are your unaddressed challenges?
- ▶ Is there enough variety in housing options, and what types of housing do you think are missing?
- ▶ What barriers are there to attaining good quality housing at a reasonable price?
- ▶ What kinds of services and public polices may be helpful?

REPORT OUT / ADDITIONAL GROUP DISCUSSION

NEXT STEPS

Planning Activities	Schedule
Task Force and Workgroup Meetings	Ongoing throughout
Research and Analysis	Spring and Summer, 2020
First Set of Public Meetings – Online Discussions	August and September 2020
Develop and Refine Recommendations	August through November 2020
Public Meeting to review Recommendations	November 2020
Refine and Finalize Recommendations	December 2020
Develop and Present the Final Plan	By March 2021

Stay up to date by visiting the Project Webpage at:
<https://www.howardcountymd.gov/HousingTaskForce>



AUSTIN

221 W 6th St
Suite 2030
Austin, TX 78701



LA

11601 Wilshire Blvd
Suite 1650
Los Angeles, CA 90025



ORLANDO

964 Lake Baldwin Ln
Suite 100
Orlando, FL 32814



DC

7200 Wisconsin Ave
Suite 1110
Bethesda, MD 20814

RCLCO
REAL ESTATE ADVISORS

Thank You for your participation

APPENDIX C

August 25th Meeting Registration/Attendee List	
First Name	Last Name
Elisabeth	McCollum
Theresa	Thomas
Lisa	Bowie
Jacob	Ross
John	DeZinno
Deeba	Jafri
Terrence	Kelley
Dana	Sohr
Kevin	Fitzgerald
Barbara	Seely
Larry	Carson
Bill	McCormack Jr
Peter	Engel
Amanda	Davis
Deb	Jung
Andy	Masters
Lynn	Foehrkolb
Jeffrey	DelMonico
Kate	Bolinger
Jeff	Bronow
Luqman	Green
Brent	Loveless
DEAN	DWORKIN
Steve	Breeden
Regina	Lee
Tracey	Williams
Allysha	Lorber
phillips	Engelke
Tracee	Strum-Gilliam
Sarah	Diehl
Lynn-Steven	Engelke
Laura	Van Wert
Kim	Pace
Donna	Lyman
Tracy	Deik
Erin	Talkington
Joe	Willmott
LYN	LOCKE
Wendy	Alberg
Ginger	Segala
Jerah	Smith
Town Center Community Association	
Caroline	Harper

43 registered

35 attendees

August 26th Meeting Registration/Attendee List	
First Name	Last Name
Elisabeth	McCollum
Diana	Barreto
Molly	Nur
Peter	Engel
Paul	Verchinski
Janeen	Scott
Maria	Young
Miss	Johns
Phyllis	Zolotorow
Paul	Casey
Vicky	Cutroneo
Brent	Loveless
Toure	Sharif
Steve	Breeden
Regina	Lee
Emmanuel	A
Tracee	Strum-Gilliam
Sandra	Silvera
Erin	Talkington
Jackie	Eng
Watchee	Dorzon
Shawneice	Mayo
Shamia	Collins
Karina	Fisher
Jemie	Paul-Jeremiah
Mary	McGaw
CHARLES E	THOMAS
Caroline	Harper
Nora	Goldstein
Jacob	Ross
Bitá	Dayhoff
vicky	cutroneo
Bill	McCormack Jr
Dawn	Smartt
Lynn	Foehrkolb
Stephen	Liggett-creel
Marian	Feldman
Chris	Eatough
Chandrasekhar	Yadla
Jim	Sanders
Allysha	Lorber
Ibe	Nyorkor
Sarah	Diehl
Larry	Toler
Lisa	Soto
Grace	Kubofcik
Andrea	Thorne
Tracy	Deik
Terri	Hansen
Joe	Willmott
Michelle L	Williams
Linda	Wengel
Violet	Mulenga
Tammy Leigh	DeMent
Hermione	Graham
Steven	Schaaf
Ginny	Thomas

57 registered

34 attendees

September 10th Meeting Registration/Attendee List	
First Name	Last Name
Aristo 5	
Diana	Callender
Trena	Johnson
Sheila	Williams
Deeba	Jafri
Regiina	Clay
Tangie	Mason
Erin	Owings
Michelle	Ribalta
Jenny	Viera
Tim	Cervi
Peter	Engel
Joan	Driessen
Christy	Lewis
Melissa	Rosenberg
Erica	Smith
Brent	Loveless
Steve	Breeden
Regina	Lee
Tracee	Strum-Gilliam
Kristin	O'Connor
Jennifer	Broderick
Dionne	Chambers
Laura	Van Wert
Angelique	Rice
Brandon	Beck
Jessie	Keller
Daker	Suah
Tina	Hill
Erin	Talkington
Jackie	Eng
Mark	Dunham
Laura	Salganik
Rodney	Watkins
Elizabeth	Stanbro
Charlene	Mead
Natasha	Ramsundar
Theresa	Ballinger
Tania	Tavares
Shari	Zaret
CHARLES E	THOMAS
Caroline	Harper
Richard	Pardoe
Lisa	May

79 registered

39 attendees

Michelle	B
MaryBeth	Norman
Robert	Turner
Jacob	Ross
Bitia	Dayhoff
Linda	Kennedy
Bill	McCormack Jr
Thandapani Gujappa	Shanmugam
Ben	Sumpter
Susan	Hailman
Bill	Salganik
Jean	Weller PATH
Mallary	Bellows
Allysha	Lorber
Sarah	Diehl
Larry	Toler
Tracy	Deik
Kelly	McLaughlin
Rusty	Toler
Roland	McCullough
Marian	Vessels
Claunella	Richardson
Anne	Brinker
Deborah	Clutts
Bridgette	Staton
Rebecca	Ostroski
Dawn	Joppy
Tammy Leigh	DeMent
Jerah	Smith
Mariam	shuaib
Camille	Thorpe
Pamela	Beck
Tomica	Newman
Ginny	Thomas
Diana	Lyles

APPENDIX D

August 25th Meeting Poll Results

1. Have you taken the housing survey?

Total Responses - 25

Yes - 16

No - 9

2. Do you currently live in Howard County?

Total Responses - 23

Yes - 21

No - 2

3. What area of Howard County do you live in?

Total Responses - 23

Rural West - 1

Columbia - 13

North Laurel/Southeast - 3

Ellicott City - 3

Elkridge - 1

N/A - 2

4. Do you own or rent your home?

Total Responses - 24

Own - 17

Rent - 4

Other - 3

5. Are you currently receiving housing assistance?

Total Responses - 23

Yes - 1

No - 22

6. Which type of dwelling do you live in?

Total Responses - 23

Single family home - 15

Townhouse or duplex - 4

Apartment or condo - 4

Other - 0

August 26th Meeting Poll Results

1. Have you taken the housing survey?

Total Responses - 23

Yes - 19

No - 4

2. Do you currently live in Howard County?

Total Responses - 23

Yes - 22

No - 1

3. What area of Howard County do you live in?

Total Responses - 23

Rural West - 2

Columbia - 12

North Laurel/Southeast - 1

Ellicott City - 6

Elkridge - 0

N/A - 2

4. Do you own or rent your home?

Total Responses - 23

Own - 13

Rent - 10

Other - 0

5. Are you currently receiving housing assistance?

Total Responses - 23

Yes - 3

No - 20

6. Which type of dwelling do you live in?

Total Responses - 24

Single family home - 10

Townhouse or duplex - 3

Apartment or condo - 11

Other - 0

7. How did you hear about this meeting?

Total Responses - 33

Howard County Website, Email, or Social Media - 11

Meeting Flyer - 0

Local Elected Official - 2

Housing Task Force Member - 11

Village Association - 0

Local Business, Organization, Non-Profit, etc. - 4

Colleague, Neighbor, Friend - 2

Other - 2

September 10th Meeting Poll Results

1. Have you taken the housing survey?

Total Responses - 27

Yes - 19

No - 8

2. Do you currently live in Howard County?

Total Responses - 27

Yes - 26

No - 1

3. What area of Howard County do you live in?

Total Responses - 27

Rural West - 2

Columbia - 18

North Laurel/Southeast - 2

Ellicott City - 3

Elkridge - 1

N/A - 1

4. Do you own or rent your home?

Total Responses - 26

Own - 17

Rent - 8

Other - 1

5. Are you currently receiving housing assistance?

Total Responses - 25

Yes - 5

No - 20

6. Which type of dwelling do you live in?

Total Responses - 24

Single family home - 14

Townhouse or duplex - 4

Apartment or condo - 6

Other - 0

7. How did you hear about this meeting?

Total Responses - 34

Howard County Website, Email, or Social Media - 8

Meeting Flyer - 0

Local Elected Official - 1

Housing Task Force Member - 15

Village Association - 1

Local Business, Organization, Non-Profit, etc. - 4

Colleague, Neighbor, Friend - 2

Other - 3

APPENDIX E



Meeting Summary

Date: 8/25/2020

Time: 11:30 AM - 1:15 PM

Location: Virtual Meeting

An Online Community Discussion was held using Zoom on August 25, 2020. The following were in attendance:

Community Members	Task Force Members	Consultant Team
Wendy Alberg	Dr. Caroline Harper, <i>Task Force Co-Chair</i>	Erin Talkington, RCLCO
Kate Bolinger	Bill McCormack, <i>Task Force Co-Chair</i>	Jacob Ross, RCLCO
Larry Carson	Peter Engel, <i>Workgroup Chair</i>	Tracee Strum-Gilliam, PRR, Inc.
Amanda Davis	Brent Loveless, <i>Workgroup Chair</i>	Laura Van Wert, PRR, Inc.
Jeffery DelMonico	Steve Breeden	Elisabeth McCollum, JMT
Dean Dworkin	Jeff Bronow	Allysha Lorber, JMT
Lynn Engelke		Sarah Diehl, JMT
Phillips Engelke		
Kevin Fitzgerald		
Lynn Foehrkolb		
Luqman Green		
Deeba Jafri		
Terrence Kelley		
Regina Lee		
Lyn Locke		
Andy Masters		
Kim Pace		
Barbara Seely		
Ginger Segala		
Dana Sohr		
China Williams		
Tracey Williams		
Joe Willmott		

The purpose of this meeting was to provide an update on the Housing Opportunities Master Plan and Task Force to the public. Additionally, the goal of the meeting was to facilitate a discussion concerning individual experiences with housing within the county and to provide an opportunity for participants to raise concerns, ask questions, and provide feedback on the project.

The following items were discussed:

Introduction: Presented by Allysha Lorber

- Allysha welcomed the group and thanked them for their time.
 - This is the first of three online community discussions.
- The project team was introduced - RCLCO, JMT, PRR, Inc., and Neighborhood Fundamentals



- Task Force members on the call were also introduced: Co-Chairs Bill McCormack and Caroline Harper as well as Peter Engel, Brent Loveless, Steve Breeden, and Jeff Bronow.
- General housekeeping reminders
 - Please keep yourself on mute if not speaking
 - Try and hold discussion to designated discussion time in the meeting.
 - This meeting is being recorded and will be posted on the project webpage.

Video Presentation

- To provide an overview of the project, a video was presented that provides a high-level overview of housing in Howard County.
- The video can be found online here: <https://www.youtube.com/watch?v=yMKQIFFOtWw&feature=youtu.be>

Audience Polling

- Audience polling was completed to gain a better understanding of the audience before entering the breakout sessions.
- Question #1: Have you taken the housing survey?
 - YES – 64% of respondents
 - NO - 36 % of respondents
- Question #2: Do you currently live in Howard County?
 - YES – 91% of respondents
 - No – 9% of respondents
- Question #3: What area of Howard County do you live in?
 - Rural West - 4%
 - Columbia - 58%
 - North Laurel/Southeast - 13%
 - Ellicott City - 13%
 - Elkridge - 4%
 - N/A - 8%
- Question #4: Do you rent or own your home?
 - YES – 71%
 - NO – 17%
 - OTHER – 13%
- Question #5: Are you currently receiving housing assistance?
 - YES – 4%
 - NO – 96%
- Question #6: What type of dwelling do you live in?
 - Single family home – 67%
 - Townhouse or duplex – 17%
 - Apartment or condo – 17%
- Allysha asked the group to chat in where they had received information about this afternoon's meeting. Responses included: via email, from a colleague, from the local management board, village manager, Central Office Leadership Team, AHC, PATH, Housing Affordability Coalition, Howard County Public Schools Central Office, Bridges, and the Howard County Government.

Breakout Group Discussion

- Attendees were broken out into two facilitated breakout rooms, where there was an opportunity for participants to have a discussion and ask questions.



- An overview of the Task Force / Workgroup goals was also presented at the beginning of the breakout

Task Force Goals

- From the Executive Order
 - Identifying Howard County's housing affordability issues and needs to offer holistic and sustainable strategies to address them
 - To provide metrics, including timelines, to measure progress toward achieving those goals
- The Housing Opportunities Master Plan Will:
 - Assess housing programs and policies in all County government departments and agencies to improve efficiency and effectiveness
 - Identify ways to create and preserve housing opportunities for residents of all income levels, and
 - Provide metrics and timelines to measure progress towards achieving goals in the plan.

Workgroup Goals

- Task Force broken up into 3 Workgroups
- Affordability Workgroup Goals
 - 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
- Policy Workgroup Goals
 - 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 with 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.
- Markets Workgroup 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

Report Out / Additional Group Discussion

From Breakout Room #1

- Howard County Council has never required affordable housing in Columbia except for the Downtown redevelopment that is going on right now. Most housing zones in the county require a percentage to be affordable but not in Columbia – this is an obvious place to start.



- Howard County could benefit from housing and resources that are specifically designed for the disabled and chronically mentally ill as well. For example, the Dorsey building.
- Discussion about the new housing developments that are being built in the county: there is a mix of affordable and market rate – but not a net gain of affordable units in some cases. It is good to have a mix but there is also a need for more affordable units than what is being constructed.
- Age Friendly Program – The state formula for awarding tax credits for subsidized apartments for seniors disadvantages these types of development. Plans for additional types of this development are limited because it is difficult to get money from the state. Howard County could look into creating policies that would better support this.
- Talked about land use and development density- general agreement that we need more density if we are to add more housing. Certain areas might be more appropriate than others, but there is land available.
 - Thoughts on where more density may be appropriate:
 - CAC Zone – redevelopment along US 1
 - Along Route 40
 - Village Center redevelopment: look at putting multi-family and apartment buildings for a variety of incomes.
 - Rural West – school districts have the capacity to accommodate more housing.
 - Thoughts on other housing types (ADUs, etc.)
 - Tough politically, may be a lot of pushback
 - Using larger homes and turning basements into units could be a great start
 - Zoning changes, particularly in the rural west
 - Would have to figure out septic system, etc. but it can be done.
- Need to expand more services if there is more density- water and sewer, etc. Transportation would need expanded so that there was better access to jobs and services
- Potential office park development – more diversity within and integrate apartments into these developments
 - For example, the Gateway Office Park along I-95 (16,000-20,000 jobs there)
- Need to consider FARM (Free and Reduced Meal) rates – can be a correlation with FARM rate and test scores. We need to balance out the housing diversity so that there isn't a concentration of lower income in one area or school district
- There are biases exist throughout the county- school redistricting study showed this. We need a communication plan with this master plan to communicate the benefits of diversity and conversations to make this a reality.

From Breakout Room #2

- Oakland Mills has 50-year-old housing stock that needs upgraded (roofs, siding, etc.). There is a need for programs to incentivize upgrading older housing not just programs for people who need housing.
- There is need to define what metrics should we be working toward? How long will it take to get there?
- There is a need to address the re-segregation of the school system is due to the lack of diversity of housing prices and types throughout the county. As a result, there household from lower and middle incomes are not being evenly spread out throughout the county.
- There are barriers to homeownership for people who cannot afford \$650K single-family homes.
- Will the study team provide a correlating school analysis?
- Provided “in lieu of” and “off siding” to show how the county is segregated by income “ferociously.”
- The Columbia Association is coordinating similar discussions right now and addressing multigenerational housing, as well as housing inventory for an aging and limited income population.
- The plan should focus on diversity, inclusion, housing for elders, tools to make sure we are moving forward
- Poverty should not be concentrated in older housing developments in the county such as Oakland Mills, Wilde Lake etc.



Online Community Discussion #1 Housing Opportunities Master Plan & Task Force

- Most 55+ communities do not have enough space for households that have been established for a long time or appropriate ADA needs
- Downtown Columbia in particular – need to make sure it is inclusive
- Need to make sure that we provide necessary info to Task Force and Consultant Team so that we can work backward. What are the questions that need to be answered when the recommendations are put in front of council so that they can ultimately be passed?

Project Next Steps

- Task Force and Workgroup meetings are on-going
- Now through November we will be developing recommendation – thoughts and opinions, survey will be helpful in crafting these recommendations.
- Next public meeting in November
- Refine and finalize recommendation in December 2020
- Develop and present the final plan in March 2021
- We encourage everyone to visit project webpage – will find project updates regularly, the video we watched, the survey, etc.
- Please take the survey and spread the word.
- Reminder that the upcoming meeting schedule can be found on the webpage and that all meetings are open to the public.

For more information, please visit the Task Force webpage at:
<https://www.howardcountymd.gov/HousingTaskForce>



Meeting Summary

Date: 8/26/2020

Time: 6:00 PM – 7:40 PM

Location: Virtual Meeting

An Online Community Discussion was held using Zoom on August 26, 2020. The following were in attendance:

Community Members	Task Force Members	Consultant Team
Emmanuel Ankutse	Dr. Caroline Harper, <i>Task Force Co-Chair</i>	Erin Talkington, RCLCO
Vicky Cutroneo	Bill McCormack, <i>Task Force Co-Chair</i>	Jacob Ross, RCLCO
Marian Feldman	Brent Loveless, <i>Workgroup Chair</i>	Traceé Strum-Gilliam, PRR, Inc.
Nora Goldstein	Paul Casey	Diana Barreto, PRR, Inc.
Hermione Graham	Jackie Eng	Tammy Leigh DeMent, PRR, Inc.
Terri Hansen	Peter Engel	Elisabeth McCollum, JMT
Grace Kubofcik	Linda Wengel	Allysha Lorber, JMT
Regina Lee	Phyllis Zolotorow	Sarah Diehl, JMT
Stephen Liggett-creel		
Shawneice Mayo		
Mary McGaw		
Violet Mulenga		
Jim Sanders		
Steven Schaaf		
Charles Thomas		
Andrea Thorne		
Paul Verchinski		

The purpose of this meeting was to provide an update on the Housing Opportunities Master Plan and Task Force to the public. Additionally, the goal of the meeting was to facilitate a discussion concerning individual experiences with housing within the county and to provide an opportunity for participants to raise concerns, ask questions, and provide feedback on the project.

The following items were discussed:

Introduction: Presented by Allysha Lorber

- Allysha welcomed the group and thanked them for their time.
 - This is the first of three online community discussions.
- The project team was introduced - RCLCO, JMT, PRR, Inc., and Neighborhood Fundamentals
- Task Force members on the call were also introduced: Dr. Caroline Harper, Bill McCormack, Brent Loveless, Paul Casey, Jackie Eng, Peter Engel, Linda Wengel, and Phyllis Zolotorow.
- General housekeeping reminders
 - Please keep yourself on mute if not speaking
 - Try and hold discussion to designated discussion time in the meeting.
 - This meeting is being recorded and will be posted on the project webpage.



Video Presentation

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- The video can be found online here: <https://www.youtube.com/watch?v=yMKQIFFOtWw&feature=youtu.be>

Audience Polling

- Audience polling was completed to gain a better understanding of the audience before entering the breakout sessions.
- Question #1: Have you taken the housing survey?
 - YES – 83%
 - NO – 17%
- Question #2: Do you currently live in Howard County?
 - YES – 96%
 - No – 4%
- Question #3: What area of Howard County do you live in?
 - Rural West – 9%
 - Columbia – 52%
 - North Laurel/Southeast – 4%
 - Ellicott City – 26%
 - Elkridge – 0%
 - N/A – 9%
- Question #4: Do you rent or own your home?
 - OWN – 57%
 - RENT – 43%
 - OTHER – 0%
- Question #5: Are you currently receiving housing assistance?
 - YES – 13%
 - NO – 87%
- Question #6: What type of dwelling do you live in?
 - Single family home – 42%
 - Townhouse or duplex – 13%
 - Apartment or condo – 46%
- Question #7: How did you hear about this meeting? (Multiple choice)
 - Howard County Website, Email, or Social Media – 48%
 - Meeting Flyer – 0%
 - Local Elected Official – 9%
 - Housing Task Force Member – 48%
 - Village Association – 0%
 - Local Business, Organization, Non-Profit, etc. – 17%
 - Colleague, Neighbor, Friend – 9%
 - Other – 17%



Breakout Group Discussion

- Attendees were broken out into two facilitated breakout rooms, where there was an opportunity for participants to have a discussion and ask questions.
- An overview of the Task Force / Workgroup goals was also presented at the beginning of the breakout

Task Force Goals

- From the Executive Order
 - Identifying Howard County's housing affordability issues and needs to offer holistic and sustainable strategies to address them
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 - Assess opportunities for different housing types to meet a broader market supply



Report Out / Additional Group Discussion

From Breakout Room #1

- Allysha Lorber facilitated this breakout room, which included Linda Wengel, Jim Sanders, Mary McGaw, Phyllis Zolotorow, Violet Mulenga, Vicky Cutroneo, Regina Lee, Nora Goldstein, and Jake Ross.
- It is apparent in some areas that supply is meeting demand but not necessarily the case for low income housing. There needs to be more supply throughout the county.
- Builders are not building enough of this type of housing because they do not think it is profitable – there needs to be better ways to incentivize this development.
- There is not much space left for housing, and we need to find better ways to use the land more efficiently.
 - Rezoning to create more space for housing
 - Learning to reuse existing housing stock better.
 - Make it easier for people to modify/retrofit their homes
 - Allow flexibility in terms of how the land can be used (allow ADUs, etc.)
- The county needs to look at expanding water and sewer access, more walkable development, and better transit opportunities.
- It was noted that development is being held hostage to school districts and sewer lines.
- Senior housing: there is not enough housing stock out there for seniors. Those units that do exist are not big enough and are not necessarily completely accessible. Howard County should create the new standard for senior housing and create model communities.
 - There is low compliance with universal design in terms of building for accessibility, etc. We have been lax in our requirements for 55+ buildings. The overall design is often not appropriate. This needs to be addressed and implemented countywide.
- While there could be opposition for greater density due to potential impacts, if we think about how we can mitigate effects of this development, the community would be more open to it.
- The process for applying for and receiving housing assistance is cumbersome and we need to do better to make sure that everyone feels welcome in their communities.

From Breakout Room #2

- Traceé Strum-Gilliam facilitated this breakout room, which included Marian Feldman, Paul Casey, Emmanuel Ankutse, Steven Schaaf, Terri Hansen, Andrea Thorne, Shawniece Mayo, Brent Loveless, and Diana Barreto.
- There were discussions about availability of housing choice for seniors and those with low incomes
 - The county needs to develop policies to protect these populations from increases in the rental market but also providing opportunities in the owner market as well
- Validating goals – Howard County policies impact the number and type of developers who are willing to do work, especially for building for the elderly and low-income populations
- Assess restrictive policies that prohibit house sharing for non-relatives.
- Socioeconomic and racial diversity across the county- the areas that have affordable units are primarily located in the Columbia area. This restricts that spread of affordable housing units across the county to promote this diversity.
- Could small scale approaches help make an impact:
 - What can county do with land owned by county? Can it be made into mixed-use development?
 - Build accessory units or rental/small units on existing areas?
 - Revenue that provides additional financing or subsidizes rent and helps people facing eviction?
- We need to re-evaluate the expansion of a “Live Where You Work” program. It was success for hospital workers years and go in the Columbia Downtown area and may work in other areas of the county.



- We need to reconsider the sliding scale values that are assigned for household income maximums for programs that exist. Those that are working (business owners, etc.) income might be too high or low for programs as well

From Breakout Room #3

- Dr. Caroline Harper facilitated this breakout room, which included Bill McCormack, Paul Verchinski, Jackie Eng, Hermione Graham, Charles E. Thomas, Peter Engel, Grace Kubofcik, Erin Talkington, and Tammy Leigh DeMent.
- Housing choice and opportunity
 - Looking at affordability across the county, we recognize we have professionals living and working in the county but also have populations that are just trying to live in the county – affordability needs to be distributed. FARM rates, etc. need to be distributed.
 - The MIHU program – we do not consider it in the context of 55+ population. This needs to be addressed.
 - We need to use data effectively and evaluate data regularly to understand and/or make adjustments to increase effectiveness of programs (such as fee-in-lieu)
 - Idea of school location – where do we put schools in areas without FARM rates?
- Community stability
 - The shadow rental markets – we need to consider policies so that we protect communities with this idea in mind.
 - For instance, the maintenance component- do we have policies in place that ensure that maintenance is being kept up and ensuring the integrity of the neighborhood.
 - Community engagement among renters: how do we find ways to engage renters and get them involved in their communities? This leads to long term stability and less turnover.
- Economic longevity
 - How do people decide where they are going to go? The safety element of it – COVID has put this in a new light. This can influence housing choice.
 - Consider establishing a coalition of professional organizations within the County to develop alternative funding strategies is missing.
 - Continue to look at data and see how similar challenges are dealt with in comparable communities such as in Anne Arundel, Frederick, and Montgomery Counties.

Project Next Steps

- Task Force and Workgroup meetings are on-going
- Now through November we will be developing recommendation – thoughts and opinions, survey will be helpful in crafting these recommendations.
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- Refine and finalize recommendation in December 2020
- Develop and present the final plan in March 2021
- We encourage everyone to visit project webpage – will find project updates regularly, the video we watched, the survey, etc.
- Please take the survey and spread the word.
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Meeting Summary

Date: 9/10/2020

Time: 4:00 PM – 6:00 PM

Location: Virtual Meeting

An Online Community Discussion was held using Zoom on September 10, 2020. The following were in attendance:

Community Members	Task Force Members	Consultant Team
Theresa Ballinger	Dr. Caroline Harper, <i>Task Force Co-Chair</i>	Erin Talkington, RCLCO
Brandon Beck	Bill McCormack, <i>Task Force Co-Chair</i>	Jacob Ross, RCLCO
Pamela Beck	Brent Loveless, <i>Workgroup Chair</i>	Traceé Strum-Gilliam, PRR, Inc.
Jennifer Broderick	Steve Breeden	Laura Van Wert, PRR, Inc.
Tim Cervi	Anne Brinker	Tammy Leigh DeMent, PRR, Inc.
Regina Clay	Joan Driessen	Elisabeth McCollum, JMT
Mark Dunham		Allysha Lorber, JMT
Jessie Keller		Sarah Diehl, JMT
Regina Lee		
Christy Lewis		
Diana Lyles		
Tangie Mason		
Lisa May		
Charlene Mead		
Kelly McLaughlin		
Kristin O'Connor		
Rebecca Ostroski		
Bill Salganik		
Laura Salganik		
Thandapani Shanmugam		
Ben Sumpter		
Tania Tavares		
Charles Thomas		
Rusty Toler		
Marian Vessels		
Jenny Viera		
Jean Weller		
Aristo		

The purpose of this meeting was to provide an update on the Housing Opportunities Master Plan and Task Force to the public. Additionally, the goal of the meeting was to facilitate a discussion concerning individual experiences with housing within the county and to provide an opportunity for participants to raise concerns, ask questions, and provide feedback on the project.

The following items were discussed:



Introduction: Presented by Allysha Lorber

- Allysha welcomed the group and thanked them for their time.
 - This is the last of the three online community discussions.
- The project team was introduced - RCLCO, JMT, PRR, Inc., and Neighborhood Fundamentals
- Task Force members on the call were also introduced: Dr. Caroline Harper, Bill McCormack, Brent Loveless, Anne Brinker, Steve Breeden, and Joan Driessen.
- General housekeeping reminders
 - Please keep yourself on mute if not speaking
 - Try and hold discussion to designated discussion time in the meeting.
 - This meeting is being recorded and will be posted on the project webpage.

Video Presentation

- To provide an overview of the project, a video was presented that provides a high-level overview of housing in Howard County.
- The video can be found online here: <https://www.youtube.com/watch?v=yMKQIFFOtWw&feature=youtu.be>

Audience Polling

- Audience polling was completed to gain a better understanding of the audience before entering the breakout sessions.
- Question #1: Have you taken the housing survey?
 - YES – 70%
 - NO – 30%
- Question #2: Do you currently live in Howard County?
 - YES – 96%
 - No – 4%
- Question #3: What area of Howard County do you live in?
 - Rural West – 7%
 - Columbia – 67%
 - North Laurel/Southeast – 7%
 - Ellicott City – 11%
 - Elkridge – 4%
 - N/A – 4%
- Question #4: Do you rent or own your home?
 - OWN – 65%
 - RENT – 34%
 - OTHER – 4%
- Question #5: Are you currently receiving housing assistance?
 - YES – 20%
 - NO – 80%
- Question #6: What type of dwelling do you live in?
 - Single family home – 58%
 - Townhouse or duplex – 17%
 - Apartment or condo – 25%
- Question #7: How did you hear about this meeting? (Multiple choice)
 - Howard County Website, Email, or Social Media – 29%
 - Meeting Flyer – 0%



- Local Elected Official – 4%
- Housing Task Force Member – 54%
- Village Association – 4%
- Local Business, Organization, Non-Profit, etc. – 14%
- Colleague, Neighbor, Friend – 7%
- Other – 11%

Breakout Group Discussion

- Attendees were broken out into three facilitated breakout rooms, where there was an opportunity for participants to have a discussion and ask questions.
- An overview of the Task Force / Workgroup goals was also presented at the beginning of the breakout

Task Force Goals

- From the Executive Order
 - Identifying Howard County's housing affordability issues and needs to offer holistic and sustainable strategies to address them
 - To provide metrics, including timelines, to measure progress toward achieving those goals
- The Housing Opportunities Master Plan Will:
 - Assess housing programs and policies in all County government departments and agencies to improve efficiency and effectiveness
 - Identify ways to create and preserve housing opportunities for residents of all income levels, and
 - Provide metrics and timelines to measure progress towards achieving goals in the plan.

Workgroup Goals

- Task Force broken up into 3 Workgroups
- Affordability Workgroup Goals
 - 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
- Policy Workgroup Goals
 - 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 within 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.
- Markets Workgroup 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

Report Out / Additional Group Discussion

From Breakout Room #1

- Allysha Lorber facilitated this breakout room, which included Tim Cervi, Steve Breeden, Laura and Bill Salganik, Regina Clay, Christy Lewis, Theresa Ballinger, Jenny Viera, Tangie Mason, Pamela Beck, and Sarah Diehl.
- Housing vouchers were discussed: the value of vouchers are decreasing while rent is increasing. This makes it difficult to make ends meet or to find housing at all.
 - The Columbia area is where most vouchers can actually be used (based on their value). This needs to be expanded to encompass more of the county.
 - Voucher eligibility is currently gross based instead of net based.
- What some may consider affordable housing in the county is still not affordable for most people in need. The parameters for what encompasses affordable housing in the county needs reexamined.
 - There are not a lot of options out there and the ones that exist are often too expensive. The county needs to look at increasing the supply and other revenue sources that can be used to supplement the existing programs.
 - Current circumstances highlight this issue – those who are already paying 50%+ of income (or all levels of income) are experiencing crisis issues if income is lost due to COVID while still trying to pay rent, bills, etc.
 - Lack of supply of affordable housing is the core of the problem.
 - In some cases, the condition of affordable housing might not be adequate or require repairs to make it comfortable. Some have found that in renting from private owners they are being forced to pay for these renovations, etc. and these costs stack up.
- The county needs to look at integrating more housing diversity in areas county-wide.
- There needs to be better incentives to increase the supply of affordable housing and for owners to accept the voucher programs.
 - This includes incentives for those receiving public housing assistance to eventually qualify for home ownership – this would free up units for others who need it.
- Zoning is so restrictive of supply and is a major roadblock in meeting demand. The county could be doing so much more with the land that is available throughout the county. The water and sewer lines seem to be the major prohibitor, but this is a problem that can be solved.
- Need to consider housing initiatives to address the spectrum of disabilities that are present throughout the county.
 - Seniors need to also be included in this equation.
 - These options are not there. Many do not meet ADA guidelines or do not provide the type of housing that is needed.
- The public housing model needs revamped- the county could raise funds to build apartments or homes. Once the housing is built, charge people based on their income- if managed carefully, diversity would be increased.
 - Similar units would be built – someone's income does not dictate the quality of housing they have,
 - Some of this is done already with the MIHU program.
- It is important to not centralize one type of housing in a certain location.
- The density bonus is not effective with other restrictions in place.



From Breakout Room #2

- Traceé Strum-Gilliam facilitated this breakout room, which included Erin Talkington, Bill McCormack, Laura Van Wert, Diana Lyles, Charlene Mead, Charles E. Thomas, Jessie Keller, Lisa May, Rebecca Ostroski, Rusty Toler, and Brandon Beck.
- There is a need to assess the cost of getting into a home versus staying in a home. What programs exist to help with maintenance and upgrades?
- The missing link is the lack of availability of affordable housing.
- Concentration of poverty in certain villages needs addressed.
- There is a need for affordable housing for special needs and elderly populations.
- Will the plan update or review recommendations in the Senior Housing Master Plan completed in 2004? Will the county undergo an aging-in-place housing assessment? Will the County promote the aging in place tax credit that is underutilized?
- Restrictive zoning ordinances limit multifamily housing
- Need to address crime – there is a negative reputation for some areas and can impact pricing for those units.
- How will the plan incorporate/address income effects of COVID-19 that may increase evictions and lower available income?
- There is a need for middle level housing including duplexes, triplexes etc.
- It was interesting to learn that only 25 percent of Howard County residents work in Howard County. Will more data be provided to explore the impact of COVID or increased work from options for white collar workers?

From Breakout Room #3

- Dr. Caroline Harper facilitated this breakout room, which included Jennifer Broderick, Jacob Ross, Kelly McLaughlin, Tania Tavares, Anne Brinker, Regina Lee, Joan Driessen, Brent Loveless, Jean Weller, Tammy Leigh DeMent, Marian Vessels, and Mark Dunham.
- Senior and ADA accommodations
 - Need to examine how well is the county adhering to these policies.
 - How do we make sure all voices are included within the community?
 - Need to consider ways to meet the needs of senior populations but also from a caretaker perspective as well – seniors who are taking care of grandchildren, etc. need to space to be able to do so.
 - Build smart: consider transportation, sidewalks, and other ADA needs etc.
- Zoning and changes for public service
 - Building more densely in parts of the county
- Many families in the county have large homes that could be retrofitted into smaller units – but restrictive zoning prohibits this from being an option
- Fluctuation of prices need to be considered
- We are underserving a number of groups
- Taxes are too high in the county – taxes, HOA fees etc. are almost as much as mortgages in other states.
- Modular housing to meet affordability needs – could be a consideration to meet the needs of multiple groups
- Need to create and continually update a database and GIS mapping for the location of housing and demographics.
- It's time to get rid of outdated methods of assessing housing needs that unintentionally create large concentrations of one population type (i.e. seniors) and instead create an integrated community in which people are connected through infrastructure.
- Consider zoning and changes for public service area, specifically around schools and meeting the needs of populations without putting burden on the school system.



Project Next Steps

- Task Force and Workgroup meetings are on-going and are open to the public.
 - Details of how to join and summaries of previous meetings can be found on the project website.
- Now through November we will be developing recommendation – thoughts and opinions, survey will be helpful in crafting these recommendations.
- Next public meeting in November. Information will be posted on the project website for the meeting.
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