



3RD TASK FORCE MEETING

Howard County Housing Opportunities
Master Plan
September 29, 2020



AGENDA

1. PROCESS UPDATE – 5 MINUTES
2. DRAFT SURVEY RESULTS – 10 MINUTES
3. INITIAL POLICY DIRECTION – 90 MINUTES
4. OPEN DISCUSSION – 15 MINUTES

PROCESS UPDATE

SCHEDULE MOVING FORWARD

Meeting	Date	Topics
Task Force Meeting #3	Week of September 21, 2020	<ul style="list-style-type: none"> • Discuss feedback from Community Meeting #1 • Prepare for Public Meeting #2 • Review and refine Workgroup's initial recommendations
Taskforce Led Discussion #3	Thursday October 8: 3-5pm	<ul style="list-style-type: none"> • Land Use – Zoning • Diversities and Mixes • Schools – FARM% • Redevelopment • De-concentration
Call w/ Consultant Team, Chairs, and Co-Chairs #5	Week of October 12, 2020	<ul style="list-style-type: none"> • Discuss focused policy conversations • Review/refine proposed recommendations and strategies
Planned Workgroup Meeting To be Replaced with Three “Deep Dive” Discussions	Weeks of October 12 and October 19, 2020	<ul style="list-style-type: none"> • Review/refine proposed recommendations and strategies • Three separate Task Force meetings to discuss proposed recommendations/strategies in detail • Each meeting will cover three topics, with roughly 40 minutes per topic
Taskforce Led Discussion #4	Thursday October 29: 3-5pm	<ul style="list-style-type: none"> • Finance • Financing and Incentives • Existing Housing Stock • Vouchers
Community Meeting #2	Week of November 2, 2020	<ul style="list-style-type: none"> • Share draft recommendations and strategies
Task Force-Led Community Meeting Follow-Up	Thursday November 12: 3-5pm	<ul style="list-style-type: none"> • Hold for open discussion session • Potential topic to discuss input from community meeting and brainstorm responses
Call w/ Consultant Team, Chairs, and Co-Chairs #6	Week of November 30, 2020	<ul style="list-style-type: none"> • Chairs and co-chairs share discussions from Community Meeting Follow-Up • Review/refine proposed recommendations and strategies
Task Force Meeting #4	Week of December 7, 2020	<ul style="list-style-type: none"> • Finalize recommendations and strategies

CHANGE

AUGUST / SEPTEMBER COMMUNITY MEETING WRAP-UP

- ▶ **68 community members**, in addition to Task Force members and consultant staff
- ▶ **8 breakout room discussions**, with an average of **8-9 community members per room**
- ▶ **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
- ▶ **31% of meeting attendees are renters**, and **12% of meeting attendees receive housing assistance.**
- ▶ **59% of meeting attendees were from Columbia**, 16% from Ellicott City, and 8% from North Laurel/Southeast
 - » Continuing EJ outreach to increase geographic diversity going into community meeting #2

NOVEMBER COMMUNITY MEETING DISCUSSION

POTENTIAL VIRTUAL STRATEGY

- ▶ **Post Online in early November:**
 - » Summary of Planning Process to Date and Proposed Recommendations
 - » Separate Document - Detailed Description of Recommendations
 - » Link to a Public Survey
- ▶ **Public Survey**
 - » Collect Feedback on Individual Recommendations – Open 2-3 Weeks
- ▶ **Interactive Discussions**
 - » Early-Mid November
 - » Zoom “Open House” meetings to answer questions from the general public
 - » No agenda
 - » 2 to 3 blocks, ~1 hour long
- ▶ **Advertisements**
 - » Flyer – distribution beginning week of October 5
 - » Task Force Member distribution
 - » County Social Media
 - » Continue Environmental Justice Outreach

DRAFT SURVEY RESULTS

RESPONSE SUMMARY

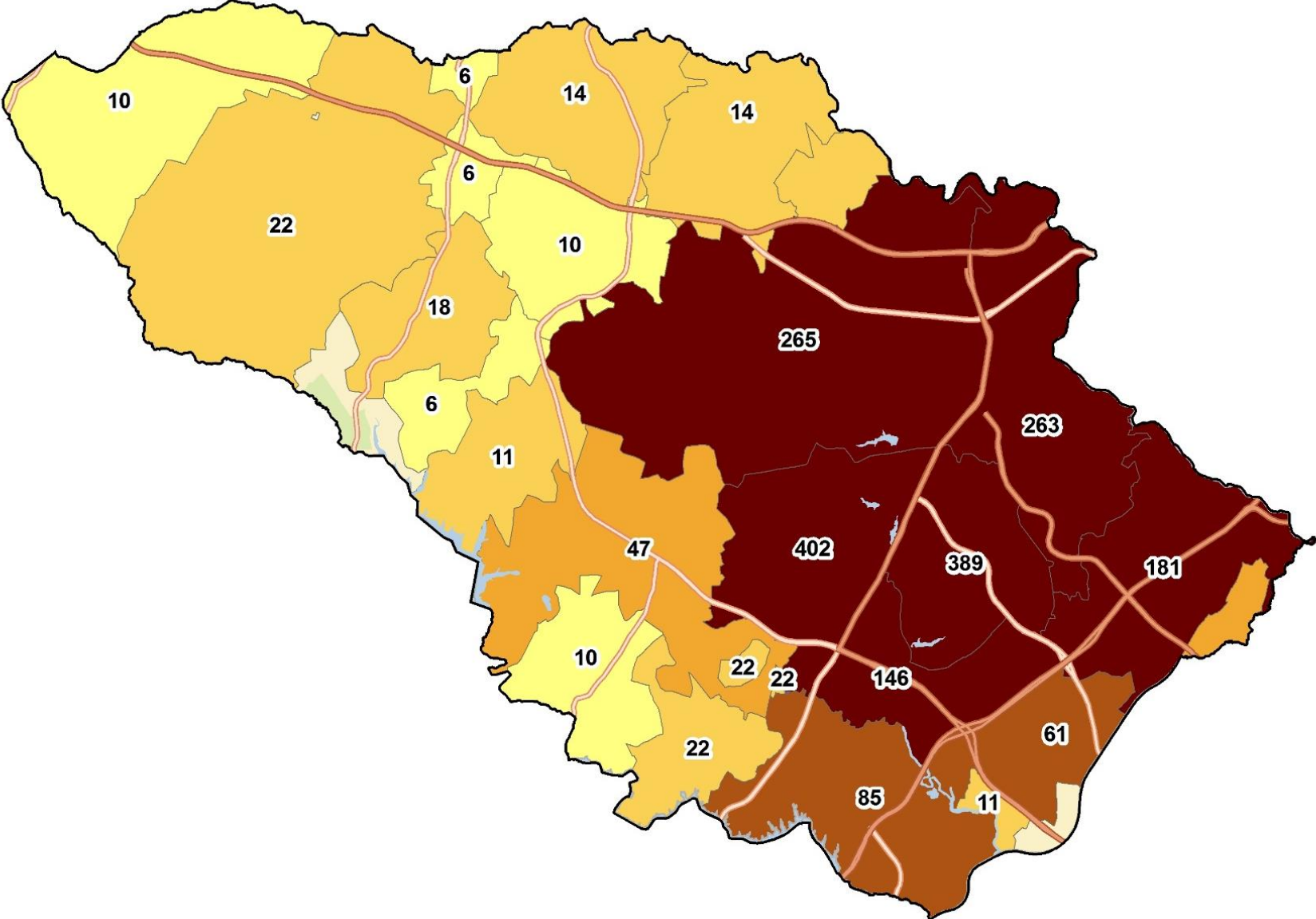
SURVEY OVERVIEW

- ▶ Released June 16th
- ▶ Will close on September 28th
- ▶ 2,277 responses as of September 18th

DRAFT RESULTS:

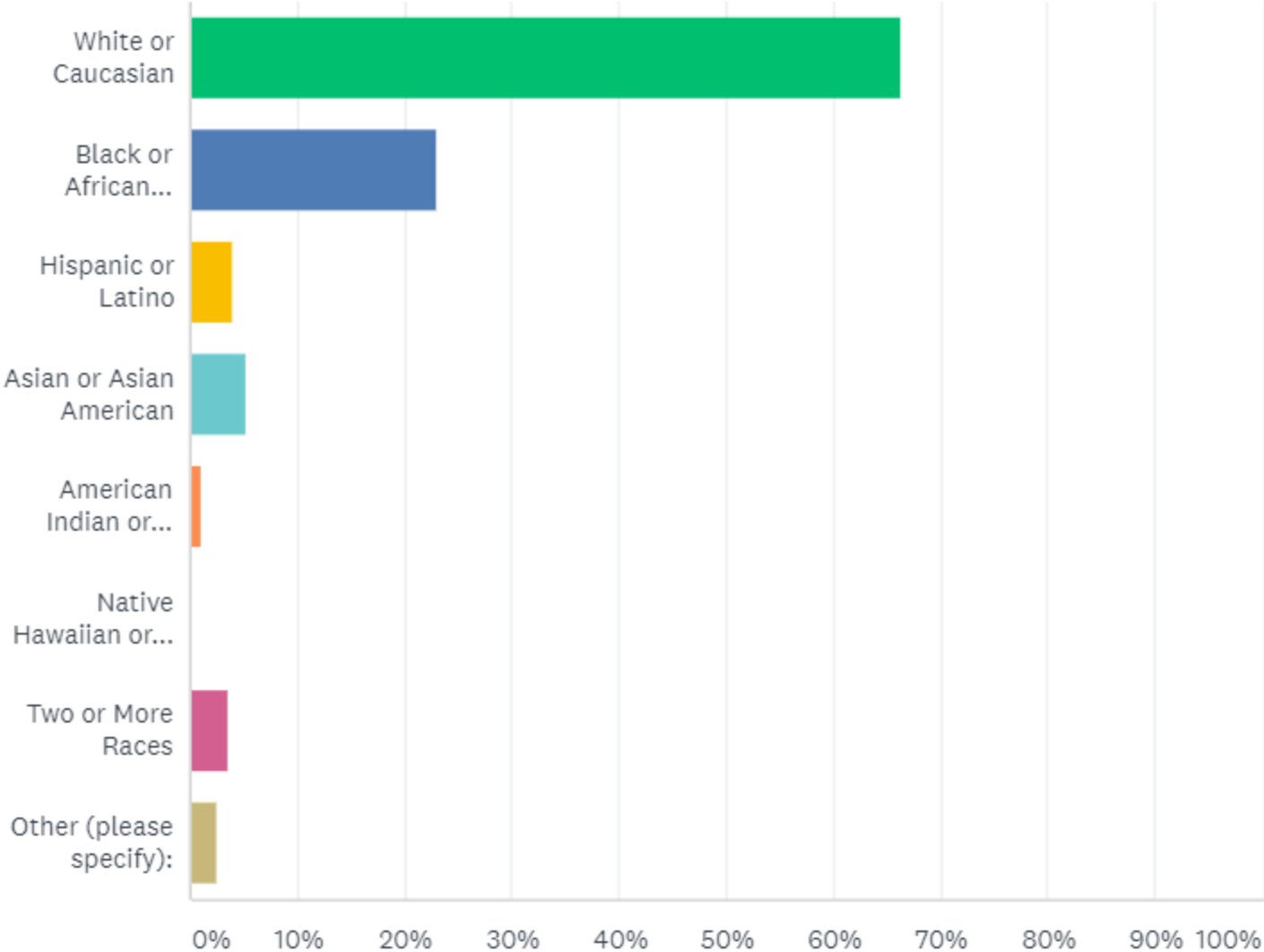
- ▶ 97% of respondents live in Howard County
- ▶ Nearly 36% also work in Howard County
- ▶ Approximately 71% own their home
- ▶ 6% are receiving housing assistance
- ▶ **Over half (53%) of respondents do not think there are enough reasonably priced housing options in the County**

RESPONSES BY ZIP CODE



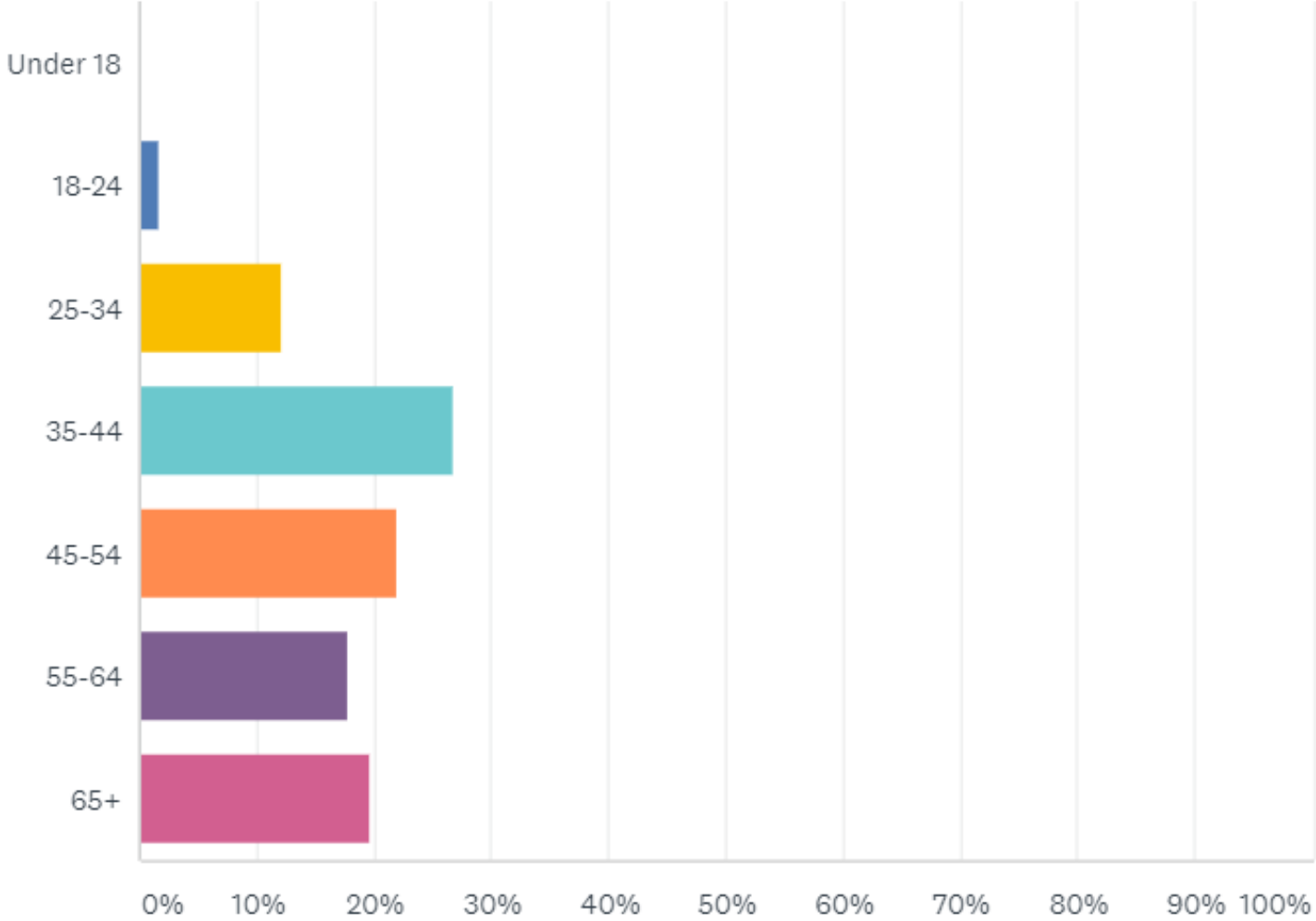
DEMOGRAPHICS

RACE



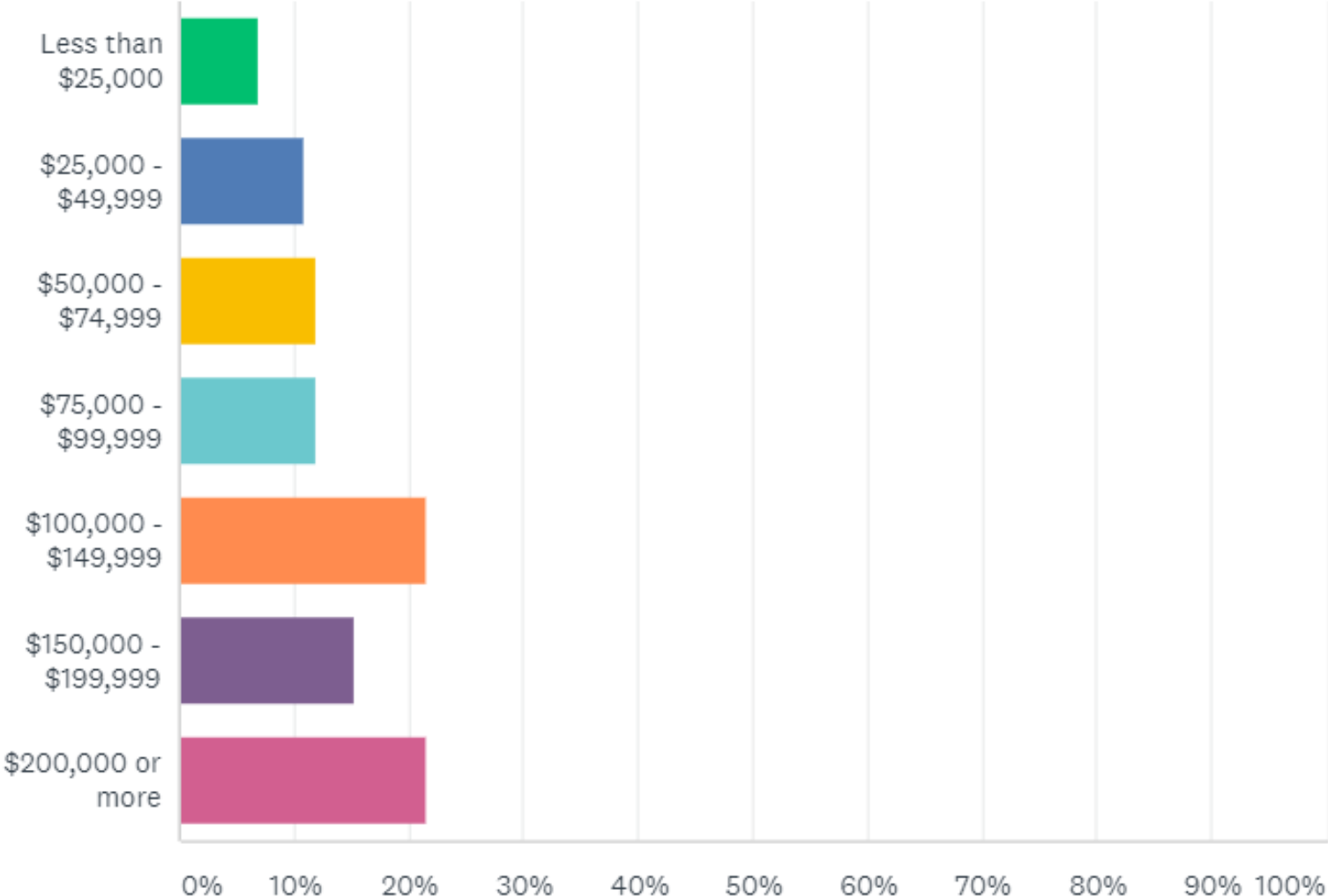
DEMOGRAPHICS

AGE



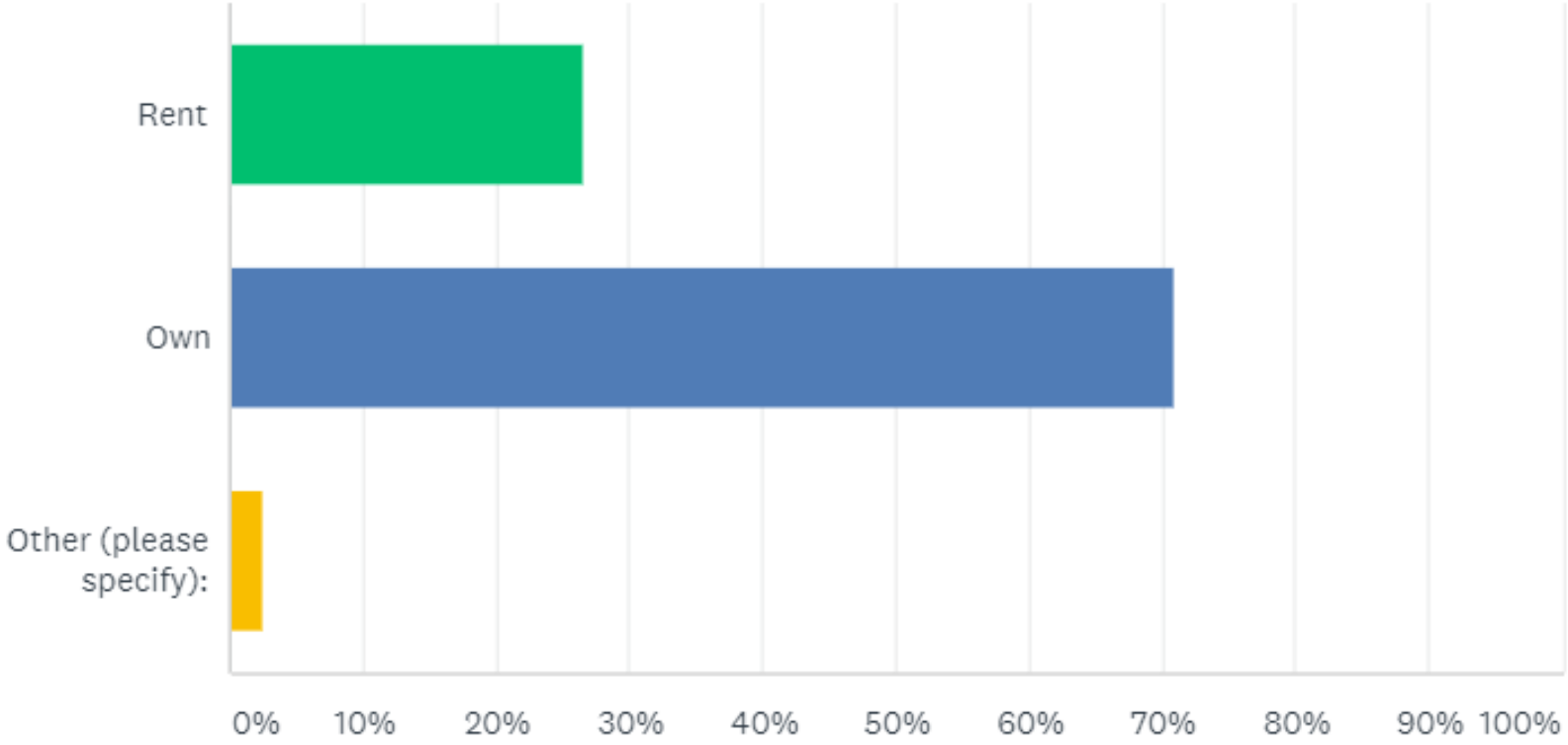
DEMOGRAPHICS

INCOME



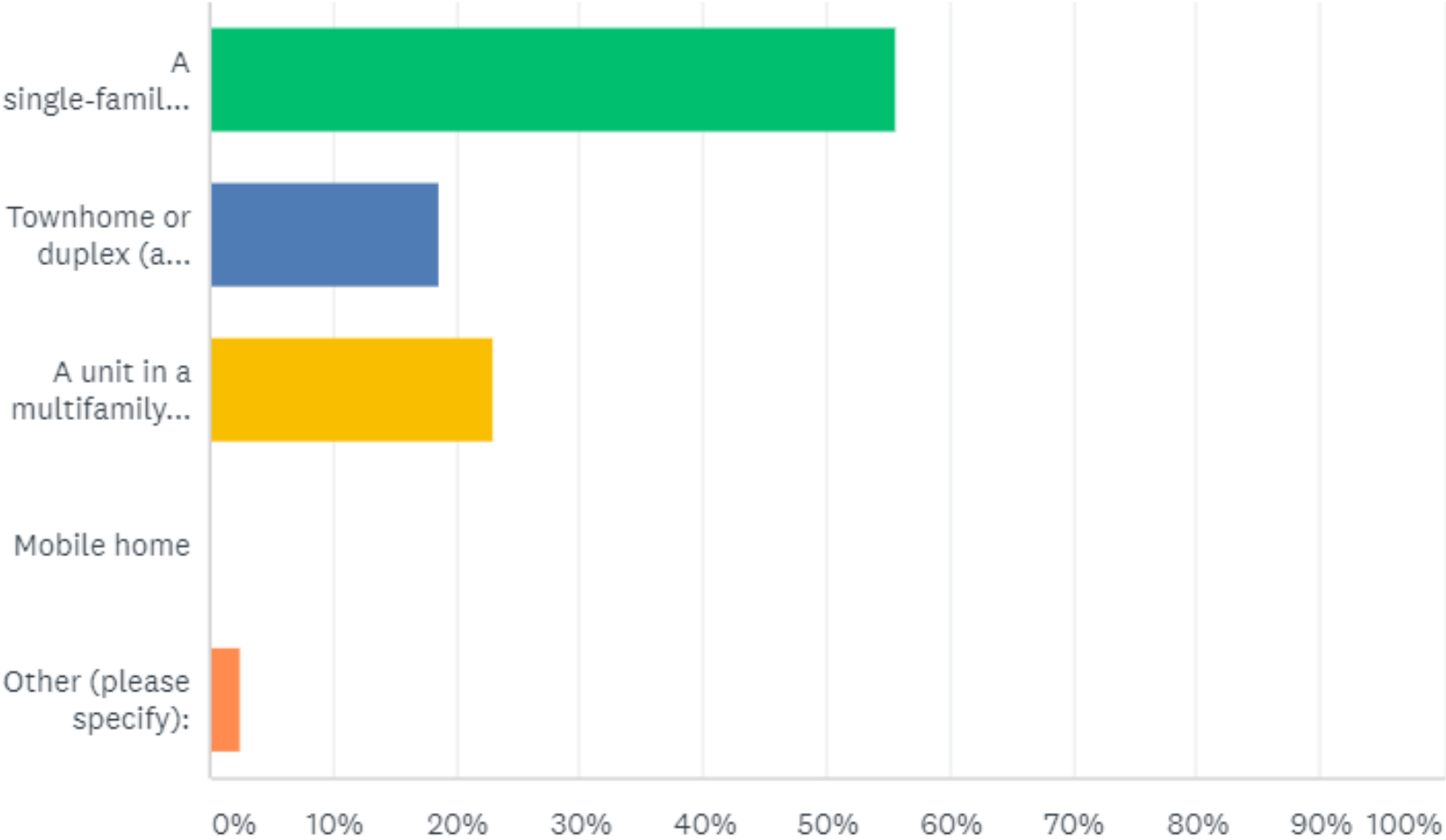
CURRENT HOUSING

RENTER/OWNER



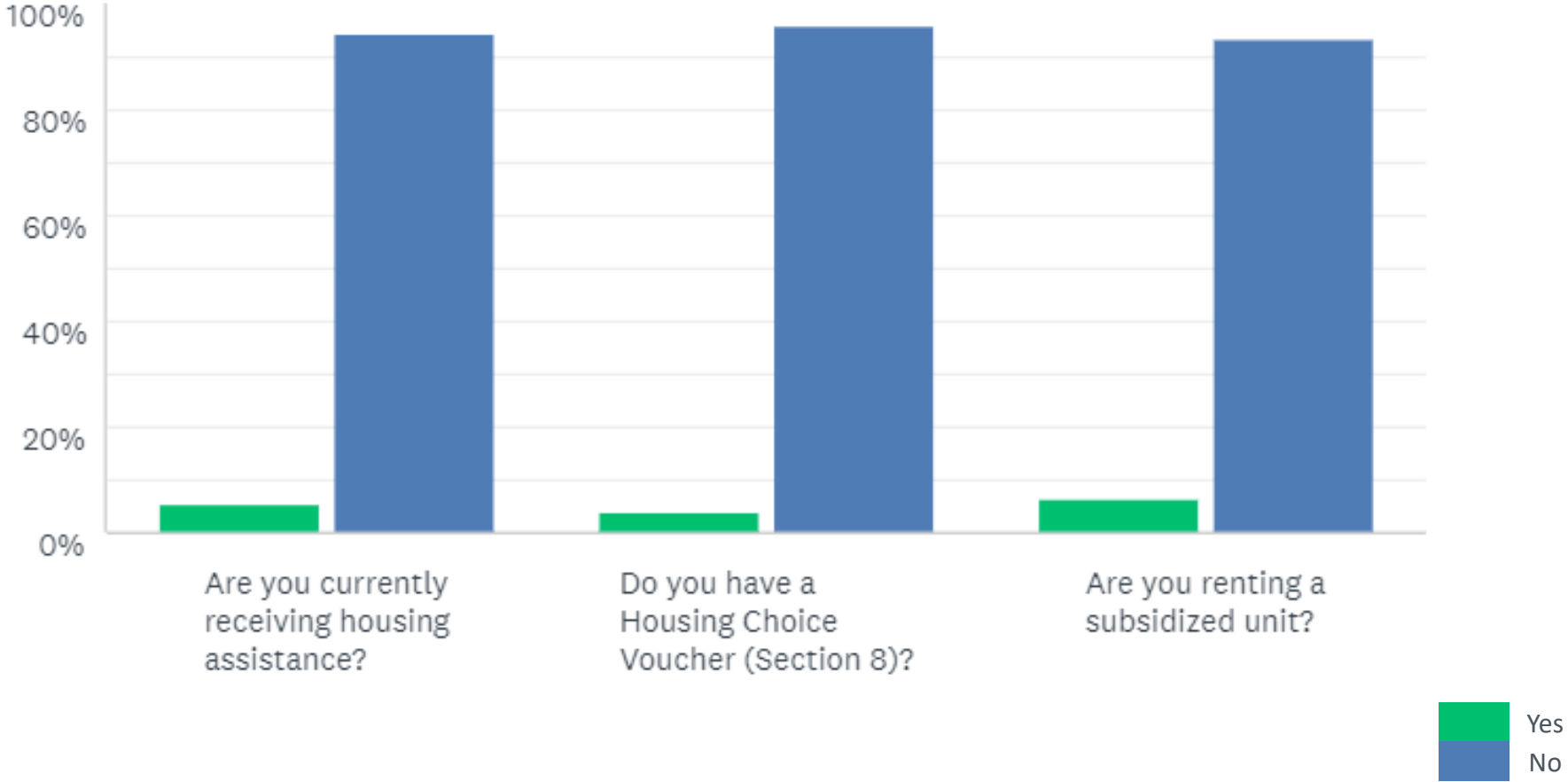
CURRENT HOUSING

TYPE OF HOME



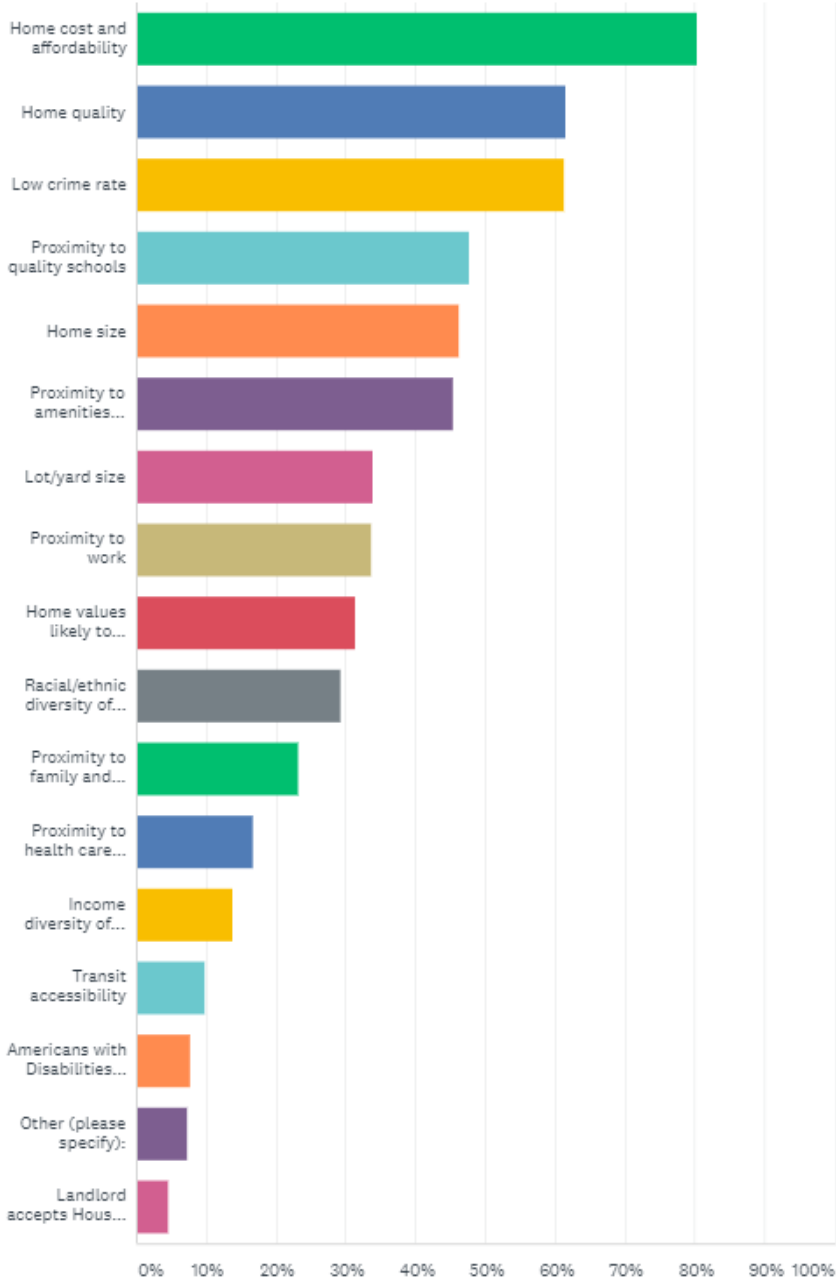
HOUSING SUBSIDIES & PROGRAMS

HOUSING ASSISTANCE, SECTION 8, SUBSIDIZED HOUSING

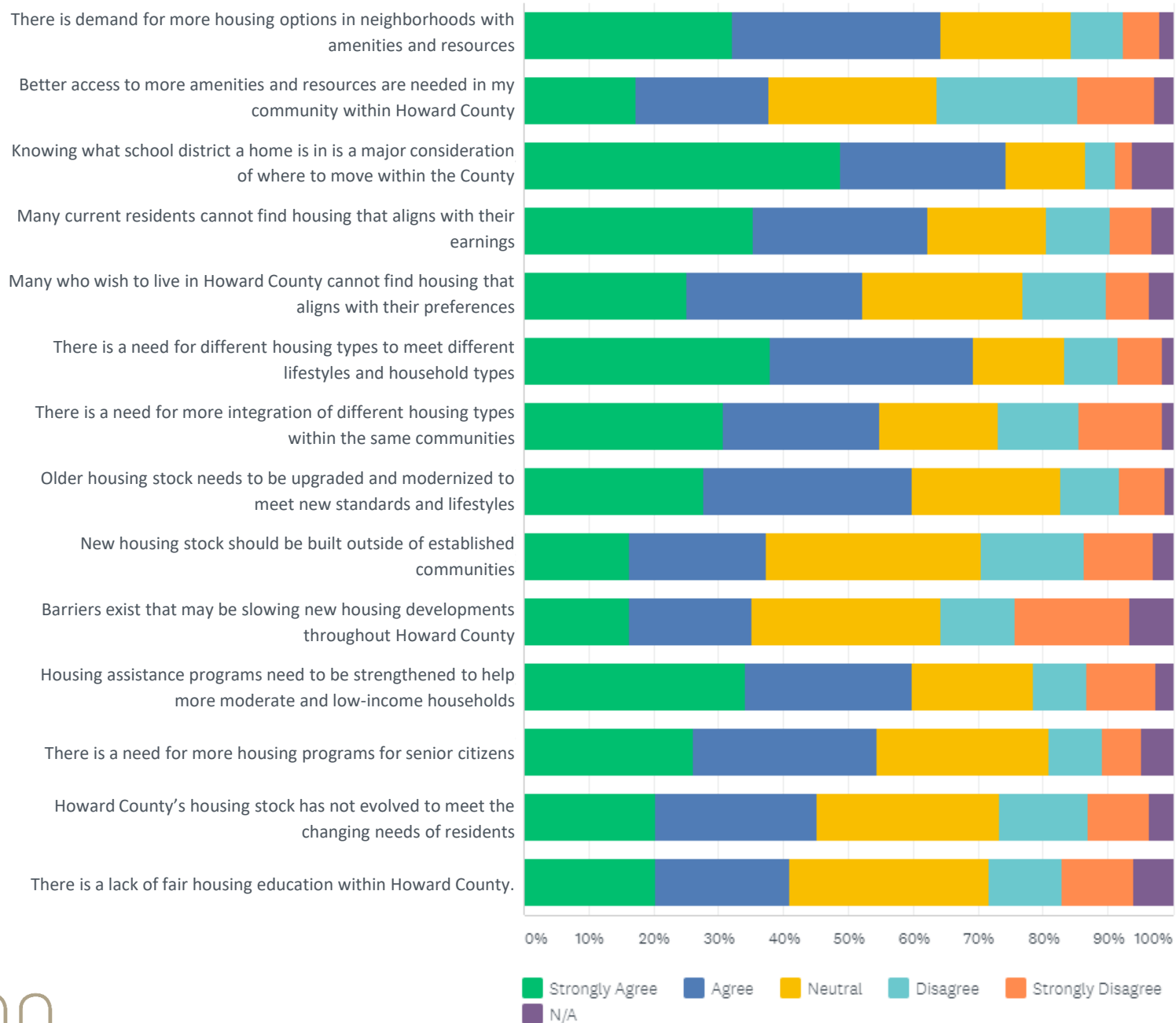


IMPORTANT FACTORS

TOP 5



AGREE/DISAGREE QUESTIONS



INITIAL POLICY DIRECTION

CHALLENGE – WHAT ARE WE TRYING TO SOLVE?

GUIDING PRINCIPLE – WHAT STRATEGY CAN WE USE TO ADDRESS IT?

Key Policy Interventions:

- ▶ *Tools that we propose to use, based on the analysis and feedback to-date*

Potential Metrics / Targets:

- ▶ *Categories where we could set a specific goal to define success*

OUR GOAL FOR TODAY:

1. Ensure feedback to-date is reflected
2. Share the primary recommendations and policy changes we would recommend as starting points
3. 10-minute “temperature check” on the proposed interventions and metrics
 1. **Green:** *general consensus that they are going in the right direction and should be expanded on*
 2. **Yellow:** *mixed sentiment within the task force*
 3. **Orange:** *Some outstanding questions to address*
 4. **Red:** *Does not address challenge; consider other options*

SUPPLY HAS NOT KEPT UP WITH DEMAND

Increase the amount of housing that is available at all price and rent points, including market-rate housing. In the near term, Howard County should prioritize housing development to serve owner households making less than 120% of AMI and renter households making less than 60% of AMI. It should also remove barriers to market-rate rental housing development. In the mid to long term, Howard County should address existing policies that are impacting the types and amounts of housing that can be built—across product types and price ranges—to broadly increase available housing supply.

Key Policy Interventions:

- ▶ Undertake planning and zoning efforts to allow **more development on a by-right or streamlined basis**, potentially by:
 - » Creating and/or update a county-wide system of neighborhood/corridor/area plans, with mandatory provisions related to preservation, missing middle, affordability & mixed-income, diverse/special needs populations, or other critical needs
 - » Creating a single-family neighborhoods overlay or form-based code to encouraging growth and more diverse housing typologies across the county
- ▶ **Update MIHU policy to increase production** through regulatory flexibility and additional incentives, including density bonuses.
- ▶ **Loosen zoning requirements unrelated to health and safety** for affordable housing and prioritized housing typologies. Examples of relevant issues can be parking, setbacks, height, etc.
- ▶ **Streamline the entitlement, review, and approval** process for new development.
- ▶ **Remove zoning barriers to mixed-use neighborhoods and developments**. This should include both vertical mixed use (example: housing over ground floor retail) and horizontal (example: allowing residential on-site or nearby existing shopping plazas).

Potential Metrics / Targets:

- ▶ Housing production relative to population and economic growth
- ▶ Housing production by building type
- ▶ Housing production by tenure
- ▶ Distribution of production by type and tenure in each County region

LACK OF AFFORDABLE CHOICES THROUGHOUT COUNTY

Increase affordable housing opportunities throughout Howard County, especially in locations that do not have them at this time. Identify specific locations in the county where additional mixed-income housing can be built in a fiscally and environmentally responsible way, even if it requires zoning, land use, and infrastructure changes to accommodate.

Key Policy Interventions:

- ▶ Review infrastructure capacity and retail nodes to **identify zones for cluster development in Rural West**.
- ▶ **Update MIHU policy** to ensure that incentives, requirements, and fee-in-lieu provisions **enable production in all areas of the County**.
- ▶ Allow **accessory dwelling units (ADUs) throughout the county**, reduce unnecessary regulatory burden to ADU approval, and encourage the use of ADUs as affordable housing through technical and financial assistance.
- ▶ Establish programs to **facilitate permanent homeownership opportunities** throughout the County, such as a community land trust and/or shared equity program.
- ▶ Note: Zoning and neighborhood planning recommendations highlighted under the previous challenge are critical tools to encouraging greater integration across Howard County.

Potential Metrics / Targets:

- ▶ Housing production by building type
- ▶ Housing production by tenure
- ▶ Distribution of production by type and tenure in each County region

NEW DEVELOPMENT PRODUCES LESS DIVERSE HOUSING TYPES

Promote a greater diversity of housing options in Howard County by expanding by-right zoning for small lot single-family, townhome and other attached, and moderate-density multifamily development. Facilitate and encourage the expansion of existing properties to include additional units, such as basement apartments and accessory dwelling units (“ADUs”).

Key Policy Interventions:

- ▶ Note: Zoning and neighborhood planning recommendations highlighted under the first two challenges (supply and integration) are critical tools to encouraging greater integration across Howard County, in particular:
 - » Allow and promote **accessory dwelling units (ADUs)** throughout the county
 - » Creating and/or update a **county-wide system of neighborhood/corridor/area plans**, with mandatory provisions related to preservation, missing middle, affordability & mixed-income, diverse/special needs populations, or other critical needs
 - » Create a **single-family neighborhoods overlay or form-based code** to encourage growth and more diverse housing typologies across the county
 - » **Loosen zoning requirements unrelated to health and safety** for affordable housing and prioritized housing typologies.
- ▶ **Remove zoning and regulatory barriers** to smaller units

OLDER HOUSING AT RISK OF DETERIORATION / REDEVELOPMENT

Maintain and increase the existing affordable housing stock while improving housing quality and household stability. For rental housing, identify at-risk properties and prioritize tools/resources most appropriate for the given property, including acquisition, repair/rehabilitation, and/or equitable redevelopment. For owner-occupied homes, provide tools and resources to ensure to homeowners to maintain housing quality and affordability.

Key Policy Interventions:

- ▶ Create a **rental preservation inventory risk monitoring system**, including both subsidized and market-rate properties.
- ▶ Establish a **protocol and toolkit for exercising the County's right-of-first refusal** for rental property sales.
- ▶ Negotiate **rental agreements** with private landlords
- ▶ Provide **capital subsidies for multifamily rental rehabilitation**, including affordability provisions.
- ▶ Provide **zoning incentives** for equitable redevelopment of existing affordable rentals.
- ▶ Establish **transfer of development rights program** to create resources for preserving/rehabilitating existing rental properties.
- ▶ Create a **one-stop-shop for homeowner repair/rehabilitation supports**, including education, outreach, technical assistance, and subsidy/program navigation.
- ▶ **Expand code enforcement** in coordination with landlord and homeowner outreach, technical assistance, and subsidy provision
- ▶ Expand resources and outreach for **tenant legal assistance** to ensure compliance with health, safety, and accessibility laws.
- ▶ Coordinate **rehabilitation subsidies in neighborhoods experiencing or at risk of disinvestment**.
- ▶ **Reduce regulatory and financial barriers to property improvement** by addressing non-conforming elements of existing properties (loosening rules, "grandfathering in" conditions, etc.).

Potential Metrics / Targets:

- ▶ Number of units affordable at various income levels (including trends over time)
- ▶ Number of units at risk of loss due to appreciation and expiration of subsidy restrictions
- ▶ Code issues/violations

DIFFICULT TO SUPPLY HOUSING FOR DIVERSE POPULATIONS

Ensure that Howard County meets the unique housing needs of seniors, persons with disabilities, and other diverse populations. Evaluate whether guidelines for special needs housing are actually appropriate for those communities needs, and revise where necessary.

Key Policy Interventions:

- ▶ Create a **local rental assistance program**.
- ▶ Conduct a **neighborhood accessibility/mobility assessment and inventory** with a specific focus on identifying areas with characteristics that facilitate more independent living opportunities for seniors, persons with disabilities, or other needs.
 - » Facilitate targeted housing production/investments in areas with these characteristics
 - » Identify “tipping point” neighborhoods, where modest but targeted neighborhood/infrastructure improvements can have a significant impact
 - » In all neighborhoods, ensure that larger scale developments and infrastructure improvements are designed in a way that increase accessibility/mobility for the neighborhood as a whole.
- ▶ Explore **cross-sectoral and philanthropic partnerships** to issue “social impact bonds” that expand resources for creating permanent supportive housing, housing for formerly incarcerated individuals, and other populations that face difficulty finding housing.
- ▶ Facilitate and/or provide **community-based supports for potentially vulnerable households** that enable independent living.
- ▶ Significantly expand **landlord outreach programs**.
- ▶ Create/manage a **housing matching service/searchable database of accessible units and features** to match households with available units.
- ▶ Expand **asset building/stability programs** for low-income households.
- ▶ Expand resources for **tenant legal assistance** to ensure **compliance with laws related to housing quality and accessibility**.
- ▶ **Remove or adjust household occupancy requirements** related to family status.

LACK OF A COHESIVE STRATEGY

Develop a comprehensive and collaborative strategy for addressing housing needs and prioritizing resources.

Key Policy Interventions:

- ▶ Identify **affordability and production targets**, and **adopt budgeting metrics** according to that structure.
- ▶ **Create inter-agency affordability task force** and identify opportunities for **collaboration in decision-making processes**.
- ▶ **Maximize impact of nonprofit sector** by providing additional support for coordination, joint planning, coordinated fundraising, and back office support.

EXISTING RESOURCES ARE INSUFFICIENT

Develop funding sources dedicated specifically to housing.

Key Policy Interventions:

- ▶ Establish **affordable housing trust fund** for capital investment in affordable housing
 - » Capitalize in part with dedicated revenue source(s). Potential enhanced or new resources can include property tax levies/special assessments, MIHU fee-in-lieu, transfer taxes, AirBNB/room share fees, transfer of development rights payouts, hotel/tourism fees, demolition/condo conversion fees, etc.
 - » Provide annually appropriated resources to accommodate increased demand
 - » Structure as revolving fund, to be coordinated/leveraged with other affordable housing sources
 - » Include PSH/special needs requirements
- ▶ Adopt a **robust public land development, community-serving real estate, and facility co-location strategy** (see next Challenge: Infrastructure, for more detail)
- ▶ Explore **social impact bonds to address needs of diverse populations** (See previous Challenge: Specialized needs, for more detail)

APFO LIMITS HOUSING GROWTH

Improve the balance between housing and infrastructure needs, and find creative ways to meet demands for both housing and infrastructure.

Key Policy Interventions:

- ▶ Adopt **APFO reforms**. Options may include:
 - » Loosen limits in areas with existing transportation infrastructure and strong mobility/independent living characteristics
 - » Exempt priority housing types (beyond those already established)
 - » Adjust zoning reforms and regulatory streamlining to accommodate more density in areas below existing limits
 - » Allow for transfers of density/development rights from areas closed to new development
- ▶ Inventory public land assets, benchmark against community/educational facility needs, and adopt a **robust public land development and facility co-location strategy**.
- ▶ Facilitate the **use of community-serving real estate** (land owned by faith-based institutions, community groups, hospitals, colleges/universities, etc.) for affordable housing and/or co-located facilities.

COVID CRISIS BROADENS & WORSENS HOUSING INSECURITY

Ensure that Howard County is well equipped to deal with housing challenges that arise during economic downturns.

Key Policy Interventions:

- ▶ **Study results/impacts of COVID relief measures and adopt standing protocols** for responding to future disasters.
- ▶ Expand **resources for tenant and homeowner legal assistance**.
- ▶ Create a **permanent rental assistance program**.

OPEN DISCUSSION



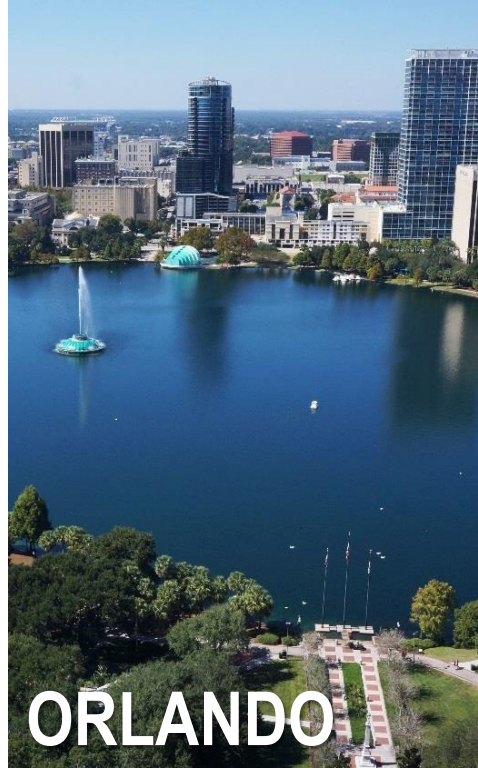
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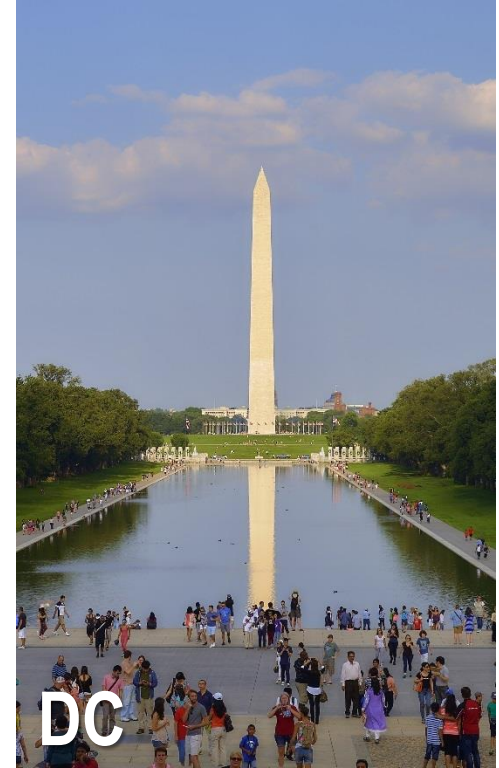
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