



**Howard County Housing Opportunities Master Plan
Task Force Led Discussion #4
October 29, 2020
3:00 – 5:00 PM**

Task Force Members:

Bill McCormack, Jr.
Brent Loveless
Dr. Caroline Harper
Jennifer Broderick
Joan Driessen
Kevin Kelehan
Leonardo McClarty
Linda Wengel
Mavis Ellis
Mike Mitchell
Pat Sylvester
Paul Casey
Paula Seabright
Steve Breeden
Victoria Hathaway

Ex-Officio Members:

Carl DeLorenzo
Jeff Bronow
Jenna Crawley
Peter Engel

Guests:

Amy Gowan
Grace Kubofcik
Jackie Eng
Jackie Scott
Jessica Bellah
Kristin Russell
Lisa Soto
Quanita Kareem
Tracy Deik
Will Duggan

The meeting began at 3:03 PM.

Bill McCormack welcomed Task Force members and guests to the meeting and reviewed the agenda.

Finance

- Task Force members discussed types of market-rate & below-market project financing.
- Sources of construction funding include conventional loans, private funding & grants/ government funding.
- Ways to reduce construction/land costs include adding additional density, reducing developer fees and/or offering building incentives like tax abatements/ reduced property taxes.



- Brent Loveless noted that reinforcing the commercial base could provide more resources to accommodate the housing base.
- Kevin Kelehan suggested that the recommendations/studies of prior County Administrations be reviewed.

Financing & Incentives

- Members discussed monetary & non-monetary incentives and the need for the County to create and enact changes.
- The permit/development plan process should be streamlined to reduce cost and make it more effective. DPZ can create an expert panel of engineers to accomplish this.
- The option to apply for payment in lieu of taxes (PILOT) was discussed.
- The County could provide incentives like guaranties, gap financing, subordinate mortgages, or offer automatic PILOTs.
- The County needs to create an affordable housing trust fund, which could be funded by imposing an add-on to property tax.
- Investors may not be comfortable with investing in mixed-income/ mixed-use projects, so financing can be difficult.
- The public process can become an impediment to creating affordable housing due to opposition.

Existing Housing Stock

- Members discussed monetary & non-monetary government resources that are available to homeowners to maintain/enhance their homes.
- Paula Seabright raised a question as to whether commercial property could be converted to housing.
- Quanita Kareem, *HC Housing Department*, noted that both the State and County offer resources like the Housing Repair Loan Program, which helps eligible homeowners make necessary repairs to their homes.
- Paul Casey suggested that the County offer homeowners a list of preapproved, qualified contractors to make it easier for residents to repair/restore their homes and/or create accessory dwelling units.
- Paula Seabright suggested partnering with home improvement stores to provide reduced cost materials/assistance to homeowners.
- Peter Engel noted that Hopkins offers home modification programs that allow seniors to stay safely in their homes. Partnering with hospitals/medical providers could be another option.
- Jenna Crawley, *Office of Aging & Independence*, informed members of the Community Living Program, which focuses on home modifications to promote independence & safety for older adults.



- Bill McCormack noted the importance of covenants/county regulations to help homeowners take responsibility for maintaining their homes. He suggested that a public nuisance ordinance could be recommended to help enhance the property tax revenue.

Vouchers

- Peter Engel explained the different types of housing vouchers: project-based, tenant-based, mainstream, and Baltimore Regional Housing Partnerships vouchers.
- The Housing Commission administers 800-850 vouchers to county residents, not including the 500 vouchers of residents who have moved into the county from other jurisdictions.
- Affordable rental housing tends to be concentrated, which creates a concentration of voucher tenants.
- The Housing Commission received approval from HUD to raise voucher payments based on zip code, which will allow voucher holders to move to other parts of the county.
- Dr. Caroline Harper agreed with the importance of mobility counseling, which will assist and support voucher holders moving to different parts of the county.
- Jennifer Broderick shared that Bridges to Housing Stability offers the Housing Connections Program, which targets households earning between 30-60% AMI and helps create positive relationships between landlords and tenants by offering support/mediation/resources.
- Joan Driessen noted the importance of landlords being aware of mediation/conflict resolution programs that can help them with tenant issues.
- Jackie Eng shared that the County's Coordinated System of Homeless Services administers a Housing Stability Subsidy Program (HSSP) voucher that helps people stabilize in their homes. She noted that the recommendation for more county supported subsidy programs might be an option.

Open Floor Discussion

- Grace Kubofcik noted that there might be an opportunity to redevelop older apartment buildings and land to create affordable housing.
- Paul Casey raised a question about whether Enterprise's redevelopment/refinancing of properties could be used as a model to redevelop older properties to increase the number of mixed-income units available.
- Brent Loveless suggested that additional data points be added to the Howard County multi-layered [map](#) so that it can be used for decision making.
- Quanita Kareem informed Task Force members that the draft recommendations will be posted to the Department's website next week. Virtual open houses will be held on Nov. 10 & 18.

The meeting ended at 5:04 PM