



TASK FORCE WORKGROUPS – 1ST MEETING

Housing Opportunities Master Plan
March 18, 2020

RCLCO
REAL ESTATE ADVISORS

AGENDA

1. INTRODUCTIONS
2. ENGAGEMENT STRATEGY AND INITIAL RESEARCH
3. UPCOMING LEGISLATION
4. PREVIEW – MARKET UNDERSTANDING
5. PREVIEW – INVENTORY OF EXISTING PROGRAMS
6. WORKGROUP GOALS
7. ACTION ITEMS/ASSIGNMENTS
8. PUBLIC COMMENTS

FACILITATING FOR VIRTUAL MEETINGS

1. Roll Call to verify who is participating in the meeting on the phone but not in the virtual meeting
2. Please identify yourself when you speak
3. To reduce background noise, please mute your device during the presentation by clicking “Mute” in button left corner
4. If you join the meeting virtually, please ensure your name appears correctly by clicking the “Participants” button and “Rename” next to your Participant ID
5. If you have a question, you can “Raise hand” in the participant ID box, or send a Chat
6. This meeting is being recorded and this presentation will be posted to the Housing Plan website

Meeting Topic: Monica Corley's Zoom Meeting
Host: Monica Corley
Password: 759164
Invitation URL: <https://rclco.zoom.us/j/257827405?pwd=WGtRZWxta2Nua3...>
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Participant ID: 45



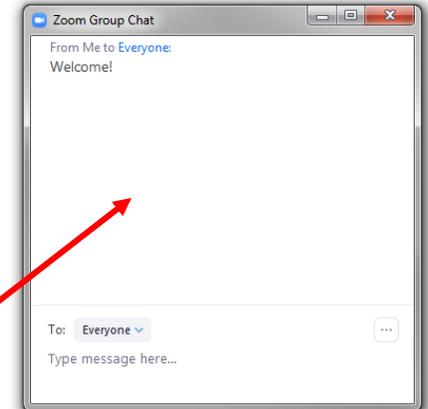
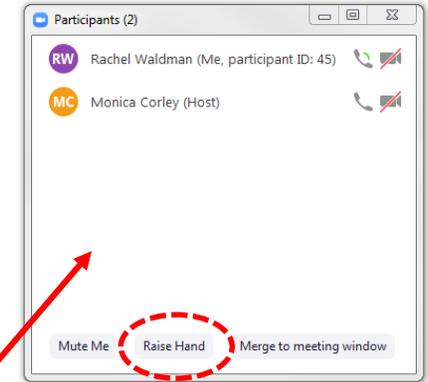
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OVERVIEW OF WORKGROUPS

HOUSING POLICY WORKGROUP

Focused on the following topics:

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.

HOUSING AFFORDABILITY WORKGROUP

Focused on the following topics:

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 WORKGROUP

Focused on the following topics:

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.

SCHEDULES

MEETING SCHEDULE

Meeting	Date	Focus/Topics
Task Force Meeting #1 (complete)	February 4, 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
Workgroup Meetings #1	March 17, 18, & 23, 2020	<ul style="list-style-type: none"> • Review engagement strategy and initial research • Refine project goals specific to the topic • Review inventory and assessment of existing programs • Review and refine issues, opportunities and constraints
Task Force Meeting #2	April 27, 2020	<ul style="list-style-type: none"> • Workgroup Report Outs • Review SWOT Analysis • Prepare for Public Meeting #1
Workgroup Meetings #2	Week of June 1, 2020	<ul style="list-style-type: none"> • Review public feedback • Review and discuss best practices, identify preferred best practices to implement
Task Force Meeting #3	Week of June 29, 2020	<ul style="list-style-type: none"> • Review public feedback • Workgroup Report Outs • Review and refine Workgroup's initial recommendations
Workgroup Meeting #3	Week of July 20, 2020	<ul style="list-style-type: none"> • Review/refine proposed recommendations and strategies
Task Force Meeting #4	Week of August 31, 2020	<ul style="list-style-type: none"> • Workgroup Report Outs • Review/refine recommendations and strategies • Prepare for Public Meeting #2

PUBLIC INVOLVEMENT ACTIVITIES

Activity	Timeframe
Stakeholder Interviews	Ongoing through March 2020
Environmental Justice (EJ) Research and Outreach	Ongoing Throughout
Pop Up Meetings (6-8)	Temporarily Postponed
Public Survey	April – May 2020
Public Meeting #1	May 11, 2020 – 6:00/6:30 – 8:00/8:30 @ North Laurel Community Center
Public Meeting #2	Week of October 5, 2020
Website Updates / Posts	Ongoing Throughout
<p>Task Force Engagement Assistance</p> <p>From Executive Order - AND BE IT FURTHER ORDERED, that the Housing Opportunities Master Plan Task Force... will promote public involvement during the development of the Plan and share information with their community groups and networks.</p>	Ongoing Throughout

PENDING LEGISLATION

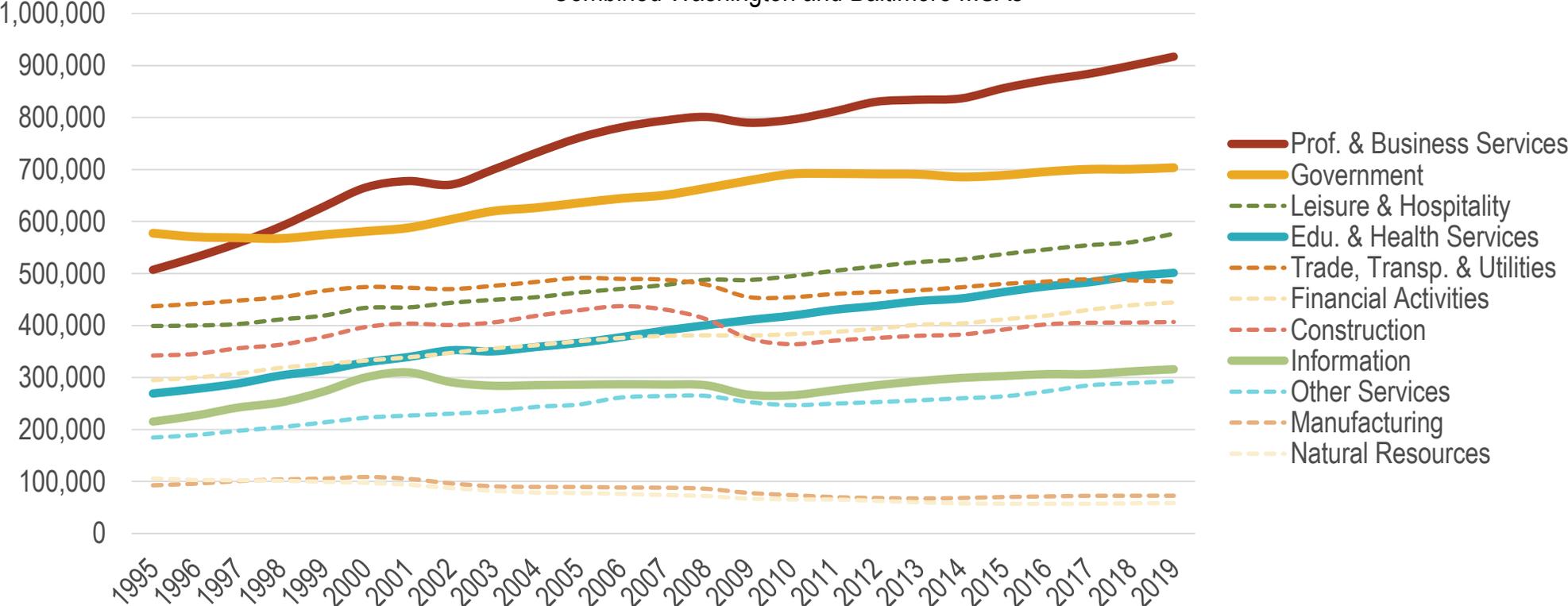
STATUS UPDATE

PREVIEW – MARKET UNDERSTANDING

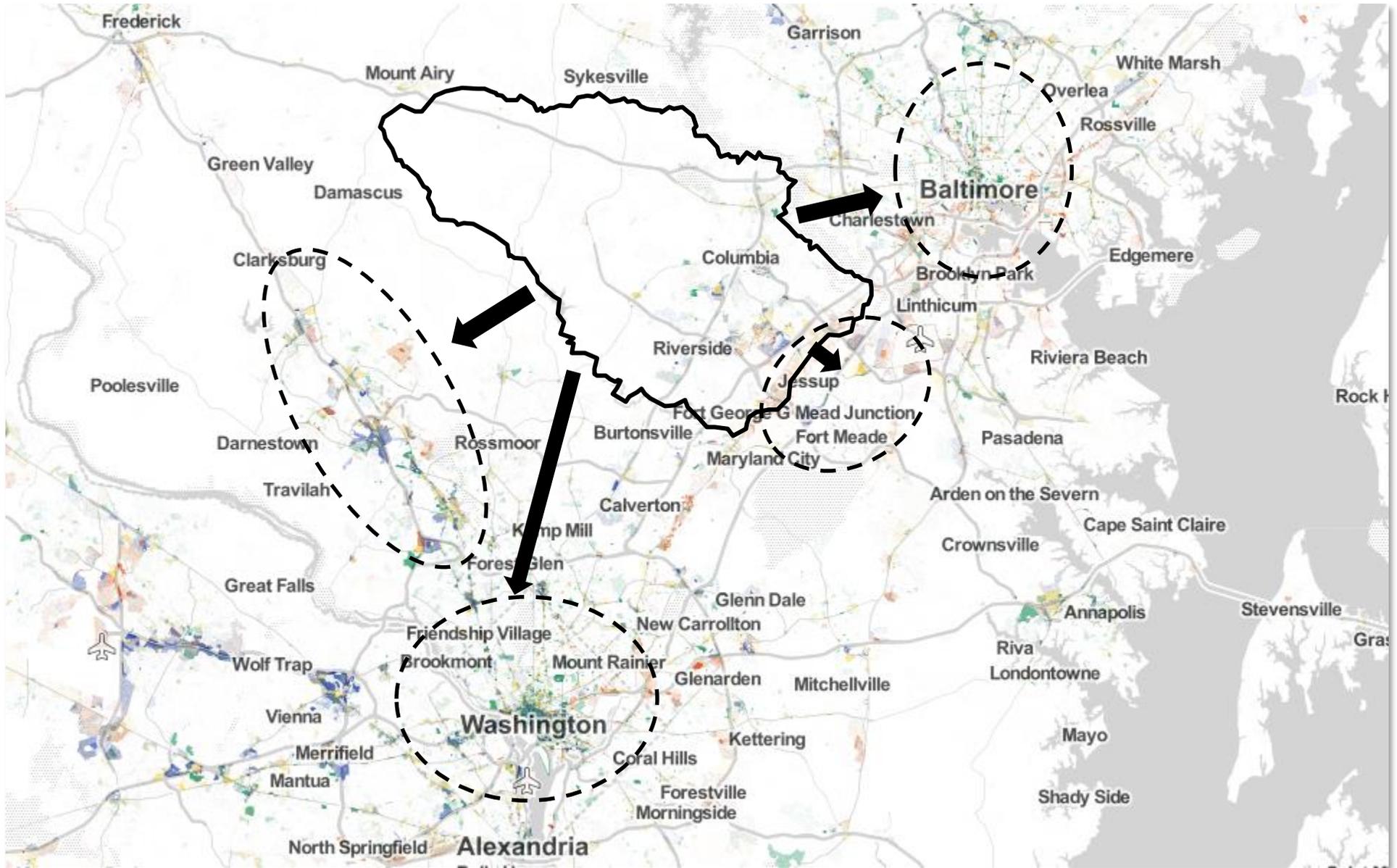
REGIONAL EMPLOYMENT GROWTH

- ▶ Over 500,000 jobs added in the Baltimore-Washington region since 2010
- ▶ Roughly 35% are in the Professional & Business Services and Education & Health Services industries

Historical Employment by Industry, 1995-2018;
Combined Washington and Baltimore MSAs



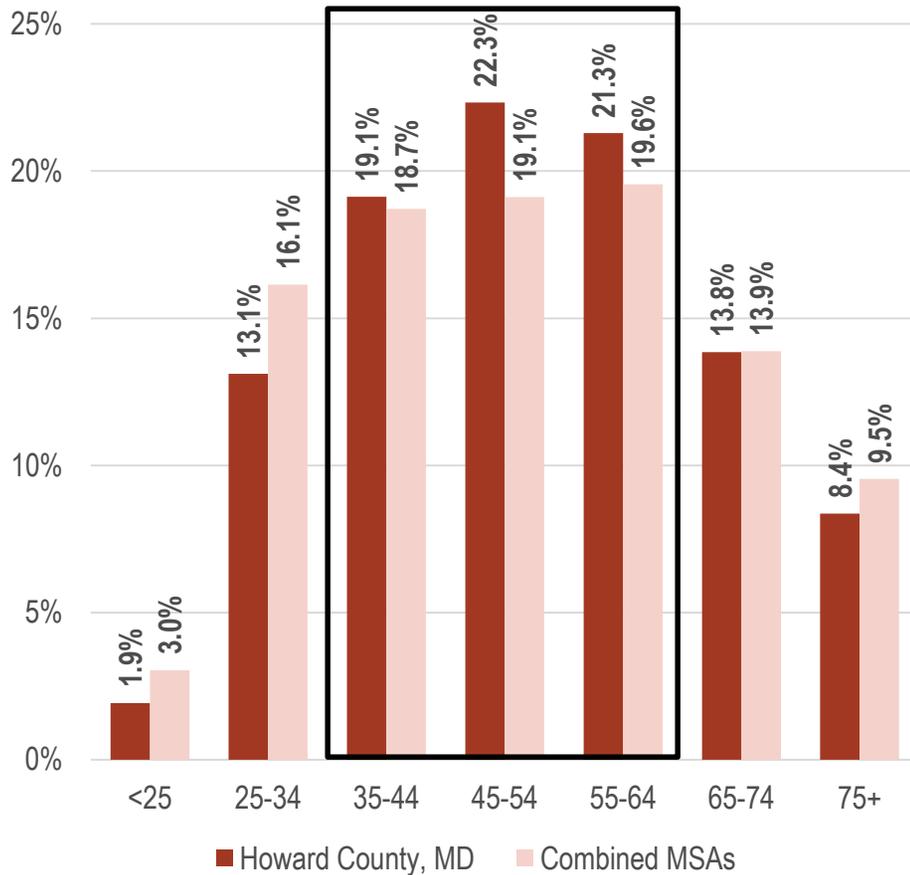
ACCESSIBLE TO MANY JOBS IN THE REGION



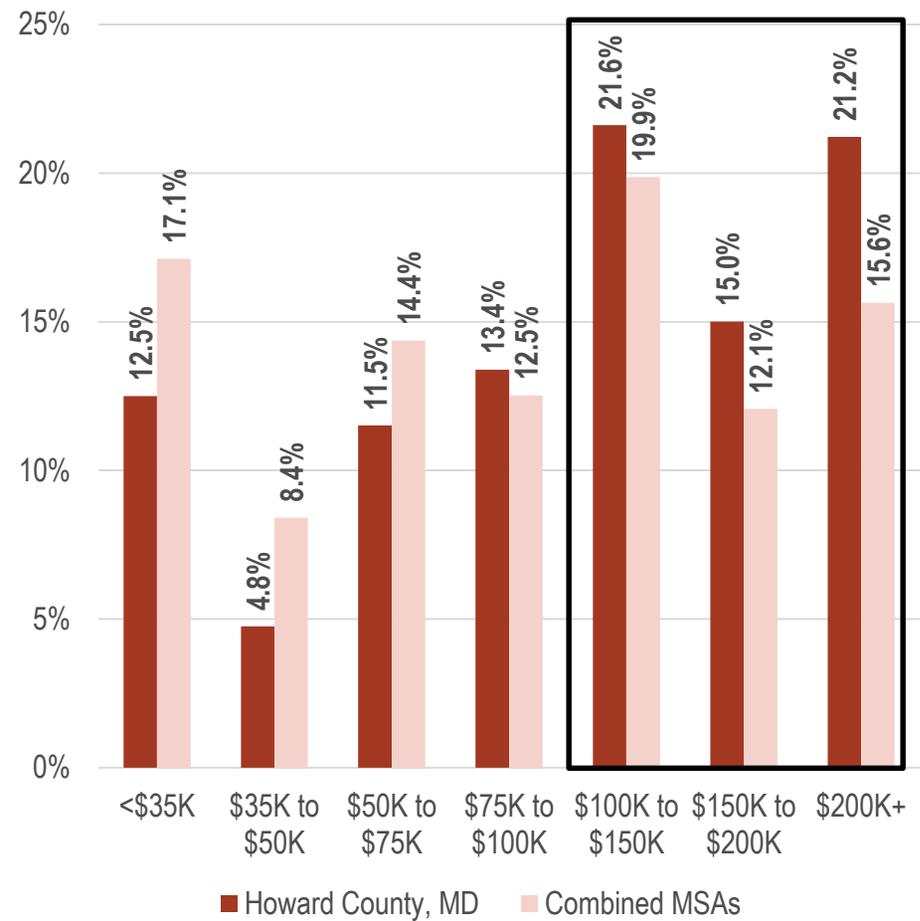
DEMOGRAPHICS

- ▶ Howard County has a higher share of middle-aged and high-income households compared to the combined Baltimore and D.C. Metropolitan Statistical Areas.

Comparison of Age Distribution, 2019;
Howard County, MD and DC-Baltimore Combined MSAs



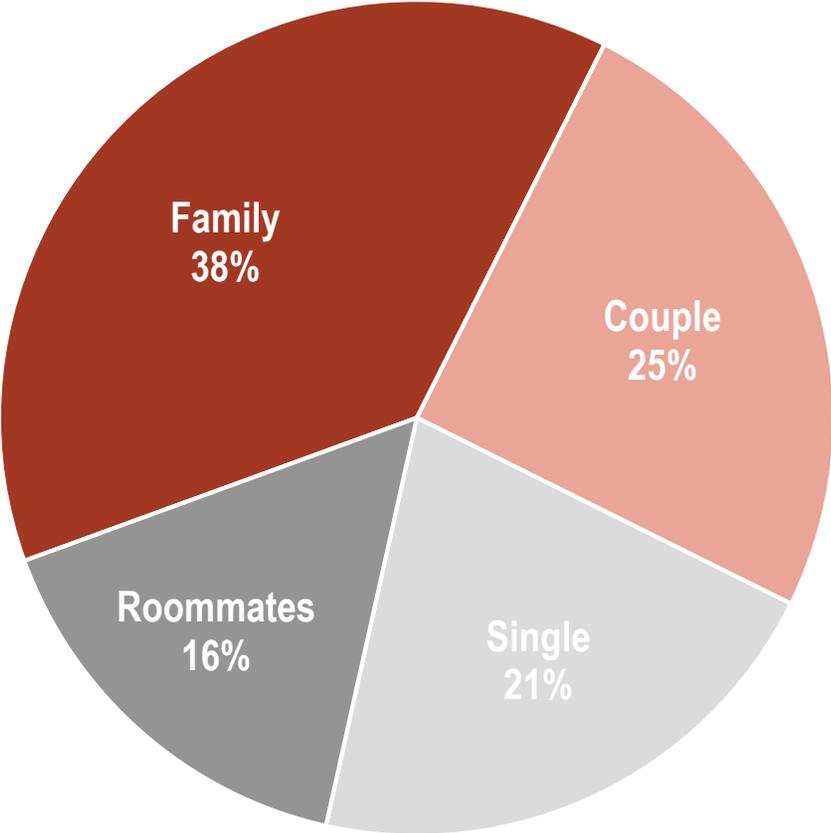
Comparison of Income Distribution, 2019;
Howard County, MD and DC-Baltimore Combined MSAs



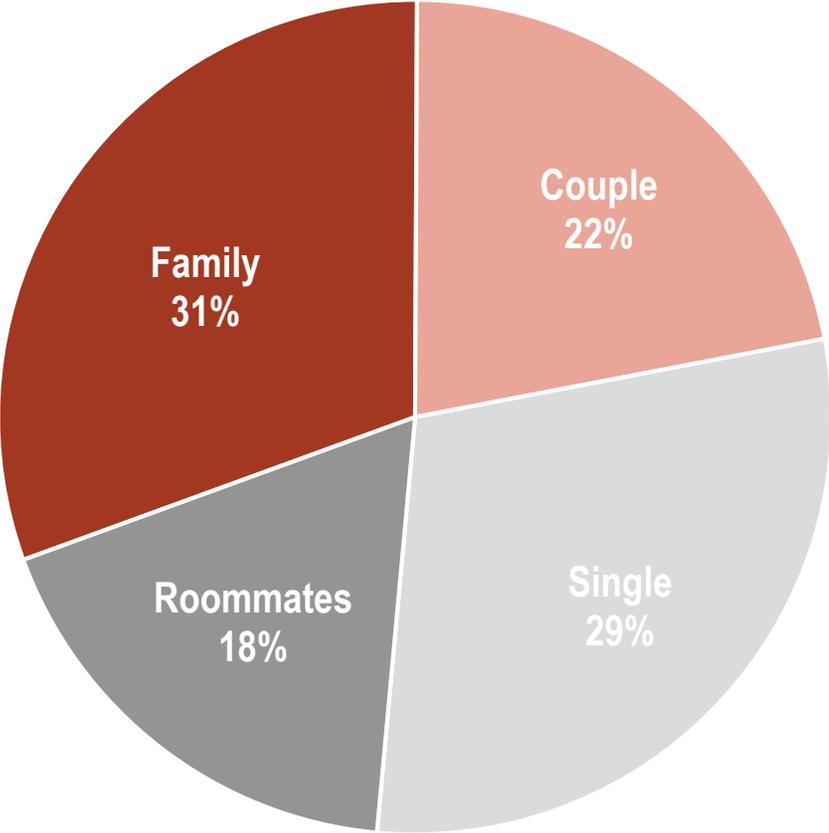
HOUSEHOLD TYPE COMPARISON

► Howard County has more families and couples and less singles and roommates than the Baltimore and D.C. areas combined.

Household Type, 2016-2018;
Howard County, MD



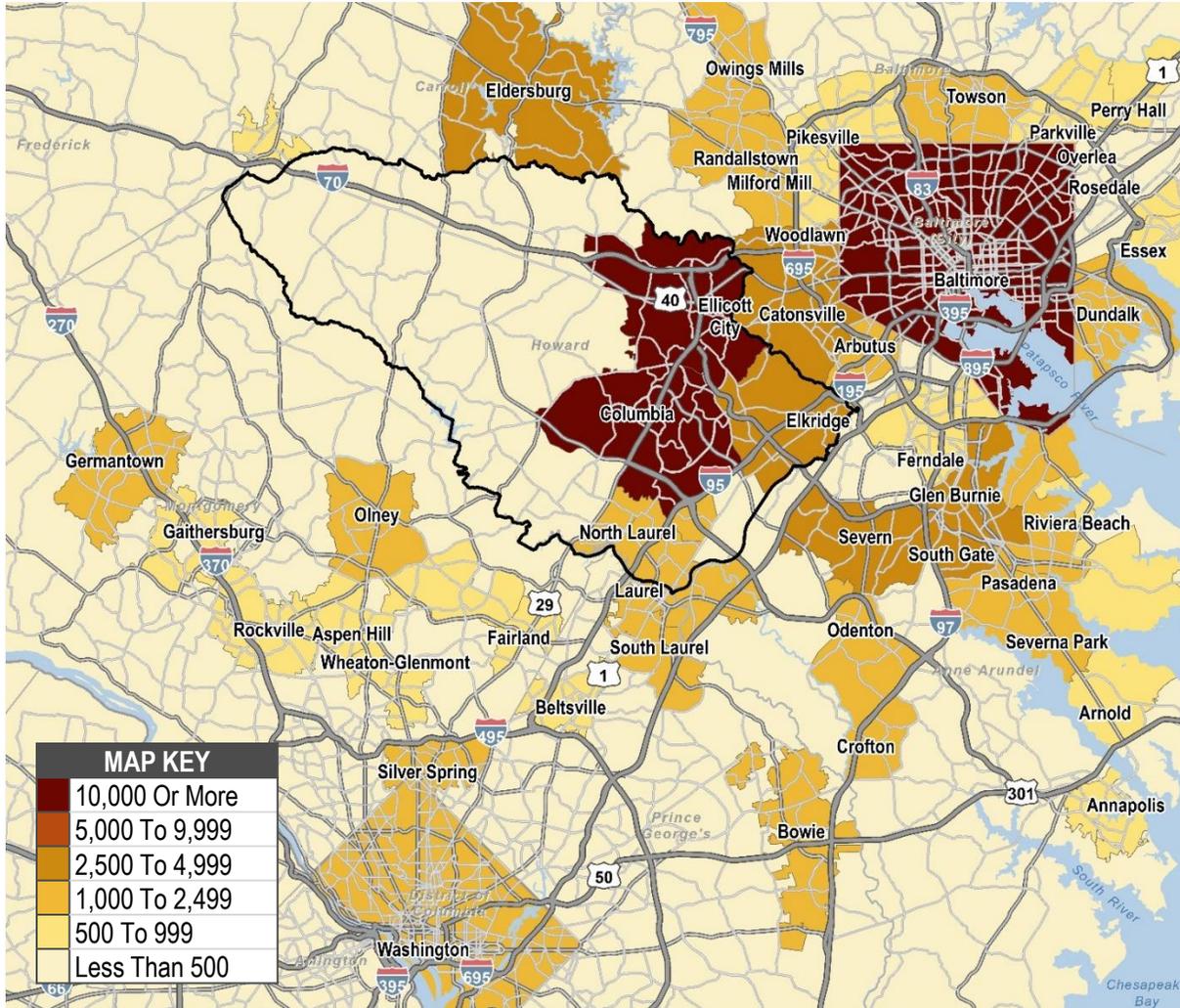
Household Type, 2016-2018;
Combined MSAs



COMMUTE PATTERNS

WHERE DO PEOPLE WHO WORK IN THE COUNTY LIVE?

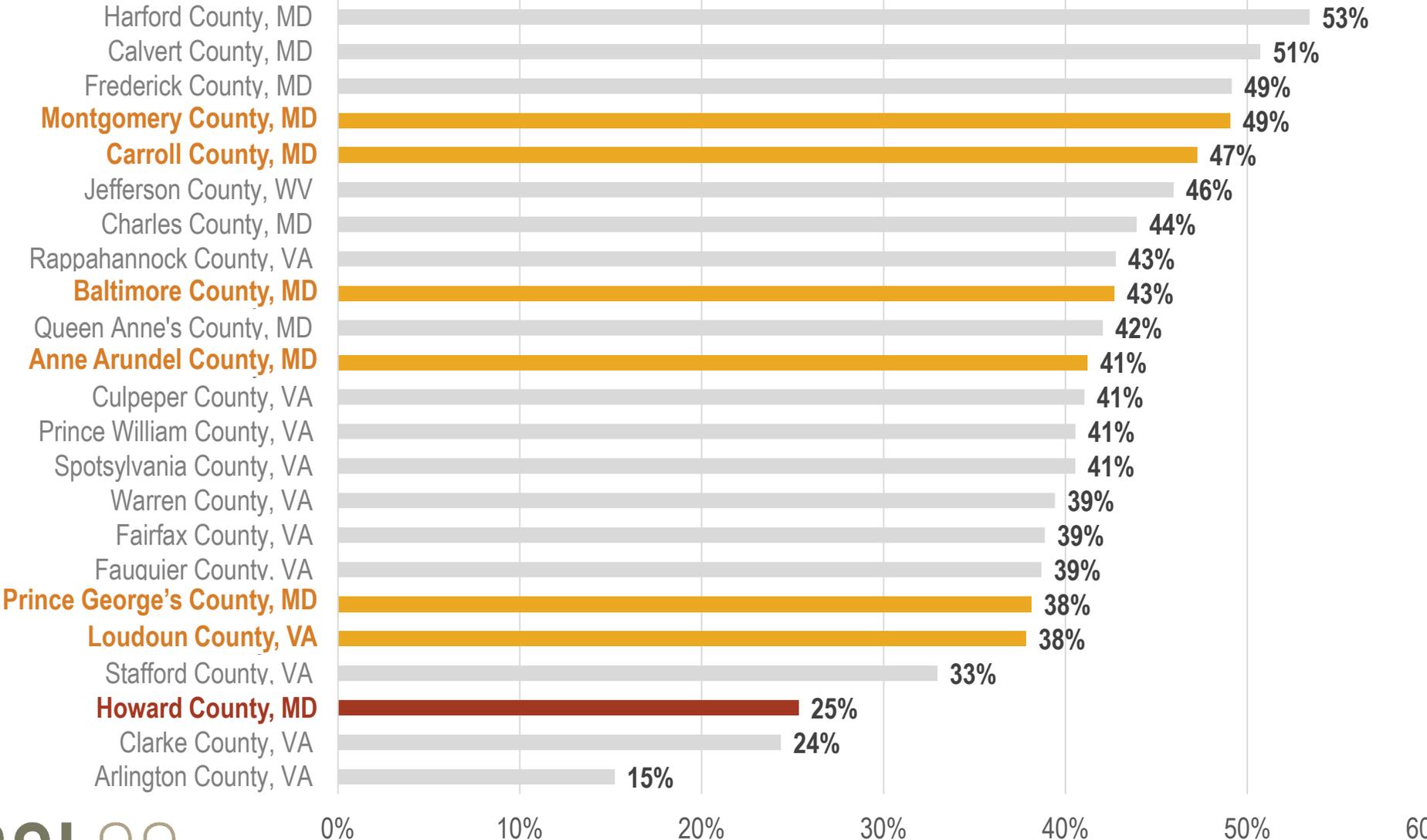
Residences of People Who Work in Howard County, 2017;
Washington-Baltimore Region



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%

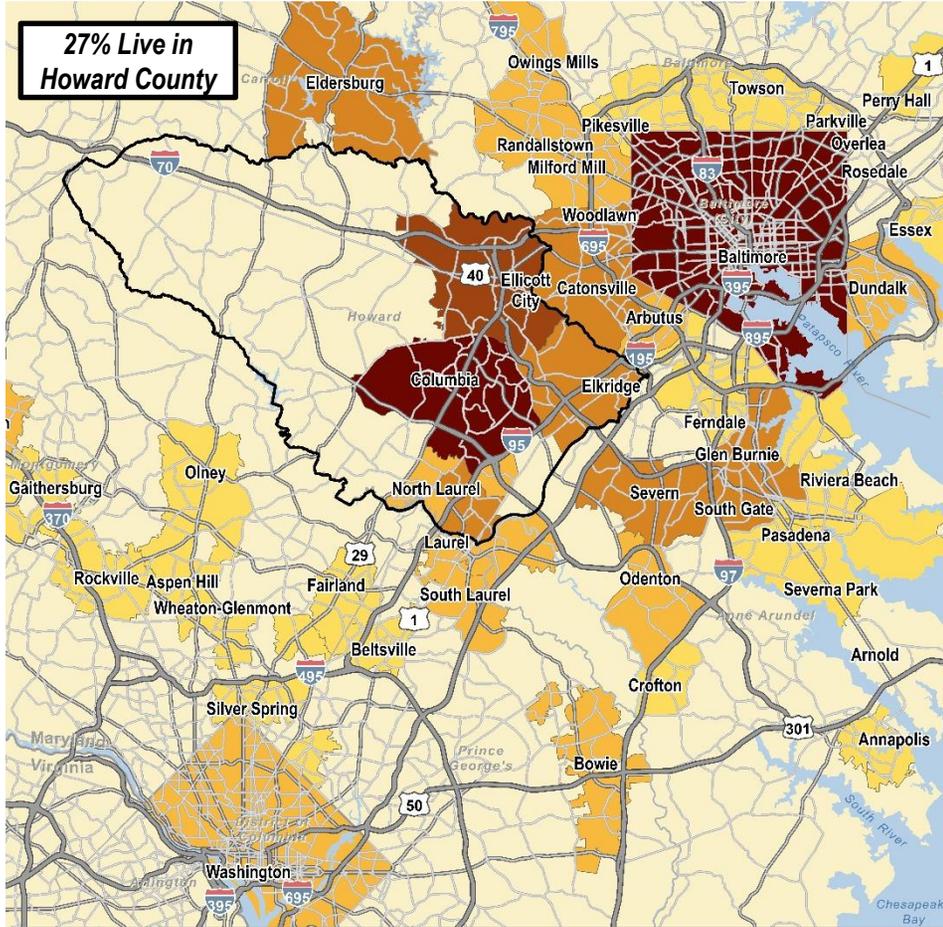
FEWER PEOPLE LIVE & WORK IN HOWARD COUNTY THAN PEER COUNTIES IN THE REGION

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

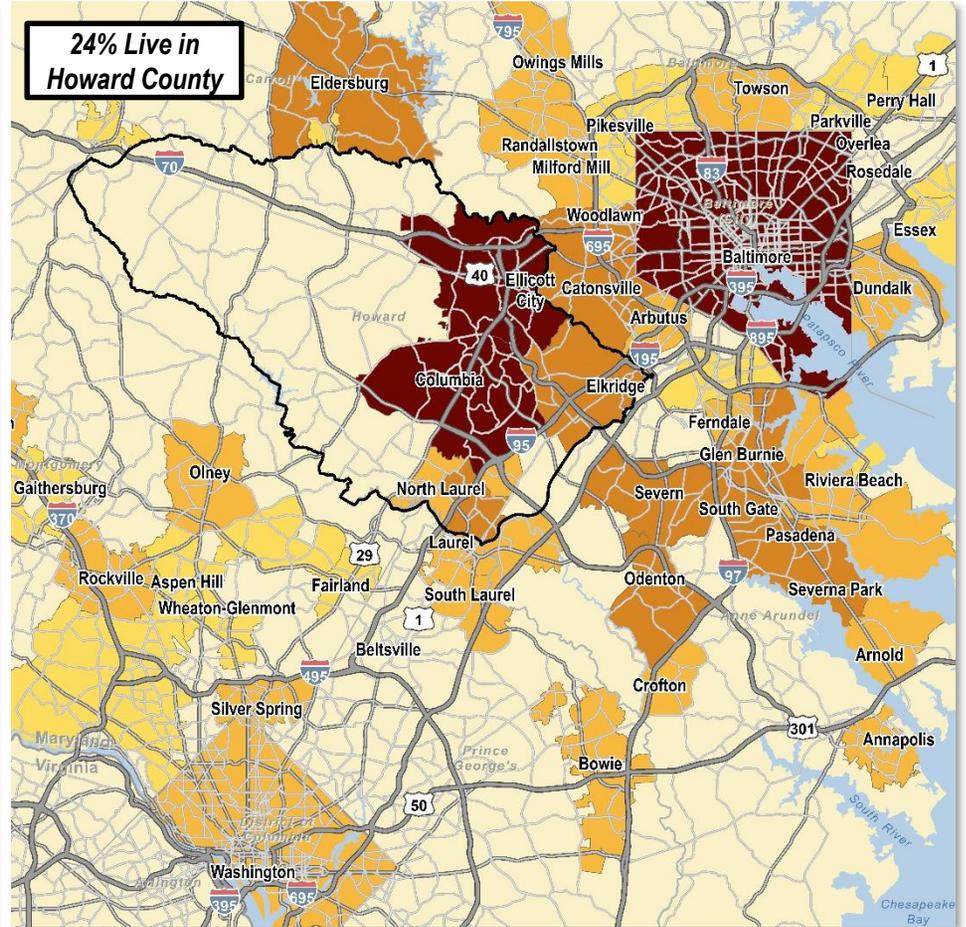


LITTLE VARIANCE BY INCOME

Residences of Low-Wage Employees in Howard County, 2017



Residences of Moderate and High-Wage Employees in Howard County, 2017



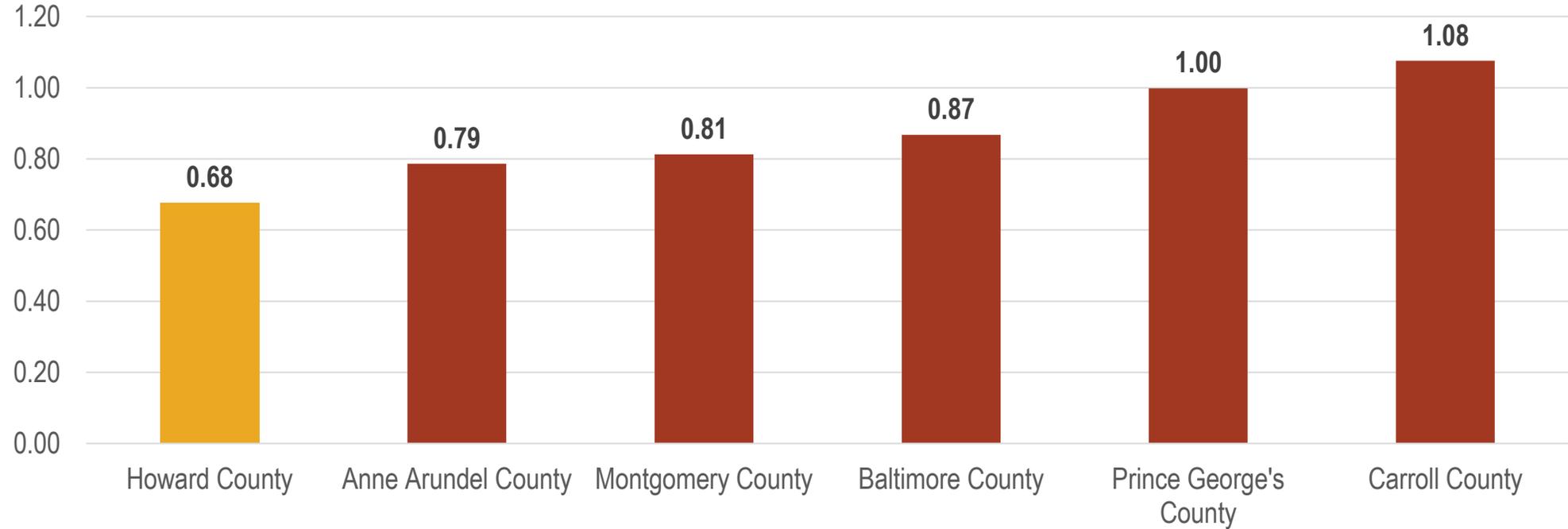
MAP KEY	
5,000 Ore More	500 To 999
2,500 To 4,999	250 To 500
1,000 To 2,499	Less Than 250

Note: "Low-Wage" defined as those employees earning less than \$3,333 monthly (about 50% AMI)
 "Moderate and High-Wage" defined as those employees earning more than \$3,333 monthly

HOUSING PRODUCTION IN HOWARD COUNTY

- ▶ Howard County has more jobs than households, likely contributing to its housing constraints
 - » Household-to-jobs ratio of 0.68, compared to 0.79 in Anne Arundel County, 0.81 in Montgomery County, 0.87 in Baltimore County, 1.00 in Prince George’s County, and 1.08 in Carroll County

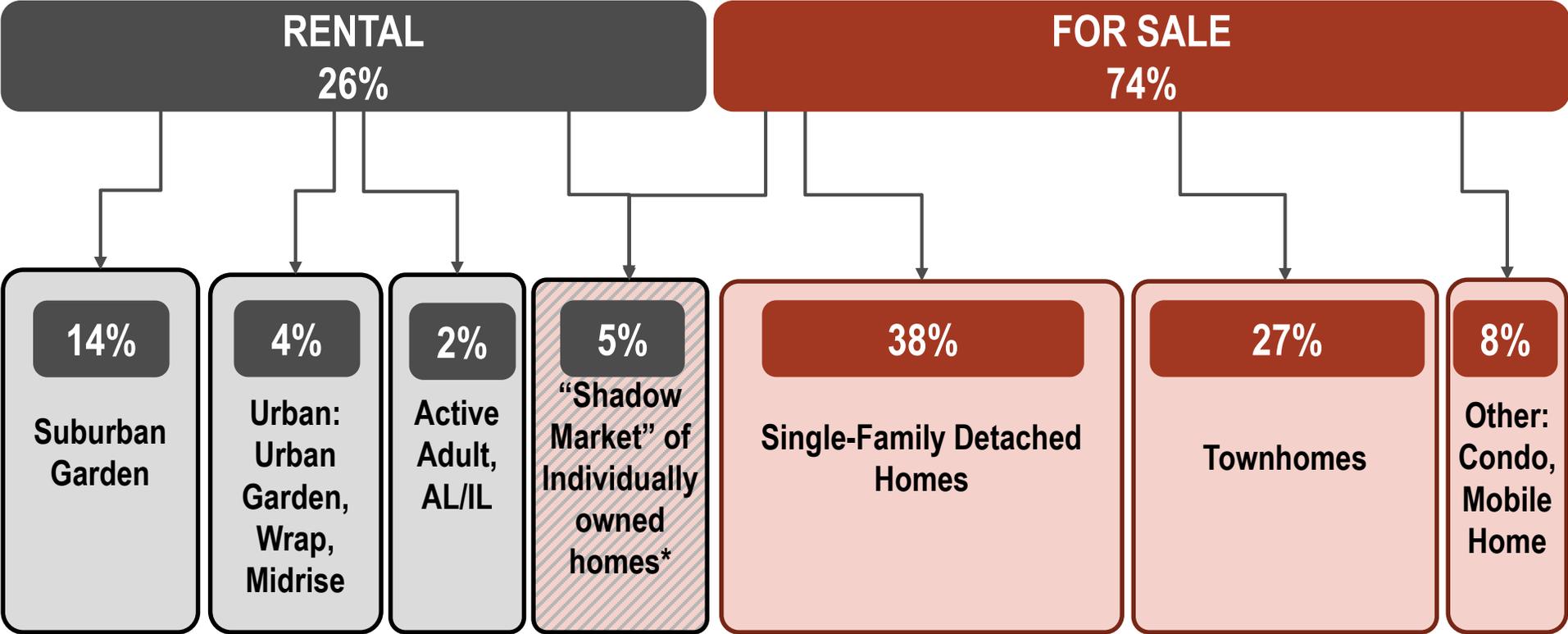
Ratio of Households to Jobs, 2019;
Howard County and Other Nearby Counties



Jobs	176,000	275,000	473,000	376,000	318,000	57,000
House-holds	119,000	216,000	385,000	326,000	317,000	62,000

EXISTING HOUSING INVENTORY

Rental and For-Sale Inventory Howard County



Suburban Garden



Urban (Midrise)



Assisted Living ("AL")



SFD



Townhomes



Condominium

*"Shadow market" refers to single family homes and townhomes that are rented

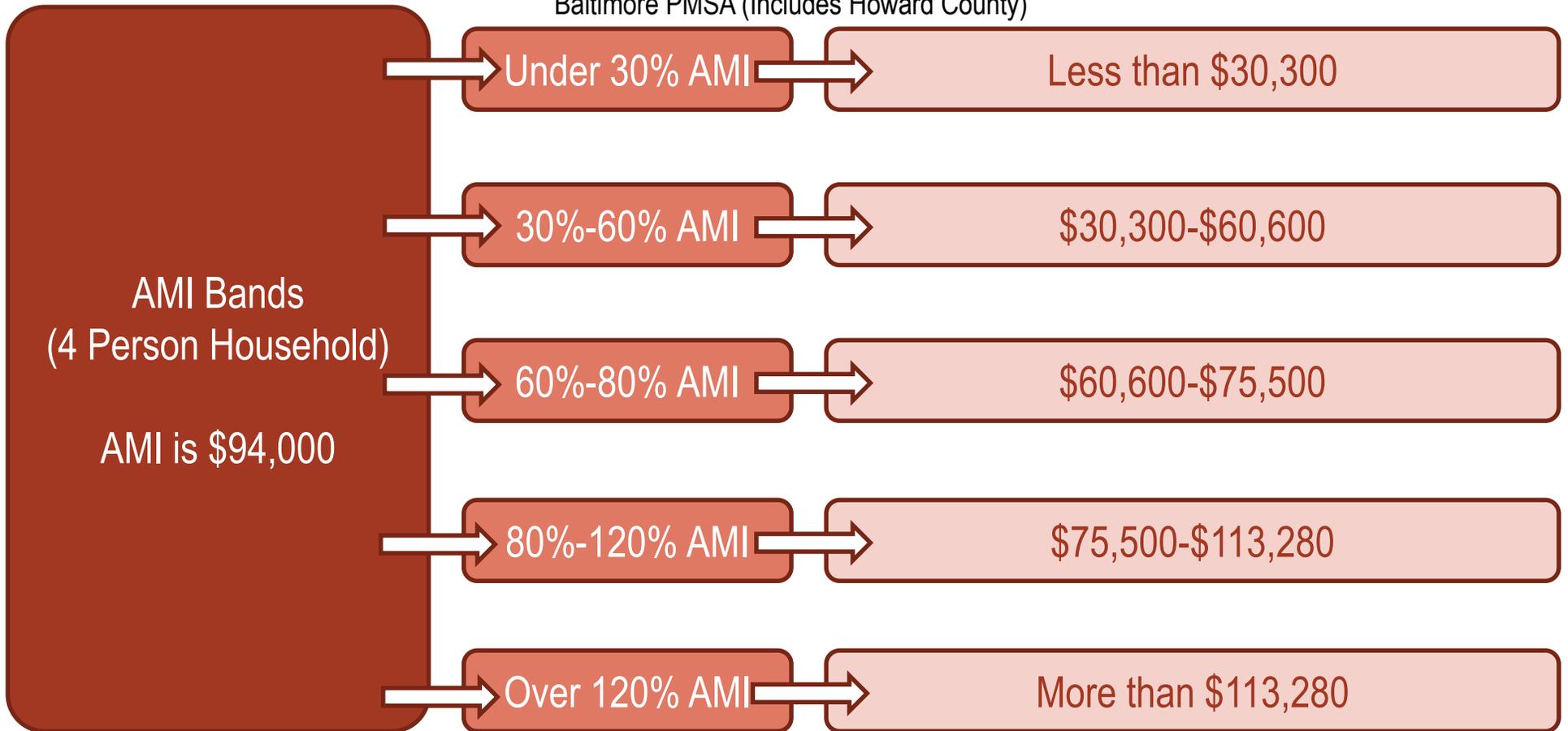
Image Source: Google Images

Source: 2018 Howard County Rental Survey; Howard County Office on Aging and Independence; Maryland Department of Assessments and Taxation; CoStar; PUMS; RCLCO

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 level

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



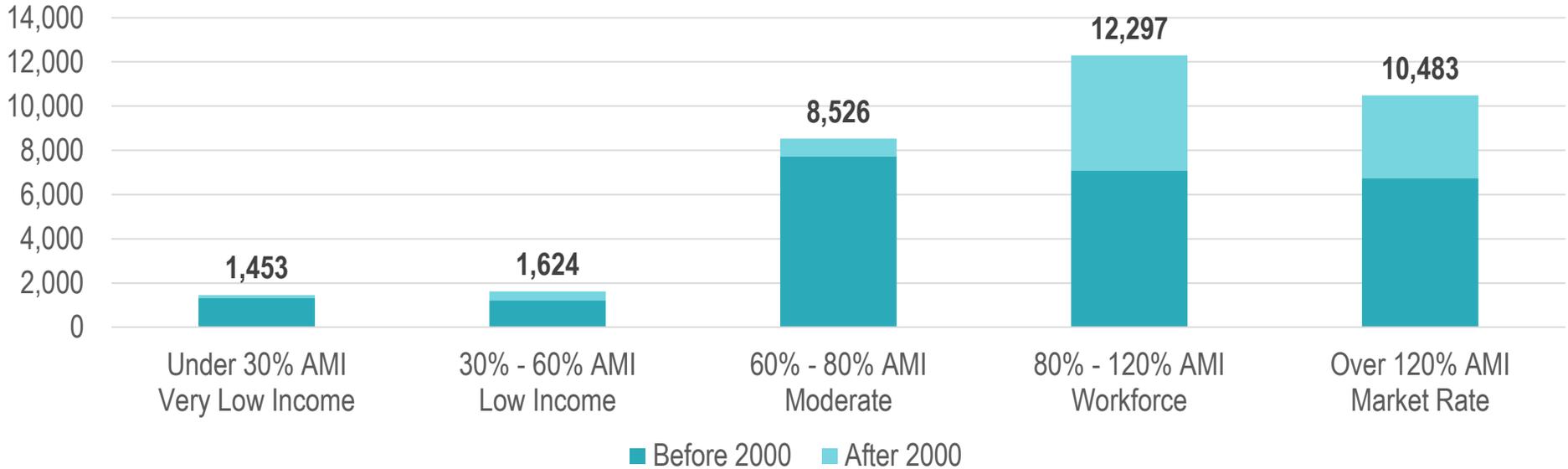
AMI TABLE FOR HOWARD COUNTY

	AMI	Under 30% AMI	30%-60% AMI	60%-80% AMI	80%-120% AMI	Over 120% AMI
1-Person Household	\$66K	Under \$21K	\$21K-\$35K	\$35K-\$53K	\$53K-\$79K	Over \$79K
2-Person Household	\$76K	Under \$24K	\$24K-\$49K	\$49K-\$60K	\$60K-\$91K	Over \$91K
3-Person Household	\$85K	Under \$27K	\$27K-\$55K	\$55K-\$67K	\$67K-\$102K	Over \$102K
4-Person Household	\$94K	Under \$30K	\$30K-\$61K	\$61K-\$76K	\$76K-\$113K	Over \$113K
5-Person+ Household	\$102K	Under \$33K	\$33K-\$66K	\$66K-\$82K	\$82K-\$122K	Over \$122K

RENTAL AFFORDABILITY

- ▶ Most attainable rental stock for Low Income and Moderate Income households is older, with newer properties targeting households with higher incomes.

Current Rental Units Available by AMI Band and Year Built;
Howard County, MD



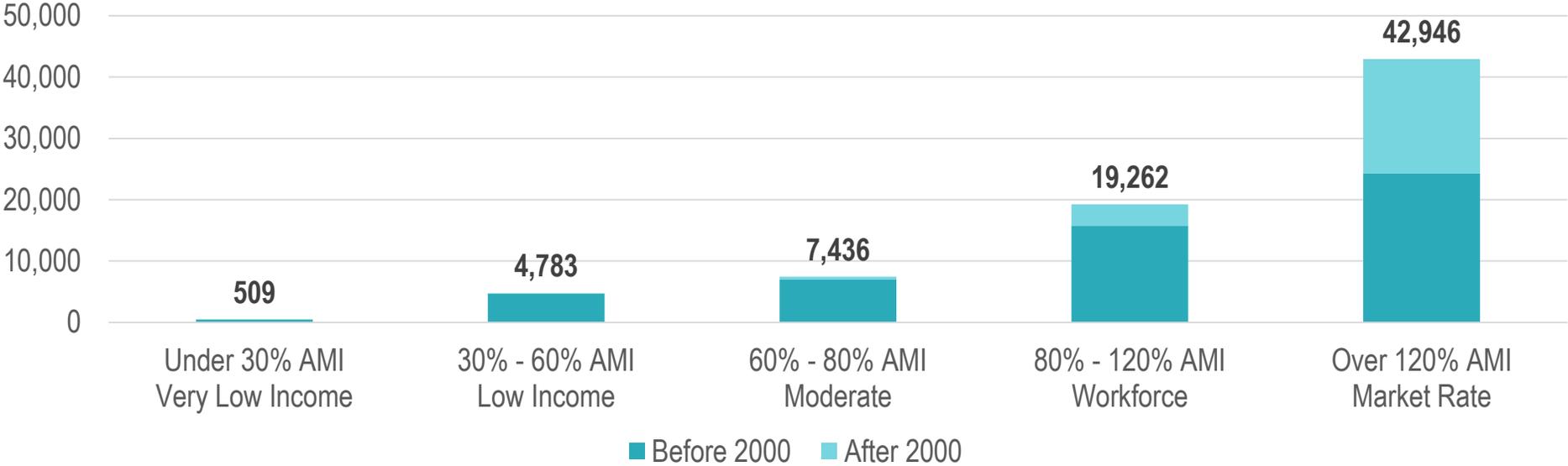
	Studio	1BR	2BR	3BR	4BR	5BR	6BR	Total	%
RENTAL UNITS BUILT BEFORE 2000									
Under 30% AMI		311	738	205	72			1,326	6%
30% - 60% AMI	106	101	665	160	193			1,224	5%
60% - 80% AMI		2,921	4,174	548	48	33		7,725	32%
80% - 120% AMI	14	2,850	2,432	1,034	730	35		7,094	29%
Over 120% AMI		59	2,472	3,312	768	73	49	6,733	28%
TOTAL	120	6,242	10,481	5,260	1,812	141	49	24,102	100%

	Studio	1BR	2BR	3BR	4BR	5BR	6BR	Total	%
RENTAL UNITS BUILT AFTER 2000									
Under 30% AMI		61	21	12		34		127	1%
30% - 60% AMI		71	229	100				400	4%
60% - 80% AMI		158	604	20	20			802	8%
80% - 120% AMI	49	2,317	1,860	638	266	36	38	5,203	51%
Over 120% AMI		94	1,937	1,202	449	68		3,750	36%
TOTAL	49	2,701	4,650	1,973	735	137	38	10,282	100%

HOMEOWNERSHIP AFFORDABILITY

► Similarly, most attainable for-sale housing for Low Income and Moderate Income households is older, with newer properties targeting households with higher incomes.

For-Sale Units by AMI Band and Year Built;
Howard County, MD



	Condo	Townhome	Single Family	Other	Total	%
FOR-SALE UNITS BUILT BEFORE 2000						
Under 30% AMI	364	92	22	9	486	1%
30% - 60% AMI	2,130	2,174	354	34	4,692	9%
60% - 80% AMI	1,384	4,196	1,361	14	6,955	13%
80% - 120% AMI	1,862	8,236	5,651	28	15,777	30%
Over 120% AMI	273	3,871	20,128	15	24,286	47%
TOTAL	6,013	18,568	27,516	99	52,196	100%

	Condo	Townhome	Single Family	Other	Total	%
FOR-SALE UNITS BUILT AFTER 2000						
Under 30% AMI	18	0	5	0	23	0%
30% - 60% AMI	7	9	74	0	91	0%
60% - 80% AMI	119	201	161	0	481	2%
80% - 120% AMI	1,044	1,826	615	0	3,484	15%
Over 120% AMI	1,171	7,080	10,408	1	18,660	82%
TOTAL	2,358	9,117	11,263	1	22,739	100%

HOWARD COUNTY HOUSEHOLD BASE, COMPARED TO OTHER SURROUNDING COUNTIES

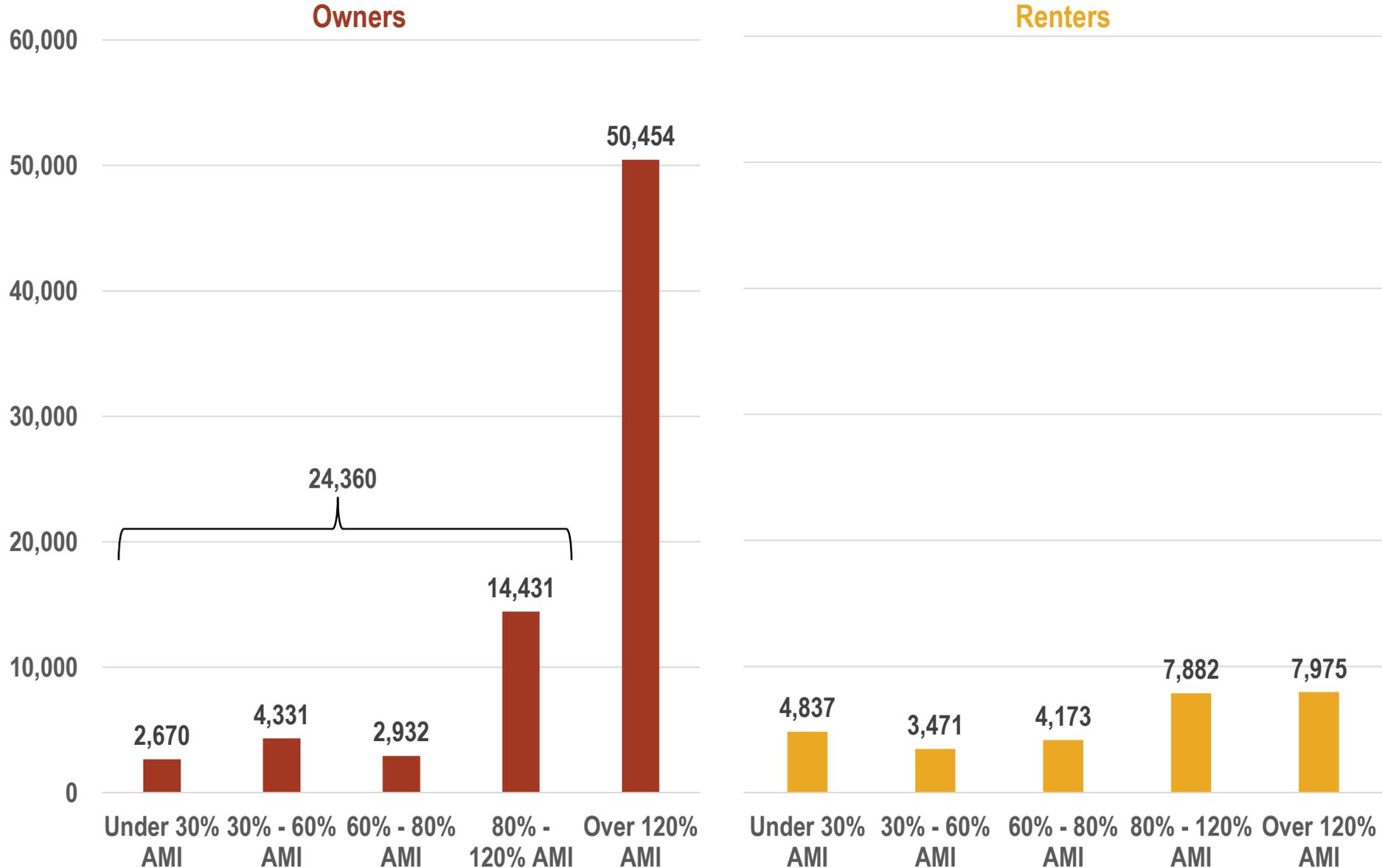
HOWARD COUNTY - SUMMARY OF HOUSEHOLD TYPE AND AMI LEVEL

	VERY LOW INCOME					TOTAL
	VERY LOW INCOME	LOW INCOME	MODERATE	WORKFORCE	MARKET RATE	
	<i>Under 30% AMI</i>	<i>30% - 60% AMI</i>	<i>60% - 80% AMI</i>	<i>80% - 120% AMI</i>	<i>Over 120% AMI</i>	
1-person household	3,277	4,134	2,308	5,171	8,448	23,338
2-person household	2,259	2,693	1,686	6,461	21,185	34,284
3-person household	1,149	1,527	701	3,701	12,001	19,078
4-person household	1,102	941	1,139	3,107	10,848	17,136
5+-person household	619	969	759	1,805	6,092	10,243
TOTAL QUALIFYING HOUSEHOLDS	8,406	10,263	6,593	20,245	58,574	104,080
	8%	10%	6%	19%	56%	

SURROUNDING COUNTIES - SUMMARY OF HOUSEHOLD TYPE AND AMI LEVEL

	VERY LOW INCOME					TOTAL
	VERY LOW INCOME	LOW INCOME	MODERATE	WORKFORCE	MARKET RATE	
	<i>Under 30% AMI</i>	<i>30% - 60% AMI</i>	<i>60% - 80% AMI</i>	<i>80% - 120% AMI</i>	<i>Over 120% AMI</i>	
1-person household	70,948	76,138	34,131	68,732	86,358	336,307
2-person household	28,808	56,942	31,148	75,685	205,457	398,039
3-person household	14,233	29,278	16,106	43,000	111,401	214,017
4-person household	11,585	23,545	13,999	33,712	93,601	176,443
5+-person household	9,874	22,283	10,319	27,961	59,378	129,815
TOTAL QUALIFYING HOUSEHOLDS	135,447	208,186	105,704	249,091	556,195	1,254,622
	11%	17%	8%	20%	44%	

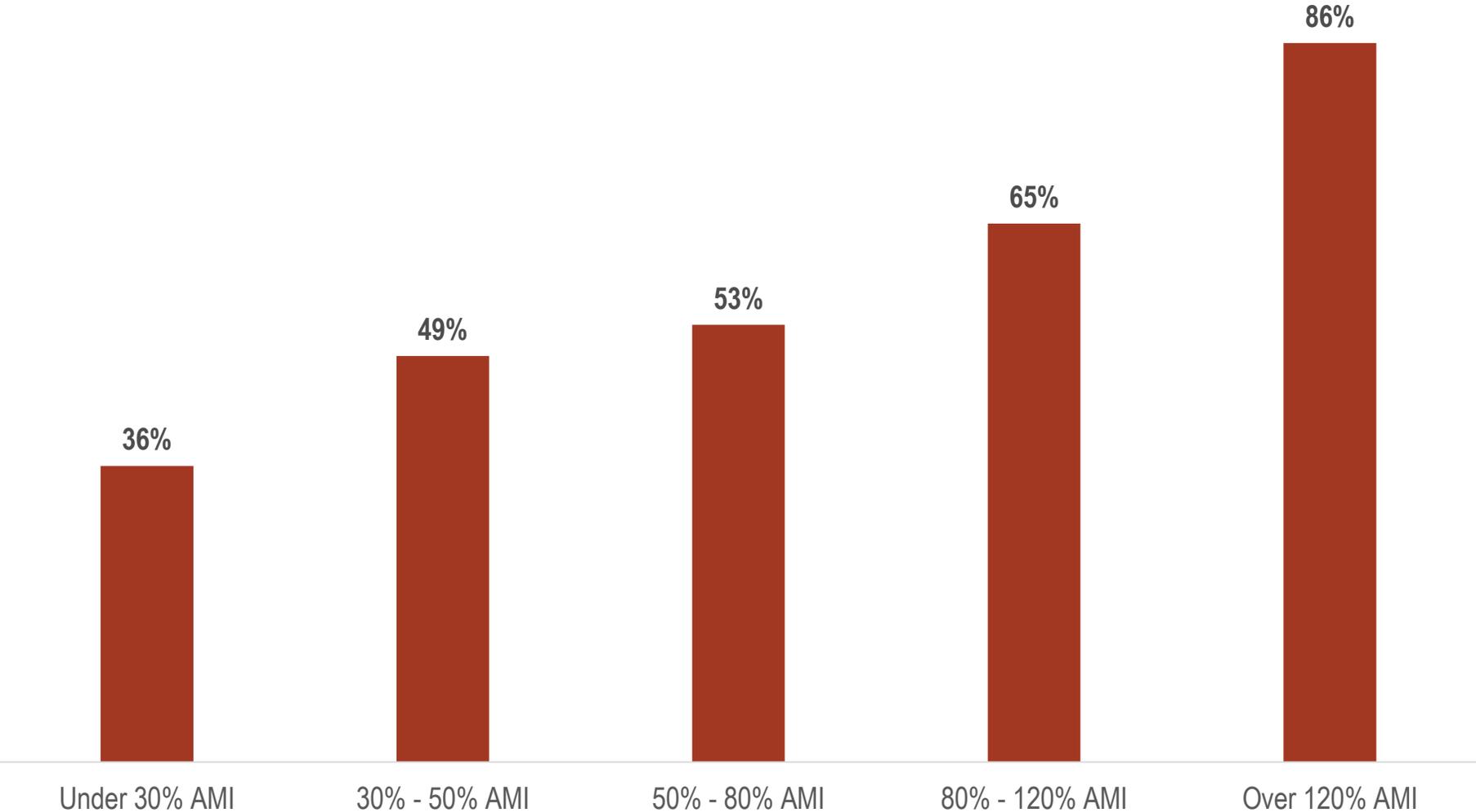
HOWARD COUNTY HHS BY AMI BY TENURE



HOWARD COUNTY HOMEOWNERSHIP RATE

► High homeownership rate in Howard County

» Largely attributable to higher-income households; many low- and moderate-income households continue to rent



WHAT WE'VE LEARNED SO FAR

- ▶ The region is growing as new jobs are created, and these jobs are bringing more workers to the area than the amount of new housing that is being built.
- ▶ The county is more affluent than its neighbors, and has more families and middle-aged households. This dynamic is partially created by its housing supply, coupled with the other factors that make the County a desirable place to live, and then reinforced by limited new supply additions.
- ▶ Far fewer people who are employed in Howard County also live there, compared to nearly every other jurisdiction in the Washington-Baltimore region, and there is little variance by income. Howard County has less housing than it needs across all household types and income bands and is not building enough to keep up with job growth.
- ▶ Most new housing being built by the market is affordable to households above 80% AMI (rental) and above 120% AMI (for-sale).
- ▶ Only approximately 27% of housing (both rental and for sale) is affordable to households making less than 60% AMI, and 92% of this inventory is over 20 years old.
- ▶ As such, compared to surrounding counties, Howard County has less than its fair share of low and moderate income households, particularly low income singles and families.

NEXT STEPS

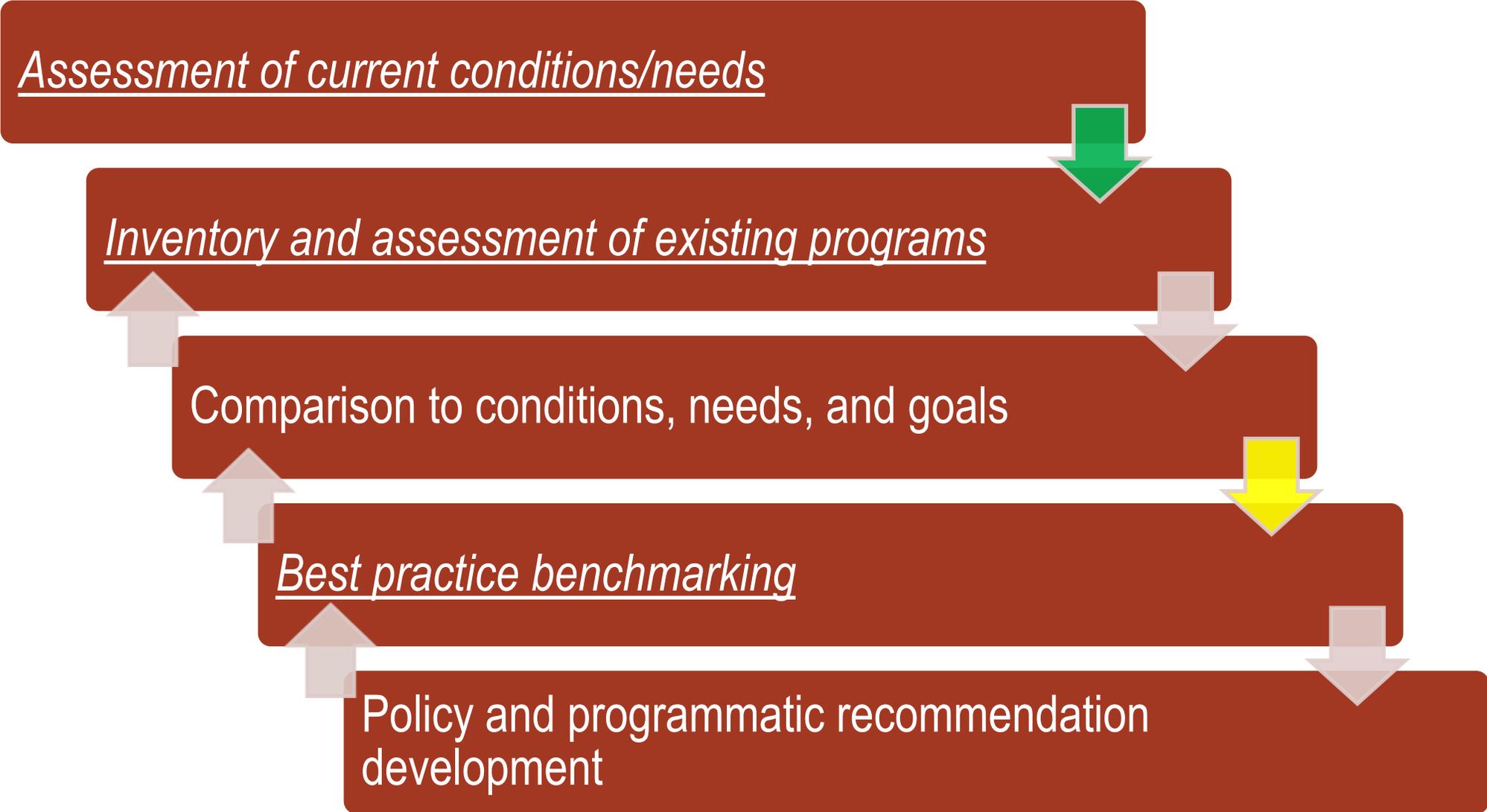
- ▶ Housing burden analysis: what share of incomes are Howard County households spending on housing? What share are housing burdened (paying more than 30%)?
- ▶ Qualitative supply analysis: what is the character of housing supply beyond cost and size?
- ▶ Supply-demand reconciliation: combine supply and demand analysis to understand where the mismatch is most prevalent
- ▶ Distribution by geography: evaluate how these trends vary within the County

PREVIEW – INVENTORY OF EXISTING PROGRAMS

POLICY EVALUATION: APPROACH



POLICY EVALUATION: PROGRESS TO-DATE



INTERVENTION TYPES/CATEGORIES

Land Use & Planning

Using rules that govern new development to encourage specific housing types, price points, etc.

Examples: Zoning modification, inclusionary housing policies, small area plans, overlays

Capital & Subsidy

Loans, grants, or other resources provided for the production (new construction & preservation) of affordable housing.

Examples: Housing trust funds/gap financing; payments in lieu of taxes

Household Supports

Assistance to improve the housing circumstances of individual households.

Examples: Housing Choice Vouchers, downpayment assistance, homeowner rehabilitation loans/grants, property tax deferrals/abatelements

Policy Tools

Rules governing how various stakeholders participate in the housing market

Examples: tenant protection policies, rent stabilization, right-to-purchase/right-of-first-refusal laws

HOWARD COUNTY INVENTORY (*ILLUSTRATIVE PROGRAMS; NON-EXHAUSTIVE*)

PROGRAM	LAND USE & PLANNING	CAPITAL & SUBSIDY	HOUSEHOLD SUPPORTS	POLICY TOOLS
Adequate Public Facilities Ordinance	x			
Moderate Income Housing Unit Program	x			
New Town Development Planning (Columbia)	x			
Reinvest, Renovate, Restore			x	
Live Where You Work Program			x	
Aging in Place Tax Credit			x	
Landlord-Tenant Assistance				x
Section 8 Housing Choice Voucher Administration			x	

WORK GROUP GOAL SETTING

HOUSING OPPORTUNITIES MASTER PLAN DEVELOPMENT PROCESS GOALS

Be inclusive, equitable, open, transparent, and accountable

Assess housing programs/policies in all departments/agencies of Howard County Government to improve efficiency and effectiveness

Provide metrics/timelines to measure progress toward achieving goals

Identify ways to create and preserve housing opportunities for residents of all income levels

GOALS FROM THE EXECUTIVE ORDER

- 1) Complete a comprehensive inventory of housing programs and policies in all departments and agencies of local government, as well as those of community and human service organizations outside of local government.
- 2) Identify potential long-term, sustainable and consistent public and/or private financial strategies and sources of revenue to help build and preserve affordable housing opportunities.
- 3) Identify opportunities to more effectively utilize the County's existing inclusionary zoning program, Moderate Income Housing Unit program (MIHU), to develop affordable rental and home ownership opportunities, especially in areas of the county where these opportunities are in critically low supply.
- 4) Identify best practices used in jurisdictions economically and demographically like Howard County that could be implemented to help preserve existing affordable rental housing stock in the County.
- 5) Considering tax abatement and incentives to foster affordable housing creation by the Howard County Housing Commission (HCHC), the County's housing authority, and private developers.

GOALS FROM THE EXECUTIVE ORDER

- 6) Identify potential long-term, sustainable and consistent public and/or private financial strategies and sources of revenue to help build and preserve affordable housing opportunities.
- 7) Identify regulatory, legal, and other potential barriers that are restricting greater collaboration between HCHC and DHCD.
- 8) Identifying how the County's zoning can be changed to ensure all areas of the County include affordable rental housing and ownership opportunities.
- 9) Identify programs that can be implemented to incentivize private developers to partner with the County to create mechanisms that ensure the ongoing ability to develop affordable housing.
- 10) Recommend potential changes to current policies and programs to address the shortage of affordable units for very low/low/moderate income households, including workforce housing.
- 11) Provide guidance to the County as to how it can coordinate the delivery of affordable housing resources and services to efficiently achieve the goals of the Plan.

ACTION ITEMS AND PUBLIC COMMENT
