

Affordable Housing Working Group Recommendations to the APFO Review Committee

March 26, 2025



Overall Scope of Work

As described in HoCo by Design in the Dynamic Neighborhoods and Managing Growth Chapters:

DN-6 Action 4: ...evaluate the feasibility of a targeted incentive program for affordable and accessible housing, including:

- a. **The creation of a definition of affordable and accessible housing, including physical factors such as unit type, size, or physical accessibility design criteria; and/or income factors through tools such as deed restrictions.**
- b. A zoning overlay targeting locations for affordable and accessible housing where there is limited existing supply of affordable and accessible units.
- c. Incentives related to development, such as density bonuses or relief to setback or other development standards.
- d. **Incentives related to the development process, such as the creation of a specific housing allocation pool for affordable and/or accessible units,** exemptions from school requirements in the Adequate Public Facilities Ordinance, allowing affordable housing allocations to roll over from year to year, releasing allocations from their requirement to be either for ownership or rental after three years, or other means of reducing other regulatory barriers.
- e. Incentives related to homeownership opportunities.

MG-1 Action 1 (g): ... **evaluate and recommend goals and criteria for the targeted incentive program for affordable and accessible housing and the Affordable Housing set aside in the APFO Allocations Chart.**

Working Group

Definition of Affordable Housing

- For **local programmatic purposes**, including the **Affordable Housing Column of the APFO Housing Allocation Chart**, the working group **defines affordable housing as** deed-restricted housing that is affordable to:
 - Those making **60-120% of Howard County Median Income for for-sale housing**;
 - Or affordable to those **making 0-60% of Howard County Median Income for rental housing**.
- **Expand opportunities** for more units **to qualify** for local programs **given the County's high median income** (in comparison to the region) and **ensure consistency** with the **County's Moderate Income Housing Unit (MIHU) program**.
- The Working Group's definition of affordable housing is **not meant to conflict with County, State, and Federal policies or programs that have different income qualifications**.

Working Group

Recommendations for the Affordable Housing Column

Year	Downtown Columbia (1)	Activity Centers	Other Character Areas	Rural West	Total	Affordable Housing (for purchase and rental)
2026	335	600	365	100	1,400	340
2027	335	600	365	100	1,400	340
2028	335	600	365	100	1,400	340
2029	335	600	365	100	1,400	340
2030	335	600	365	100	1,400	340
2031	155	600	365	100	1,220	340
2032	155	600	365	100	1,220	340
2033	155	600	365	100	1,220	340
2034	155	600	365	100	1,220	340
2035	154	600	365	100	1,219	340
2036	154	600	365	100	1,219	340
2037	154	600	365	100	1,219	340
2038	154	600	365	100	1,219	340
2039	154	600	365	100	1,219	340
2040	154	600	365	100	1,219	340
Total	3,219	9,000	5,475	1,500	19,194	5,100
Annual Average	215	600	365	100	1,280	340

(1) The allocations for Downtown Columbia align with the phasing chart in the approved and adopted 2010 Downtown Columbia Plan.

Source: Howard County Department of Planning and Zoning, 2023

Affordable Housing (for purchase and rental)
340
340
340
340
340
340
340
340
340
340
340
340
340
340
340
340
5,100
340

- **Housing units granted allocations** from the Affordable Housing column should **meet the definition of "Affordable Housing"** - as provided by the Working Group
- **Projects with other income requirements** could **still qualify**
 - For example, under the **Low-Income Housing Tax Credit (LIHTC)** program:
 - If a project designates 10% of units for families earning 60% or less of Baltimore AMI, those units will still qualify for this column under Howard County’s definition, given the county’s higher median income.

Working Group

Recommendations for the APFO Allocation chart’s Affordable Housing Column

Qualifying Projects

Near Term Recommendations

- Eligibility Threshold:

- Above and beyond existing Zoning Regulation requirements.
- Proposed development project must include at **least 20% affordable housing units**.
- Proposed affordable units must **meet the definition of affordable housing** as defined by the Working Group.

- Approval Authority:

- **Housing and Community Development Board review and approve** applications for **projects that request unit allocations** from the APFO Housing Allocation Chart Affordable Housing column.
 - This would **allow meaningful affordable housing projects** to go through an **administrative review for approval**.

Affordable Housing (for purchase and rental)
340
340
340
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340
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340
340
340
340
5,100
340

Working Group

Recommendations for the APFO Allocation chart's Affordable Housing Column

Near Term Recommendations

Affordable Housing (for purchase and rental)
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5,100
340

Longer Term Recommendations

- Develop a **density bonus option in the Zoning Regulations** for development projects that provide a significant portion of affordable housing units
 - Density Bonuses should be **proportional to the amount of affordable housing units** provided in the proposal.
- The **Housing and Community Development Board** should **have the right to determine whether the density bonus amount requested is appropriate**, relative to the number of affordable housing units proposed, and **review and approve use of allocations from column.**
- Any **zoning requirements for Moderate Income Housing Units (MIHU)** must be satisfied as part of the development proposal.

Working Group

Recommendations for the APFO Allocation chart’s Affordable Housing Column

Longer Term Recommendations

Working Group

Summary of Recommendations

- Affordable housing definition:
 - **60-120%** of **Howard County Median Income** for **for-sale housing**
 - **0-60%** of **Howard County Median Income** for **rental housing**.
 - Definition should be applied to **local affordable housing programs**, including **Affordable Housing Column** of the **APFO Allocation Chart**.
- Projects with a **meaningful amount of affordable housing units** beyond the minimum zoning requirement for MIHUs may apply for **review/approval by the Housing and Community Development Board** to **use allocations from the Affordable Housing Column of the APFO Allocation Chart** for their affordable units
- Approved **projects be exempt from the APFO Schools Test**
- In the longer term, establish a **density bonus incentive** in the Zoning Regulations
 - **Housing and Community Development Board reviews/approves** density bonus that is **proportional to the number of affordable units** proposed beyond the required number of MIHUs