

Affordable Housing Working Group

Findings and Recommendations Report

Working Group Members

County Executive Appointments:

- Ned Howe
- Timothy J. Goetzinger
- Justin Kennell
- Grace Morris
- Jacqueline West-Spencer

County Council Appointments:

- Cedric Brown
- Tom Evans
- Paul Revelle
- Taneeka Richardson, MPH
- Kathryn Valentine

Non-Voting Members:

- Kelly Cimino
- Peter Engel

Introduction

The County's General Plan, HoCo By Design, identifies housing affordability as one of the most critical challenges currently facing the County and calls for targeted incentives to support the creation of affordable and accessible housing. Policy Statement DN-6, Action 4, and Policy Statement MG-1, Action 1.g. of the County's most recent [General Plan, HoCo By Design](#), calls for the establishment of a working group to evaluate the feasibility of goals and criteria for an affordable housing targeted incentive program and to give recommendations to the Adequate Public Facilities committee regarding the Affordable Housing set aside in the APFO Allocations Chart and other changes to the ordinance that support affordable housing initiatives.

An Affordable Housing Working Group was appointed by the County Executive via [EO-2024-08](#). The Executive Order can be found at the end of this report. The Working Group was tasked with recommending goals and criteria for a targeted incentive program for affordable and accessible housing in the County. The group also provided recommendations regarding the use of affordable housing allocations outlined in the County's [Adequate Public Facilities Ordinance](#) (APFO) [housing unit allocation chart](#).

Scope of Work

The Working Group was tasked with the below Scope of Work based on Policy Statement D-6, Action 4; and Policy Statement MG-1, Action 1.g. of the County's most recent [General Plan, HoCo By Design](#):

1. 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 existing supply of affordable and accessible units is limited.
 - 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.
2. 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.

Meeting Schedule

The working group met five times between July and November of 2024. Meetings covered presentations from county staff on affordable and accessible housing; current county programs; and ongoing county efforts, such as the Adequate Public Facilities Ordinance Review Committee. Working Group members discussed the topics below at each meeting. Recommendations were developed based on the working group's discussion and were approved by working group members via email.

- Kickoff Meeting: July 15, 2024
- Meeting # 1: September 30, 2024 - Data and Findings of Past Planning Efforts
 - Defining what Affordable and Accessible housing means in HoCo
 - Income and Household Size
 - Programs, Housing Typologies, and Physical Features
- Meeting #2: October 21, 2024 – Strategies for Increasing the Production of Affordable Units
 - Strategies for increasing production of affordable units – lessons learned from work of group members
 - Development Incentives and realistic industry solution for utilization of affordable housing set aside
- Meeting #3: November 4, 2024 – Incentivizing Home Ownership Opportunities
 - Incentives related to homeownership opportunities.
 - Goals and criteria for establishing an incentive program in Howard County
- Meeting #4: November 18, 2024 – Review Findings and Recommendations
 - Finalization of APFO recommendations
- Meeting #5: February 24, 2025 – Discuss the definition of affordable housing and recommendations for the Affordable Housing Column of the APFO Allocation Chart
 - Updates to the definition of affordable housing
 - Recommendations for the Affordable Housing Column of the APFO Allocation Chart

Working Group Recommendations

The recommendations below correspond to each element of the Working Group's Scope of Work:

Definition of Affordable and Accessible Housing

1. 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.

The working group agreed that while physical factors may assist in achieving affordability, income factors remain the primary method for defining affordable housing. Additionally, the working group recommends that accessible housing is best defined using existing building codes and criteria to ensure predictability for developers looking to build affordable and accessible housing.

Affordable Housing – There are various definitions for what can be considered affordable housing.

The Housing Opportunities Master Plan defines affordable housing as housing that includes both:

1. Income-restricted housing, or housing restricted to those earning a certain percent of the County's Median Income;
2. or reasonably priced market-rate housing, whereby those earning a certain percent of the County's Median Income are spending 30% or less of their monthly income on housing costs. ¹

Additionally, the state requires jurisdictions with planning and zoning authority to address workforce housing in their housing element of the general plan. The state defines workforce housing as either:

1. For-sale housing that is affordable for those making 60-120% of Area Median Income
2. Or rental housing affordable to those making 50-100% of Area Median Income².

¹ Housing Opportunities Master Plan, 2019. Howard County Department of Housing and Community Development.

² HoCo By Design, 2023. Howard County Department of Planning and Zoning.

However, 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.

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.

Accessible Housing – The working group defines accessible housing as housing that people with disabilities can easily enter and use. Accessible housing has features people may need to live independently, like wider doorways, clear floor space for wheelchairs to move throughout the home, low countertops, assistive technology, and grab bars in bathrooms. Housing can be built or modified for accessibility, which would enhance housing stability, prevent falls, and enable community participation for people with disabilities and older adults.³

Missing Middle Housing – Missing middle housing refers to a range of small- to medium-size home choices that seek to offer different price points for residents living in Howard County. Homes are compatible in scale and character with surrounding neighborhoods or integrated into new or existing activity centers throughout the County as a transition between different land uses or building types. Missing middle homes may be represented by a single, multi-unit building on a single lot, or a cluster of homes oriented around a common green space⁴.

Examples of Missing Middle Housing Typologies - Duplexes, triplexes, quadplexes, courtyard apartments, live/work units, multi-use dwellings, cottage courtyards, accessory dwelling units (ADU), as well as others that could be considered⁵.

Zoning Overlay

1. Evaluate the feasibility of a targeted incentive program for affordable and accessible housing, including:
 - b. A zoning overlay targeting locations for affordable and accessible housing where the existing supply of affordable and accessible units is limited.

Working group members discussed the need for affordable housing throughout the county, but noted that certain areas may have lower land costs than others, and therefore be more suitable to reduce development costs and maximize affordability. However, working group members noted that these areas typically already have naturally occurring affordable housing which should be preserved. Additionally, members noted that locations targeted for affordable housing should avoid concentrating affordable housing in certain locations, or only where it currently exists. Working group members discussed the recommendations below on a possible zoning overlay to encourage affordable and accessible housing in the county:

³Administration for Community Living, 2024. <https://acl.gov/HousingAndServices/Accessible-Housing>

⁴HoCo By Design, 2023. Page #. Howard County Department of Planning and Zoning

⁵HoCo By Design, 2023. Page #. Howard County Department of Planning and Zoning

1. Provide options for affordable housing throughout the county, rather than only providing a zoning overlay with development and process incentives in specific locations.
2. Develop a floating zone whereby increased density and other incentives are provided by-right for projects providing affordable housing, given certain criteria are met in the development proposal.
3. Provide incentives throughout the county, rather than in targeted locations, to avoid concentration of affordable housing.
4. Amend zoning regulations to allow for greater density, or require higher MIHU percentages, while ensuring displacement is mitigated for multifamily housing redevelopment projects. Build a program from past pilot projects developed in the county.
 - a. Assess methods to encourage affordable housing in the New Town (NT) zoning district without displacing the existing naturally occurring affordable housing.
5. Examine the relationship between low-income families in Howard County and their reliance on public transit. Consider whether there is a need to locate affordable housing closer to transit for low-income families when living in a car-dependent area.
6. Develop design guidelines for missing middle homes specific to neighborhood types or locations to set expectations and ensure neighborhood compatibility.

Development Incentives

1. Evaluate the feasibility of a targeted incentive program for affordable and accessible housing, including:
 - c) Incentives related to development, such as density bonuses or relief to setback or other development standards.

The Affordable Housing Working Group noted that Howard County and the region have many examples of development incentive programs to expand the amount of land available for affordable and accessible development; reduce costs associated with development that can cause the cost of housing developed to increase; provide additional sources of funding through programs that encourage affordable and accessible development; and allow an increased number and diversity of housing types to increase the overall supply of housing. The working group discussed the below tools, and noted that while zoning regulations can provide incentives to encourage affordable and accessible housing development; other methods such as alternative funding, partnerships, or other process incentives must be implemented in coordination with zoning incentives for affordable and accessible housing units to become a reality.











1. Reduce the road classification requirement for Age Restricted Adult Housing.
2. Implement strategies such as government land acquisition and disposition.
3. Implement a right of first refusal policy that prioritizes the disposal of county owned land for affordable housing development.
4. Implement density bonuses for MIHU provisions beyond the required amount.
5. Implement programs that provide a sliding scale requirement for housing that meets different AMI brackets, such as 15% of units at 50% AMI rather than 20% of units at 60% AMI.

6. In activity centers, implement full spectrum housing programs to ensure housing is developed for a greater range of AMI brackets, similar to the program implemented in Downtown Columbia.
7. Incentivize nonprofit and/or faith-based developments through the expansion of the Residential – Senior Institutional district, or change faith-based housing from a conditional use to a permitted use in the zoning regulations.
8. Expand the radius for nonprofit and faith-based housing programs near rail stations beyond .75 miles when implementing the Governor’s housing bill package.
9. Combine expansion of development and process incentives; financing; and programs and partnerships with covenant restrictions on AMI to ensure incentives lead to real affordable housing opportunities.
10. Develop revolving bond fund financing, similar to programs in Montgomery County, operated by both the county and nonprofit groups.
11. Adjust transfer taxes and/or recordation fees based on value of property, whereby fees are lower for lower value properties and higher for higher value properties.
12. Update building codes and zoning regulations to require accessibility features in all new affordable housing developments.
13. Encourage more age restricted townhome and condo developments.
14. Change major collector requirement for age restricted and accessible units from APFO requirements.
15. Create a separate percentage requirement for housing for persons with disabilities, in addition to affordable housing.

Process Incentives

1. Evaluate the feasibility of a targeted incentive program for affordable and accessible housing, including:
 - 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.

Working group members acknowledged that many development processes in Howard County are long and complicated, often taking several years and increasing the cost of projects overall. The development review process in Howard County has significantly lengthened in recent years, taking up to 5 years for projects. This is due to factors such as multiple iterations of site planning, APFO challenges, and school waiting bins. The addition of ECP and DAP, while beneficial, has also contributed to the extended timeline. Development process lack predictability. Additional time required for development contributes to higher prices for housing units. The recommendations below from the working group focus on methods to provide clear, predictable, and efficient approval processes for affordable and accessible developments.

1. Reduce the number of iterations required for site planning or streamlining the approval process for certain types of projects.
2. Implement a fast-track development review process for affordable housing projects that meet specific criteria.
3. Adjust the timing of the APFO waiting bins. 
4. Remove ARAH from conditional use requirements (similar to POR zone).
5. Develop a pattern book or design guidelines with pre-approved designs for missing middle housing types that account for more affordable building materials.
6. Exempt smaller unit sizes from the APFO schools test, given the reduced student yield. 
7. Remove the APFO Allocations chart to reduce potential hurdles for development. 
8. Provide expedited and simpler review, in combination with form-based codes, pattern books, and clear guidelines, to smaller and minority owned developers to simplify the development process and encourage greater innovation around affordable housing development.
9. Continue to exempt Accessory Dwelling Units from APFO criteria. Ensure detached Accessory Dwelling Units are also exempt from APFO criteria. 
10. Provide expedited review processes or other incentives for projects that provide more than the required percentage of MIHUs.
11. Allow Environmental Concept Plans and Sketch Plans to be reviewed simultaneously.
12. Streamline the Village Center redevelopment process.
13. Clarify and streamline the development process for the New Town zoning district.
14. Exempt Affordable Housing, Accessible Housing, and Minor Subdivisions from APFO requirements. 
15. Adjust school capacity requirements to state-rated capacities and revert back to the 2018 adequacy standards. 
16. Offer incentives to developers, such as reduced permitting and development fees or no APFO requirements. 
17. Review traffic count changes since the pandemic. If telecommuting and hybrid work practices have reduced traffic counts as compared to prior to the pandemic, explore amending the roads test to match the lower traffic volumes seen given the rise in remote work. 
18. Implement a shot clock, or maximum length of review time by the Department of Planning and Zoning before a developer is allowed to receive approval through a licensed independent reviewer.
19. Establish clear, predictable processes for subsidy and incentive programs.
20. Advocate for increased government funding for affordable housing, including APFO related infrastructure financing programs. 
21. Exempt accessible units from APFO requirements. 

Home Ownership Incentives

1. Evaluate the feasibility of a targeted incentive program for affordable and accessible housing, including:
 - e) Incentives related to homeownership opportunities.

The working group discussed that the recommendations above will benefit affordable and accessible housing opportunities as well. However, the recommendations below focus specifically on affordable and accessible home ownership opportunities:

1. Expand the types of housing allowed throughout the county, including manufactured and modular homes.
2. Allow increased density or diverse housing types in the rural west.
3. Develop tools to encourage smaller affordable home types in the rural west through age restricted adult housing and changes to zoning requirements.
4. Expand the amount and types of development allowed by right (without discretionary review or approvals).
5. Provide government owned land for subsidized affordable housing development, subsidized through both land cost and downpayment assistance.
6. Develop partnerships with non-profit organizations, or the create opportunities for land trusts (Baltimore City model).
7. Lower the AMI requirement or refine income categories to better address the needs of low-income residents.
8. Ensure income brackets used for affordable for-sale housing consider the costs of home maintenance in addition to purchase price.
9. Utilize HUD HOME program deed restrictions as an example for income restricted deed restriction programs.
10. Consider implementing a rent to own program for more accessible low income home ownership opportunities.
11. Engage in community outreach and education programs to raise awareness about the benefits of affordable housing and dispel misconceptions.
12. Explore public-private partnerships.
13. Develop innovative financing mechanisms for home ownership opportunities, similar to the Maryland Mortgage Program.

Affordable Housing Set-Aside

2. 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.

Importantly, the working group proposes that the APFO Review Committee remove the APFO Allocation Chart to remove potential hurdles for development. The working group also proposes that affordable and accessible units be exempt from APFO, similar to Moderate Income Housing and Age Restricted Units. The working group notes that this would provide a greater benefit for affordable housing by removing a potential step and hurdle in the development process for affordable and accessible units.

The Working Group discussed the goals and the potential processes and incentives related to the affordable housing allocation column in the HoCo By Design APFO Housing Allocation Chart.

The APFO Housing Allocation Chart Affordable Housing column should advance the production of affordable units that meet the criteria below:

- **Howard County Median Income (HC MI) Rates:** The County's HC MI rates based on family size will be used as the benchmark for affordability criteria.
- **Rental Units:** Affordable housing is defined as units for families earning less than 60% of Howard County's Median Income (HC MI).
- **Ownership Units:** Affordable housing is defined as units for families earning between 60% and 120% of Howard County's MI.

These criteria will help expand opportunities for qualifying housing units 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. This definition should not create conflicts with other County, State, and Federal policies or programs that may follow different income restrictions, so long as they minimally meet the County's affordable housing definition. For example, under the State of Maryland's 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 would still qualify under Howard County's definition, given the county's higher overall MI. This definition provided by the Working Group serves to guide housing allocations within the context of Howard County's Adequate Public Facilities Ordinance (APFO) Housing Allocation Chart in HoCo By Design.

The Working Group discussed both near term and longer term recommendations for how the Affordable Housing column in the APFO Housing Allocation Chart should be utilized and incentivized:

Near Term Recommendations

- **Approval Authority:** The Working Group recommended the County implement a program/process whereby the Housing and Community Development Board⁶ 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 vs a legislative review.
- **Eligibility Threshold:** To qualify, a development must include at least 20% affordable housing units within the proposed project. Proposed affordable units must meet the definition of affordable housing as defined by the Working Group.
- **Other Qualifying Programs:** Projects may also utilize units from the affordable housing column if they qualify for, or receive funding/financing from one of the below programs:
 - Moderate Income Housing Unit (MIHU), Low Income Housing Unit (LIHU), or Disability Income Housing Unit (DIHU)
 - Low Income Housing Tax Credit (LIHTC) affordable units
 - Development projects that qualify under the Housing Expansion Affordability Act (HEAA)
 - Projects that receive funding from the Housing Opportunities Trust Fund
- **Process Incentive:** Development projects that meet the above requirements should be granted an exemption from the APFO Schools test.
- **Distribution of Housing Allocations:** As outlined in HoCo By Design, the goal of the Housing Allocation column is to increase the production of affordable housing units both for sale and rental by the number listed in the column. Therefore, development projects that qualify for this column should be granted allocations from the affordable housing column for the affordable units and granted allocations from the other geographic-based columns for the market rate or remaining units.


Longer Term Recommendations











- Develop a density bonus option in the Zoning Regulations for development projects that provide a significant portion of affordable housing units and allow the Housing and Community Development Board to review and approve projects.
- Density Bonuses should be proportional to the amount of affordable housing units provided in the proposal.

⁶ The Housing and Community Development Board reviews and makes recommendations regarding moderate income housing unit requirements for new development projects in accordance with the Zoning Regulations. The Board considers optional and alternative methods of compliance, such as the use of Low Income Housing Units and Disability Income Housing Units, to satisfy the requirements for Moderate Income Housing Units in a development.

- 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.
- Any zoning requirements for Moderate Income Housing Units (MIHU), Low Income Housing Units (LIHUs) and/or Disability Income Housing Units (DIHU's) must be satisfied as part of the development proposal.

Recommendations Specific to Adequate Public Facilities

The Affordable Housing Working Group members developed ten recommendations for consideration by the Adequate Public Facilities Ordinance (APFO) in order to expand opportunities for affordable and accessible housing throughout the County. These recommendations were presented for the APFO Review Committee on November 20, 2024. In the final recommendations matrix found in the appendix of this document, the symbol '  ' identifies those specific to APFO.






1. Adjust the timing of the APFO waiting bins. 
2. Exempt smaller unit sizes from the APFO schools test, given the reduced student yield. 
3. Remove the APFO Allocations chart to reduce potential hurdles for development. 
4. Continue to exempt Accessory Dwelling Units from APFO criteria. Ensure detached Accessory Dwelling Units are also exempt from APFO criteria. 
5. Exempt Affordable Housing, Accessible Housing, and Minor Subdivisions from APFO school adequacy requirements. 
6. Adjust school capacity requirements and revert to the 2018 adequacy standards. 
7. Offer incentives to developers, such as reduced permitting and development fees or no APFO requirements. 
8. Review traffic count changes since the pandemic. If telecommuting and hybrid work practices have reduced traffic counts as compared to prior to the pandemic, explore amending the roads test to match the lower traffic volumes seen given the rise in remote work. 
9. Advocate for increased government funding for affordable housing, including APFO related infrastructure financing programs. 
10. Exempt accessible units from APFO requirements. 


Appendix: Affordable Housing Working Group Executive Order

Appendix: Working Group Matrix

The matrix below reflects findings from the Housing Affordability Workgroup meetings. By addressing these key barrier themes and implementing the proposed solutions, Howard County can take significant steps toward increasing the availability of affordable housing for its residents.


Themes/Challenges	Tools/Ideas
Theme 1: Overall Unmet Demand for Housing (Limited Supply of Housing)	
There is an unmet demand for housing at most income levels, causing competing demand for housing between different income brackets and further reducing the availability for housing affordable to those making 60-120% of HC MI in the county. Increasing the supply of housing overall would help to reduce market pressure and competing demands, thereby providing more opportunities for workforce housing.	<ol style="list-style-type: none">1. Provide options for affordable housing throughout the county, rather than only providing a zoning overlay with development and process incentives in specific locations.2. Expand the types of housing allowed throughout the county, including manufactured and modular homes.3. Allow increased density or diverse housing types in the rural west.4. Develop tools to encourage smaller affordable home types in the rural west through age restricted adult housing and changes to zoning requirements.
Theme 2: Lengthy Development Process	

Themes/Challenges	Tools/Ideas
<p>The development review process in Howard County has significantly lengthened in recent years, taking up to 5 years for projects. This is due to factors such as multiple iterations of site planning, APFO challenges, and school waiting bins. The addition of ECP and DAP, while beneficial, has also contributed to the extended timeline. Development process lack predictability. Additional time required for development contributes to higher prices for housing units.</p>	<ol style="list-style-type: none"> 1. Develop a floating zone whereby increased density and other incentives are provided by-right for projects providing affordable housing, given certain criteria are met in the development proposal. 2. Expand the amount and types of development allowed by right (without discretionary review or approvals). 3. Implement a fast-track development review process for affordable housing projects that meet specific criteria. 4. Adjust the timing of the APFO waiting bins.  5. Remove ARAH from conditional use requirements (similar to POR zone). 6. Reduce the road classification requirement for Age Restricted Adult Housing. 7. Develop a pattern book or design guidelines with pre-approved designs for missing middle housing types that account for more affordable building materials. 8. Exempt smaller unit sizes from the APFO schools test, given the reduced student yield.  9. Remove the APFO Allocations chart to reduce potential hurdles for development.  10. Provide expedited and simpler review, in combination with form-based codes, pattern books, and clear guidelines, to smaller and minority owned developers to simplify the development process and encourage greater innovation around affordable housing development. 11. Continue to exempt Accessory Dwelling Units from APFO criteria. Ensure detached Accessory Dwelling Units are also exempt from APFO criteria.  12. Provide expedited review processes or other incentives for projects that provide more than the required percentage of MIHUs. 13. Allow Environmental Concept Plans and Sketch Plans to be reviewed simultaneously. 14. Streamline the Village Center redevelopment process. 15. Clarify and streamline the development process for the New Town zoning district. 16. Exempt Affordable Housing, Accessible Housing, and Minor Subdivisions from APFO requirements. 

Themes/Challenges	Tools/Ideas
	<p>17. Adjust school capacity requirements to state rated capacities and revert back to the 2018 adequacy standards. </p>
Theme 3: Development Costs and Land Availability	

Themes/Challenges	Tools/Ideas
<p>The high cost of development and limited availability of affordable land are major barriers to affordable housing development. The land that is left for development is often more difficult to build on, further increasing costs and challenges. Limited land supply, combined with limited areas available for smaller scale housing types, has led to concentration of affordable housing in certain areas of the county, particularly in the eastern portion of the county.</p>	<ol style="list-style-type: none"> 1. Implement strategies such as government land acquisition and disposition. 2. Implement a right of first refusal policy that prioritizes the disposal of county owned land for affordable housing development. 3. Provide government owned land for subsidized affordable housing development, subsidized through both land cost and downpayment assistance. 4. Develop partnerships with non-profit organizations, or create opportunities for land trusts (Baltimore City model). 5. Offer incentives to developers, such as reduced permitting and development fees or no APFO requirements. 📍 6. Review traffic count changes since the pandemic. If telecommuting and hybrid work practices have reduced traffic counts as compared to prior to the pandemic, explore amending the roads test to match the lower traffic volumes seen given the rise in remote work. 📍 7. Provide incentives throughout the county, rather than in targeted locations, to avoid concentration of affordable housing. 8. Implement a shot clock, or maximum length of review time by the Department of Planning and Zoning before a developer is allowed to receive approval through a licensed independent reviewer.
Theme 4: Unmet Demand for Low-Income Housing	
<p>Current affordable housing programs are not providing housing needed for low-income individuals. Inclusionary housing programs are primarily only working for households with moderate incomes due to Howard County's higher AMI when compared to the rest of the State.</p>	<ol style="list-style-type: none"> 1. Lower the AMI requirement or refine income categories to better address the needs of low-income residents. 2. Amend zoning regulations to allow for greater density, or require higher MIHU percentages, while ensuring displacement is mitigated for multifamily housing redevelopment projects. past pilot projects developed in the county. <ol style="list-style-type: none"> a. Assess methods to encourage affordable housing in the New Town (NT) zoning district without displace the existing naturally occurring affordable housing. 3. Implement density bonuses for MIHU provisions beyond the required amount.

Themes/Challenges	Tools/Ideas
	<ol style="list-style-type: none"> 4. Implement programs that provide a sliding scale requirement for housing that meets different AMI brackets, such as 15% of units at 50% AMI rather than 20% of units at 60% AMI. 5. In activity centers, implement full spectrum housing programs to ensure housing is developed for a greater range of AMI brackets, similar to the program implemented in Downtown Columbia. 6. Ensure income brackets used for affordable for-sale housing consider the costs of home maintenance in addition to purchase price. 7. Establish clear, predictable processes for subsidy and incentive programs. 8. Incentivize nonprofit and/or faith-based developments through the expansion of the Residential – Senior Institutional district, or change faith-based housing from a conditional use to a permitted use in the zoning regulations. 9. Expand the radius for nonprofit and faith-based housing programs near rail stations beyond .75 miles when implementing the Governor’s housing bill package. 10. Combine expansion of development and process incentives; financing; and programs and partnerships with covenant restrictions on AMI to ensure incentives lead to real affordable housing opportunities. 11. Utilize HUD HOME program deed restrictions as an example for income restricted deed restriction programs. 12. Consider implementing a rent to own program for more accessible low income home ownership opportunities.
Theme 5: Public Perception	
<p>Negative public perception of affordable housing, often fueled by NIMBY attitudes, can hinder development efforts. This can manifest in opposition to zoning changes, increased density, or proximity to public transit.</p>	<ol style="list-style-type: none"> 1. Engage in community outreach and education programs to raise awareness about the benefits of affordable housing and dispel misconceptions. 2. Examine the relationship between low-income families in Howard County and their reliance on public transit. Consider whether there is a need to locate affordable housing closer to transit for low-income families when living in a car-dependent area. 3. Develop design guidelines for missing middle homes specific to neighborhood types or locations to set expectations and ensure neighborhood compatibility.

Themes/Challenges	Tools/Ideas
Theme 6: Lack of Financial Resources	
Insufficient funding at the state, local, and federal levels limits the ability to support affordable housing development. This includes limited housing trust fund dollars and unpredictable financing mechanisms.	<ol style="list-style-type: none"> 1. Advocate for increased government funding for affordable housing, including APFO related infrastructure financing programs.  2. Explore public-private partnerships. 3. Develop innovative financing mechanisms for home ownership opportunities, similar to Maryland Mortgage Program. 4. Develop revolving bond fund financing, similar to programs in Montgomery County, operated by both the county and nonprofit groups. 5. Adjust transfer taxes and/or recordation fees based on value of property, whereby fees are lower for lower value properties and higher for higher value properties.
Theme 7: Accessibility and Inclusion for Elderly and Disabled	
Ensuring that affordable housing units are accessible to people with disabilities, including those with mental impairments, is a challenge that requires careful planning and design. This includes factors such as “visitability” requirements, unit size, and accessibility features.	<ol style="list-style-type: none"> 1. Update building codes and zoning regulations to require accessibility features in all new affordable housing developments. 2. Encourage more age restricted townhome and condo developments. 3. Change major collector requirement for age restricted and accessible units from APFO requirements. 4. Create a separate percentage requirement for housing for persons with disabilities, in addition to affordable housing. 5. Exempt accessible units from APFO requirements. 