



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT  
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Voice/Relay

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# DHCD Report

February 2021



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## **DIRECTOR'S NOTE**

The HoCo Rise Collaborative Report was completed this month. A press event to release the plan to the public will be scheduled in mid-March. I enjoyed participating on this initiative with the 50-member workgroup and look forward to supporting the County's continued recovery efforts from the pandemic.

The Housing and Community Development Board met on February 11, 2021. The Board considered the following agenda items at that meeting:

1) Change in MIHU resale price calculation for existing MIHU homeowners; (2) Change in SDLP regulations; and (3) Request from the developer of Wellington Farms related to phasing requirements for MIHUs in the development. More details are provided later in the report.

On February 16th, the County Council held a public hearing to consider Council Bill 15-2021. The Department, on behalf of the County, was awarded a \$9.7 million grant from the U.S. Department of Treasury to provide rent and utility assistance to residents impacted by COVID. The Department applied for the funding in mid-January and received notice of the award on January 21<sup>st</sup>.

The Department previously distributed \$2 million in CARES Act funding to our nonprofit partners to provide rental assistance to residents negatively impacted by COVID. With this new funding, the Department will award grants to nonprofit partners to distribute through the existing system of policies and procedures. The funds from this award can be used to pay up to nine months of past due rent or utilities for residents that suffered a COVID-related loss of income, reduction in hours, or medical illness. Unlike the previous CARES Act funding, residents that already received three or six months of rental assistance, as well as residents that are still unemployed, could be eligible for additional assistance from this grant. Household income limits apply.

Legislation proposed in Council Bill 15 -2021 was necessary to amend the FY2021 budget to receive and spend this additional emergency grant funding. The County Council unanimously approved this bill following the public hearing.

DHCD will begin drafting grant agreements so selected nonprofit partners can begin accepting applications as soon as possible and spend these funds by the grant deadline of December 31, 2021. Despite the moratorium on evictions until March 31<sup>st</sup>, many residents are falling behind on their rent and need assistance to bring their rent current and remain safely housed.

This is a new format for the monthly report. The goal is to provide a comprehensive review of the Department's efforts and outcomes each month. The Department is looking at several new initiatives to meet the ongoing housing needs of County residents so stay tuned for updates.

*Kelly Cimino, Director*

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## HOUSING OPPORTUNITIES PROGRAMS

### MODERATE INCOME HOUSING UNIT PROGRAM

The MIHU Program is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion of the dwelling units to households of moderate income. MIHUs are sold or rented through the Department of Housing at affordable prices and rents. MIHUs are interspersed throughout each development and residents enjoy all the amenities in the community.

The Howard County median income for 2021 is \$117,730. A household of moderate income is defined as one whose income does not exceed 80% of the Howard County median income for purchasers and 60% of the Howard County median income for renters. All dwelling types are available for purchase or rent, including apartments, condominiums and townhouses. The purchase price and rental rate for each type of MIHU is calculated according to an affordability formula established by the MIHU regulations. MIHU prices are set twice a year. MIHU pricing for January 1, 2021 – June 30, 2021 is available by contacting the office or by visiting our website at [www.howardcountymd.gov/mihu\\_developer](http://www.howardcountymd.gov/mihu_developer). Applications for the MIHU homeownership program can be obtained during open enrollment periods. Rental applications are accepted year-round. Rental rates and participating rental community information is available by phone, email or on the website.

### MIHU HOMEOWNERSHIP UNITS - UNDER CONSTRUCTION

April will be the next open enrollment month for the MIHU Homeownership Program. When a builder requests a priority period for new MIHUs, the Department has 120 days to find eligible buyers to purchase the MIHUs. Construction is underway in these communities and the Department is prequalifying applicants in the MIHU database to award units in current priority periods.

MIHU Developments	Total Units	MIHUs Required	LIHUs Required	In Priority Period	Under Contract	Released to Builder	Closed 2007-2020	Closed 2021
Delacour at Blue Stream	108	34	0	3	0	0	4	2
Elkridge Crossing II	72	10	0	1	0	1	3	0
Falcon Place	10	1	0	0	0	0	0	0
Hidden Ridge	12	2	0	0	0	0	0	2
Oxford Square/Exeter Park Condos	180	31	0	0	0	0	29	0
Oxford Square/The Yards	56	9	0	5	0	0	4	0
Paddock Pointe (aka Laurel Park)	220	34	0	7	1	0	2	0
Trotter's Knoll	77	8	0	1	0	0	7	10
Trotter's Knoll 2	16	2	0	0	1	0	0	1
<b>TOTALS</b>	<b>751</b>	<b>131</b>	<b>0</b>	<b>17</b>	<b>2</b>	<b>1</b>	<b>49</b>	<b>0</b>

### MIHU HOMEOWNERSHIP UNITS - PENDING CONSTRUCTION

MIHU Agreements are signed and recorded. Builders will request priority periods for MIHU homes when construction begins.

MIHU Developments	Status	Total Units	MIHUs Required	LIHUs Required
Cedar Creek	PC	184	19	0
Long Gate Overlook**	PC	79	0	5
Magnolia Manor	PC	59	3	0
St Charles Woods**	PC	22	0	1
<b>TOTALS</b>		344	22	6

\*\*alternative compliance method approved

### MIHU RENTAL UNITS - PENDING OR UNDER CONSTRUCTION

MIHU agreements are signed and recorded. Property managers will contact the Department when they are ready to offer the units to MIHU tenants and the public.

MIHU Developments	Status	Total Units	On-Site MIHU's	On-Site LIHU's	Pending	Rented
Bristol Court	PC	318	48	0	48	0
Dorsey Center	PC	210	32	0	32	0
Dorsey Overlook	PC	82	41	0	42	0
Riverwatch II	PC	58	33	0	33	0
The Wexley @100	UC	394	40	0	8	32

### MIHU RESALE UNITS - PENDING AWARD OR CLOSED

MIHU homes are perpetually affordable. In other words, once the units are designated as MIHUs, they remain in the program in perpetuity. When an MIHU homeowner contacts the Department to request a resale price, a 120-day priority period begins to find an eligible buyer for the home. If the home is not awarded within the priority period, the homeowner may sell the home at market rate as a non-MIHU and split their net proceeds with the County 50/50. The Department continues to update the database and increase marketing efforts to identify income eligible, mortgage ready candidates for resale units.

Community	In Priority Period	Awarded	Closed 2021	Released from MIHU Program
Ellicott Crossing	1			
Howard Square	0	0	1	
Legacy at Cherry Tree	1			
Overlook at Blue Stream	0	1		
Oxford Square	1	2		
Simpson Mill	0		1	
Village Towns	0	1		

### MIHU FEE-IN-LIEU SUMMARY

One method of alternative compliance is a fee-in-lieu option. Developers of single family, detached dwellings may pay a fee-in-lieu instead of providing MIHUs in the following zoning districts: RC, RR, R-ED, R-20, R-12, and R-SC. Developers of age-restricted, planned senior communities, single family attached dwellings in R-H-ED and mixed-use developments in MXD are also eligible for the fee-in-lieu option. Developers contact the Department for an MIHU agreement after they receive a Technically Complete letter from Planning and Zoning.

The Department of Inspections, Licenses and Permits collects the fee in lieu. Our Department tracks this information to comply with the legislation's reporting requirements and to determine potential revenue for affordable housing units and programs. The Department has signed a fee in lieu agreement for a total of 59 units in 4 developments through February 2021.

Development	Zip Code	Zoning	New Lots/Units	Agreement Signed
Greenwood Village	20794	R-12	31	2/3/21
Jordan Overlook	21045	R-20	4	2/4/21
Linden Grove Phase 2	21797	RC-DEO	21	2/2/21

## SETTLEMENT DOWNPAYMENT LOAN PROGRAM

The Settlement Downpayment Loan Program is used to assist potential homebuyers with the purchase of a home. The program is critical to the success of the MIHU program and helps increase the rate of homeownership in the County. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance. Potential homebuyers must attend a HUD-approved homebuyer pre-purchase workshop prior to closing.

For FY21, so far, 13 MIHU buyers received SDLP loans, including 7 Workforce Initiative loans, totaling \$312,151 and 24 non-MIHU buyers received SDLP loans, including 6 Workforce Initiative loans, for a total of \$499,518. Since the office is closed to the public, mortgage lenders must email the Program Coordinator prior to sending an SDLP package for underwriting. The Department is accepting emailed SDLP packages and will process them as they are received. Lenders must allow the full 9 days from the date of receipt to provide adequate time for underwriting and funding. Online homebuyer education certificates from HUD-approved counseling agencies meet the SDLP homebuyer education requirement.

Summary of SDLP loan activity from 7/1/20 through 2/28/21:

Loan Product	Household Income Limit	Maximum Loan Amount	FY21-SDLP loans/ MIHU	FY21-SDLP loans/non-MIHU
Homestarter	Up to 80% of HUD Baltimore AMI	\$40,000	3	8
Homesteader	Up to 80% of HC AMI	\$25,000	8	11
Dreammaker	Up to 100% of HC AMI	\$15,000	2	5
Revitalization	Up to 110% of HC AMI	\$25,000	0	0
Workforce Housing Initiative	Up to 110% of HC AMI	\$4,300	7	6

## HOUSING REPAIR LOAN PROGRAMS

The Reinvest\*Renovate\*Restore Housing Repair Loan Program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. The Department also processes applications for the State’s Housing Repair Loan Programs. Applicants who are ineligible based on income or credit for either program are referred to Rebuilding Together for assistance.

## COMMUNITY PLANNING AND GRANT PROGRAMS

### COVID RENTAL ASSISTANCE AND EVICTION PREVENTION GRANTS

In mid-January, the County was awarded an additional COVID rental assistance grant from the U.S Treasury in the amount of Nine Million Seven Hundred Thirty-Five Thousand Fifty-Six Dollars, and Twenty Cents (\$9,735,056.20). These funds will be used primarily to assist residents with rent and utility payments that are in arrears. Eligible households can have incomes up to 80% of the HUD-Baltimore AMI, but funds should be prioritized for households earning less than 50% of HUD-Baltimore AMI limits. The County will execute subrecipient agreements with the following nonprofits: Community Action Council, Grassroots Crisis Intervention Center, Foreign Born Information and Referral Network (FIRN) and Springboard Community Services. The application will open on March 11<sup>th</sup>. These funds can cover 12 months of arrears from March 13, 2020, plus 3 months of additional assistance for future rent. Additional information can be found on the Department’s webpage or by emailing [housing@howardcountymd.gov](mailto:housing@howardcountymd.gov).

The Department received confirmation of the second allocation of Community Development Block Grant – Coronavirus (CDBG-CV) funds from HUD this month.

This second allocation, \$1.2 million, will be awarded to eight (8) nonprofit partners. These funds will be used mostly for rent and mortgage assistance, personal protective equipment (PPE), technology needs, and landlord assistance.

The nonprofits will serve low to moderate-income households, persons with disabilities, victims of intimate partner violence, human trafficking, or those recovering from drug and alcohol addiction. There has been an uptick in cases for each of these population cohorts since the onset of the pandemic, but social distancing guidelines have added a new challenge in meeting the needs of these groups. These grant funds will help to meet their unique needs in a COVID-safe manner.

The recipients are Community Action Council (CAC), Grassroots Crisis Intervention Center, the ARC of Howard County, Inc., FIRN, Hope Works Inc., Living in Recovery, Inc., Help End Homelessness, HC Inc., and Springboard Community Services.

Funding Source	Program	Amount	Expended	Deadline
HUD	CARES Act	\$1,600,000	\$1,600,000	12/31/20
MD DHCD	CRRA	\$400,000	\$ 400,000	12/31/20
HUD	CDBG-CV1	\$770,356	\$ 248,218	7/31/21
HUD	CDBG-CV3	\$1,216,581	\$0	6/30/22
MD DHCD	CDBG-CV2	\$2,000,000	\$0	12/31/22
U.S. Treasury	ERAP	\$9,700,000	\$0	12/31/21

### FFY2021 Annual Action Plan (AAP)

The CDBG and HOME programs provide funds that enable Howard County and local organizations to carry out a variety of housing and community development activities intended to principally benefit low- and moderate-income residents. Activities may include, but are not limited to, housing rehabilitation, homeownership assistance, economic development, public facility acquisition or rehabilitation and public service opportunities.

Anticipated Entitlement Amounts for Howard County based on FFY2020 awarded amounts:  
CDBG: \$1,309,335.00 and HOME: \$465,440.00

Through this application, the County is working to preserve and retain the affordable housing stock through housing rehabilitation projects and increase the availability of affordable, permanent housing for persons with disabilities, special needs populations and working families earning between 30-60% AMI. To encourage homeownership, the County is providing access to down payment to assistance to make the home purchases more affordable. We are also working with nonprofit partners to help with critical improvements to facilities to preserve their services for the clients they serve.

To address the complex issues contributing to homelessness in our community, the proposed activities provide a network of programs and support services that prevent homelessness and coordinates care for homeless individuals and families, so they can become self-sufficient as quickly as possible.

## **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ACTIVITIES**

### **CDBG PROGRAM PLANNING AND ADMINISTRATION \$167,572.80**

Howard County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. Staff is responsible for performing program-related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, preparing and submitting performance reports.

### **FAIR HOUSING REGIONAL AI COORDINATOR \$9,000.00**

Howard County, along with Baltimore City, Anne Arundel, Baltimore, and Harford County, will fund a portion of the salary for a Regional AI Coordinator to complete a regional and jurisdiction-specific Analysis of Impediments to Fair Housing (AI) which was formally accepted in 2020. The AI Coordinator works to guide the implementation of the regional initiatives to address identified potential impediments to Fair Housing Choice.

*This activity is funded out of the 20% Administration cap.*

### **COLUMBIA HOUSING CENTER AFFIRMATIVE MARKETING PROGRAM \$75,000.00**

The Columbia Housing Center, a 501 (c)(3) nonprofit organization, in response to new residential segregation patterns that are forming in parts of Columbia, will use CDBG funding to create a program based on the successful Oak Park Regional Housing Center, which will help landlords find tenants and tenants finds homes, while promoting racial integration. This effort helps Howard County carry out our duty to affirmatively further fair under the federal Fair Housing Act.

*This activity is funded out of the 20% Administration cap.*

**ROGER CARTER RECREATION CENTER RE-DEVELOPMENT - \$196,984.96**

The Howard County Housing Commission invests annual CDBG funds under an approved pre-award strategy for this project. The Roger Carter Recreation Center re-development is a key vehicle for neighborhood revitalization. This activity will benefit the residents of Burgess Mill Station and surrounding Ellicott City area in the community located on Burgess Mill Way, Ellicott City, MD 21043.

**EMERGENCY PUBLIC FACILITY \$24,000.00**

The Howard County Housing Commission invests annual CDBG funds under an approved pre-award strategy for this project. This activity will allocate funds to support the property acquired by long-term leasing of a public facility being utilized as a provision of emergency housing for residents facing domestic abuse.

**BRIDGES TO HOUSING STABILITY - REHAB \$30,000.00**

Bridges to Housing Stability, Inc., a 501 (c)(3) nonprofit, will utilize CDBG Program funds to rehabilitate eight (8) rental housing units in their Alliance Program portfolio. The renovations will make the homes safer and more accessible for disabled and aging family members, and upgrade inefficient heating units with energy efficient models. Bridges rents to persons working in Howard County earning between 30 - 60% of HUD AMI limits.

**HOWARD COUNTY HOUSING COMMISSION - REHAB \$100,000.00**

Howard County Housing Commission will utilize CDBG Program funds to replace the roofs on twelve (12) affordable rental townhomes at Colts Crossings. This project serves residents with incomes between 0-60% of HUD AMI limits.

**LIVING IN RECOVERY – REHAB \$30,000.00**  
**Facilities & Improvements**

Living in Recovery Inc., a 501(c)(3) non-profit, will utilize CDBG funds to replace the roof and windows in one of their sober living facilities.

**THE ARC OF HOWARD COUNTY – REHAB \$87,761.62**

The ARC of Howard County, a 501 (c) (3) nonprofit, will use CDBG funds to replace sidewalk and concrete, replace a generator, replace existing exterior lights, replace flooring and install new kitchen cabinets and countertops in facilities that supports activities and programs for persons with intellectual and developmental disabilities.

**THE UNITED WAY – REHAB \$150,000.00**

The United Way of Central Maryland, a 501 (c)(3) non-profit, will use CDBG funds to renovate a 9,000 square foot space in Columbia to build the first nonprofit child care center in Howard County to meet the critical need for affordable, quality childcare.

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**BRIDGES TO HOUSING STABILITY – ACQUISITION** **\$100,000.00**

Bridges to Housing Stability, Inc., a 501 (c)(3) nonprofit, will utilize CDBG Program funds to acquire one (1) housing unit to rent to persons working in Howard County earning between 30 – 60% of HUD AMI limits.

**REBUILDING TOGETHER- HOMEOWNER REHAB** **\$174,173.30**

Rebuilding Together, Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide free home repairs to low- and moderate-income homeowners to preserve the stock of safe, affordable single-family homes in Howard County. Rebuilding Together clients include veterans, people with disabilities, families with small children and the elderly.

**COMMUNITY ACTION COUNCIL - HOUSING STABILITY** **\$100,000.00**

The Community Action Council of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide housing stability for low- and moderate-income Howard County residents through eviction prevention. Direct payment to landlords will be made based on an eviction judgment.

**GRASSROOTS SHELTER PROGRAM** **\$40,000.00**

Grassroots Crisis Intervention Center, Inc., a 501 (c)(3) nonprofit, will utilize CDBG funds for utility expenses associated with their Crisis Intervention Center / Homeless Shelter location. This public facility is a multi-service crisis intervention center providing 24-hour crisis intervention services, emergency and transitional shelter, and community education.

**HOPE WORKS OF HOWARD COUNTY- TRANSITIONAL HOUSING** **\$35,621.13**

Hope Works of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide partial salary for the Transitional Housing Victims Advocate and partial utility payments for their transitional houses to operate their program. The Transitional Housing Program provides housing to Howard County residents that are made homeless due to sexual and intimate partner violence and allows victims to be housed for up to one (1) year.

**HOME PROGRAM ACTIVITIES BEING SUBMITTED TO HUD**

**CHDO SET- ASIDE PROJECT** **\$69,816.00**

CHDO set-aside finds may be used for projects that are owned, developed, or sponsored by a nonprofit that qualifies as a CHDO as defined at 24 CFR §92.2. Previously, these roles were limited to development activities—that is, projects that involved acquisition, rehabilitation, and/or new construction of housing for sale or rent to low-income families. However, the 2013 HOME Final Rule amended the definitions of these roles and now nonprofits can also own and manage HOME-assisted housing that it does not develop.

- iHomes, Inc., a 501 (c) (3) nonprofit and the only certified CHDO in Howard County, will use these CHDO funds in a future project.
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**FFY2021 FUTURE AFFORDABLE HOUSING PROJECT****\$189,080.00**

HOME Program funds will be allocated for new construction, property acquisition, disposition, and rehabilitation in connection with the development of affordable housing units. This can include, but is not limited to, the provision of new rental housing, tenant-based rental assistance, and down payment and closing cost assistance that will create affordable housing units while preventing and reducing instances of homelessness.

**DOWNPAYMENT ASSISTANCE****\$160,000.00**

The County will provide down payment and /or closing cost assistance to eligible homebuyers for the purchase of dwelling units in Howard County.

**PROGRAM PLANNING AND ADMINISTRATION****\$46,544.00**

The County will use HOME funds towards the administration of the HOME program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered.

Staff members are responsible for performing program related duties, such as financial, environmental, and program eligibility review according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with funding agencies, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, tracking match, monitoring program rents and incomes, and preparing and submitting performance reports.

**FFY2021 Action Plan Dates of Interest:**

February 22, 2021 – 30-Day Public Comment Period begins and runs through March 24<sup>th</sup>  
April 8, 2021 – Public Comment # 4 - Housing and Community Development Board Meeting  
April 19, 2021 – Public Hearing # 5 – County Council Hearing  
May 3, 2021 – County Council votes on resolution regarding Annual Action Plan  
May 17, 2021 – County submits the FFY2021 Action Plan to HUD

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## **EDUCATION AND OUTREACH**

February was Black History Month and the County’s Office of Human Rights & Equity hosted its first annual Black Excellence Expo. During this virtual event, the Department spotlighted housing programs that could benefit African American families in the County.

### **HOUSING OPPORTUNITIES MASTER PLAN**

RCLCO is beginning to draft the final report while the general plan consultant, City Explained, performs modeling and testing scenarios for potential land use and zoning recommendations in the final housing master plan. The task force is currently on hiatus and will meet again in March or April to review the final report before making a presentation to the County Executive. The draft recommendations, meeting minutes and summaries, as well as research materials and past presentations are posted online at [www.howardcountymd.gov/housingtaskforce](http://www.howardcountymd.gov/housingtaskforce).

### **HOUSING AND COMMUNITY DEVELOPMENT BOARD**

The Housing and Community Development Board is comprised of 7 members appointed by the County Executive and confirmed by the County Council. The Board advises the Department on matters related to program management and funding. Requests for MIHU alternative compliance and MIHU Fee-in-lieu funding must be presented to the Board for consideration. The Board also reviews the Department’s Annual Action Plan and 5-Year Consolidated Plan submissions to HUD. The Board meets the 2<sup>nd</sup> Thursday in February, April, June, August, October and December each year. Requests for consideration by the Board may be submitted to [housing@howardcountymd.gov](mailto:housing@howardcountymd.gov) or by calling (410) 313-6318.

The Board met on February 11, 2021, and considered the following items:

- 1) CHANGE IN MIHU RESALE PRICE CALCULATION FOR EXISTING MIHU HOMEOWNERS
  - Quanita Kareem gave an overview of the changes in MIHU resale price calculations and noted the challenges of re-awarding units to new buyers.
  - Resale units have appreciated more quickly than anticipated and are competing with new units because the pricing calculation is currently the same for both.
  - The new pricing model that was approved by Council Bill 50- 2019, noting that the change in MIHU resale price calculation was not instituted in 2020 due to the pandemic.
  - Effective July 1, 2021, MIHU resale prices will be calculated by multiplying the original MIHU purchase price by the percentage change of the most recent CPI-U index or area median income—whichever is less. MIHU homeowners will see home values increase at least 1% but not more than 3.5% each year.
  - The Department will follow the Administrative Procedure Act and will provide public notice of the proposed change, as well as an opportunity for public comment.
  - The Board recommended approval of the pricing calculation change.
  
- 2) CHANGE IN SETTLEMENT DOWNPAYMENT LOAN PROGRAM (SDLP) REGULATIONS
  - Board members received a copy of the Settlement Downpayment Loan Program (SDLP) regulations, which prescribe the policies and procedures of the program.
  - Linda Phillips gave an overview of the proposed changes to the SDLP regulations. The proposed changes will provide clarity and respond to the changes in mortgage lending requirements.

- The Board recommended approval of the regulation changes.

### 3) REQUEST FROM DEVELOPER OF WELLINGTON FARMS

- Jason Van Kirk, Elm Street Development, presented the MIHU phasing plan at Wellington Farms and requested the Board's approval for the phasing plan to provide the required 40 MIHU townhomes throughout Phase 1 (Sections 1 & 3) and Phase 2.
- The Board recommended approval of the developer's request.

## **HOUSING-RELATED LEGISLATION**

### HB 1178: Income Tax – Subtraction Modification – First-Time Homebuyer Savings Accounts

Proposed by Delegate Brooks to increase access to homeownership and long-term wealth building for Maryland families. House Bill 1178 would allow qualifying first-time homebuyers to create tax-free savings accounts to cover their down payment and closing costs. Purchasing a home can be a challenging feat, especially for those without financial assistance from close friends or family members. This legislation would expand the opportunity for more individuals to save for their first home.

## **HOMEBUYER EDUCATION WORKSHOP**

Potential homebuyers are required to receive a homebuyer education certificate from a HUD-approved counseling agency to purchase an MIHU home and/or qualify for SDLP funding. In-person homebuyer education workshops sponsored by the Department could resume once the County Executive lifts the Coronavirus State of Emergency Order. Currently HomeFree is presenting online workshops for the Department. This month's class was held on February 13, 2021. The next class is scheduled for March 13, 2021. Prospective homebuyers must register to attend an online workshop by sending an email to [homebuyerclass@howardcountymd.gov](mailto:homebuyerclass@howardcountymd.gov).

A calendar of 2021 class dates and FAQs is posted on the Department's webpage.

## **MIHU WORKSHOP**

April is the next open enrollment month for the MIHU homeownership program. Due to COVID-related restrictions, the MIHU Homeownership and Rental workshop presentations are available on the Department's website for applicants to view remotely. Applicants that meet the minimum household income requirement for new and resale units will be contacted as housing units in communities throughout the county become available. Applications for MIHU rental units are available throughout the year. Residents can also contact the Department with questions by phone at (410) 313-6318 or by email at [housing@howardcountymd.gov](mailto:housing@howardcountymd.gov).

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**HISTORICAL DATA FOR REFERENCE****MIHU HOMEOWNERSHIP COMMUNITIES - COMPLETED**

MIHU Developments	Total Units	MIHUs Required	LIHUs Required	Released to Builder	MIHU/LIHU Closed 2007-2020
Belmont Station	110	17	0	0	17
Cherry Tree Townhomes	110	17	0	0	17
Dorset Gardens at Blue Stream	230	44	0	16	28
Elkridge Crossing Condos**	56	18	0	4	10
Elkridge Crossing Townhomes**	128	15	0	0	7
Fox Hunt Estates	32	4	0	0	4
Foxwood Manor	37	5	0	0	5
Gatherings at Ellicott Mills Condo**	127	10	1	4	7
Gatherings at Jefferson Pl. Condo**	135	14	0	5	9
Guilford Mews	26	3	0	3	0
Howard Square**	413	55	0	0	51
Joseph's Courtyard	24	0	1	0	1
Jones Station	22	3	0	3	0
Legacy at Cherry Tree Condo**	152	4	3	0	7
Morris Place**	175	28	0	24	4
Oxford Square/Folly Bridge/Springdale	197	31	0	2	29
Oxford Square/River Overlook	126	19	0	1	18
Riverwalk	58	6	0	0	6
Shiple's Grant	464	21	0	0	21
Simpson Mill**	150	0	5	0	5
Village Towns	259	23	0	2	14
Waverly Grove	30	3	0	0	3
<b>TOTALS</b>	<b>3061</b>	<b>340</b>	<b>10</b>	<b>64</b>	<b>263</b>
**alternative compliance approved					

**MIHU RESALE AND RELEASE SUMMARY**

In the event the Department does not provide an eligible buyer within the priority period, the unit is released to the builder/seller to be sold at market rate. When units are sold at market rate as a non-MIHU, the builder/seller is required to split the net proceeds with the County 50/50. Upon receipt of the net proceeds, the department will execute a release of the unit from the program.

Community	Re-Sales Closed 2013 - 2020	Re-Sales released from MIHU Program	Totals
Belmont Station	1	2	3
Cherry Tree Townhomes	3	0	3
Dorset Gardens at Blue Stream	2	0	2
Elkridge Crossing Condo	6	0	6

Elkridge Crossing Townhomes	0	1	1
Fox Hunt Estates	0	1	1
Ellicott Crossing	4	0	4
Gatherings at Ellicott Mills	0	1	1
Howard Square	1	0	1
Legacy at Cherry Tree	3	0	3
Oxford Square - Exeter Park	2	0	2
Oxford Square - Folly Bridge	1	2	3
Riverwalk	2	1	3
Shiple's Grant	4	0	4
Village Towns	2	0	2
<b>Totals</b>	<b>31</b>	<b>8</b>	<b>39</b>

### MIHU RENTAL COMMUNITIES – COMPLETED WITH 2021 RENTAL RATES

MIHU Developments	Total Units	On-Site MIHU's	On-Site LIHU's	Pending	Rented	Market Rent*	MIHU Rent
Aladdin South	39	39	0	0	39	-	-
Alta at Regency Crest	150	15	0	0	15	\$ 2,270	\$ 1,560
Annapolis Junction Town**	416	32	0	10	22	\$ 2,316	\$ 1,560
Ashbury Court	156	24	0	0	24	\$ 1,692	\$ 1,379
Azure Oxford Square	248	38	0	0	38	\$ 2,055	\$ 1,324
Belmont Station	208	32	0	0	32	\$ 1,817	\$ 1,375
Brompton House 2**	193	9	9	0	18	\$ 2,250	\$ 1,375
Burgess Mill Station II	53	6	0	0	6	\$ 1,708	\$ 1,175
Dartmoor Place	258	39	0	0	39	\$ 2,133	\$ 1,398
Ellicott Gardens	106	103	0	0	103	-	-
Howard Square Verde II**	344	35	0	0	35	\$ 2,026	\$ 1,379
Miller's Grant	286	29	0	16	13	-	-
Mission Place	366	61	0	0	61	\$ 1,836	\$ 1,379
Oakland Place	16	4	0	0	4	-	-
Orchard Meadows	150	15	0	0	15	\$ 1,793	\$ 1,398
Orchard Park	40	4	0	0	4	\$ 1,919	\$ 1,398
Parkview at Emerson	80	80	0	0	80	-	-
Penniman Park	186	19	0	0	19	\$ 1,732	\$ 1,398
Riverwatch I**	84	42	0	0	42	-	-
The Refinery	250	38	0	0	38	\$ 2,000	\$ 1,386
The Vine	283	43	0	0	43	\$ 2,644	\$ 1,367
Townes at Pine Orchard	71	7	0	0	7	\$ 2,625	\$ 1,379
<b>TOTALS</b>	<b>3783</b>	<b>714</b>	<b>9</b>	<b>139</b>	<b>697</b>		
**alternative compliance							