

STRENGTHS

- Location between Washington and Baltimore is broadly attractive for people living and working across the region
- Howard County is experiencing significant employment growth, with much of that growth requiring a skilled or well-educated workforce
- The quality of life and services in Howard County are relatively high for people who already live here
- Strength of school system drives housing demand
- Howard County has a high homeownership rate, even controlling for income
- Brand new rental housing is often affordable to households in the 80-120% AMI range, even in the most desirable locations
- James Rouse’s vision of a diverse, mixed-income community means that there is a broader range of housing in Columbia compared to other parts of Howard County and many of its peer jurisdictions
- Howard County has an engaged community of housing advocates. There is a very active non-profit housing support and advocacy community
- There is already support from organizations and advocates for more inclusive, responsive, and representative housing policies
- County staff and nonprofit practitioners engaged in housing and related service activities are generally recognized as effective.
- The County was an early adopter of several critical housing policies/supports, such as inclusionary zoning (MIHU), fair housing source-of-income protections, mixed-income development through the Housing Commission, and participation in regional housing mobility programs.
- The County also has some experience in administering other policies/supports (gap financing for affordable rental, homeowner rehab supports) that can inform efforts to systematize or scale up to better meet needs.
- Practitioners in Howard County are cognizant of the housing needs associated with diverse populations.
- Howard County is demographically diverse
- Howard County offers a diversity of neighborhood environments, including urban, suburban, and rural/exurban places
- Only a small share of Howard County is densely developed, so there is room for expansion going forward, as well as opportunities for infill and adaptive reuse of older properties.
- The areas in and around Columbia are served by a trail network that allows for safe and convenient pedestrian and bicycle accessibility.

WEAKNESSES

- Housing supply has not kept up with housing demand, particularly in recent years and at attainable price points
- New development today is less diverse than the housing inventory overall. In recent years, new development has shifted in favor of rental apartments, and—at the same time—the for-sale market has largely stopped building smaller, more attainably priced for-sale housing
- Howard County has underbuilt county infrastructure for schools, roads, police, fire, libraries, etc.
- The current strategy to address infrastructure and public facility capacity issues (APFO) is placing significant limitations on the amount of housing that can be built
- The County lacks a defined preservation strategy for older rental housing
- New residents in Columbia and Howard County might not always share Rouse’s original vision for the community
- Many community members are resistant to adding additional housing near their homes, especially when the housing is a different type or a lower price point than what is there today
- A significant portion of Howard County lacks affordable housing
- A portion of the older housing stock in some relatively affordable neighborhoods is in need of rehabilitation to maintain ongoing viability.
- High home prices throughout Howard County limit the housing and neighborhood choices for lower-income households and households experiencing poverty
- The way in which Howard County is imagining and planning for future development continues to be rooted in how it has been done in the past (e.g. greenfield development)
- There is little remaining greenfield land to develop
- The high cost of for-sale housing in Howard County impacts households of all economic segments
- Affordability issues have disproportionate impacts on minority populations, older adults, and persons with disabilities.
- There are not enough accessible affordable units and/or housing subsidies to meet the needs of persons with disabilities.
- The processes and programs to make accessibility and/or “aging-in-place” improvements to existing housing are difficult to navigate.
- Howard County lacks a comprehensive public transit system, and the minimal operating hours of the existing RTA service is a problem for households that do not drive
- Suburban housing model is not appealing to younger generations that want to live, work, and play in the same environments
- The County does not provide consistent general budget support for affordable housing activities.
- The County does not have a systematic plan for evaluating housing needs and targeting resources.

OPPORTUNITIES

- The market is capable of supplying many of the types and price points of housing that are not being built today, but policy changes may be necessary to realize this opportunity given current limits on development and high land values.
- Redevelopment and infill development are only just beginning to occur in Howard County, meaning there are still many opportunities to shape these forms of development
- Current redevelopment projections are predominately limited to sites with existing plans, and do not fully reflect the amount of land area in Howard County that could support more housing
- Housing stock is reaching the point where much of it is nearing the end of its useful life and needs to be recapitalized (e.g. older garden-style opportunities, older single-family homes). When this happens, there could be opportunities to add more density in order to address growth patterns and affordability concerns
- Howard County is reaching a good time to put in place a program in order to help preserve older, “naturally occurring” affordable housing (60 to 80% AMI), as few of these units have been lost already. This preservation strategy should not preclude new housing from being developed
- Prevalence of lower-density housing typologies present opportunities for infill redevelopment and additional density near existing infrastructure.
- The APFO provides a framework that, if adjusted for market conditions and accompanied by strong infrastructure planning, could allow Howard County to balance planning and development with service and infrastructure needs
- Howard County still has parcels that are not currently planned for agriculture and/or open space that could be opened up to additional development, should policies change or be adapted going forward
- There is an opportunity to enhance the Howard County community and quality of life through new development going forward
- New development can increase the ability to improve existing or provide additional services by adding to the tax base in Howard County (e.g. more sales and income taxes)
- The Downtown Columbia plan envisions a dense environment with a large affordable component (roughly 900 units across five communities), which should increase economic diversity

THREATS

- Lack of affordability threatens cultural diversity
- The makeup of the housing market does not match the diversity of the employment base in Howard County, which may affect its ability to continue to attract workers to fill these important jobs going forward, eventually limiting economic growth. When economic growth slows, it constrains fiscal budgets, leading to increases in taxes and/or reductions in services
- If older housing inventory is not adequately maintained or rehabilitated, it could lead to unsafe living conditions and/or losses from the stock of more affordable homes.
- Existing resources are not sufficient to meet current and future capacity and demands (schools, transportation, etc.)
- The APFO has the potential to disrupt the balance between housing supply and demand even further if Howard County is unable to keep up with the capacity requirements for new development to take place
- The APFO is accelerating capacity issues by reducing the ability of the county to increase its tax base
- One of the biggest strengths of Howard County—its strong school system—is at risk given overcrowding issues, and the County will likely need additional tax revenue to resolve this issue
- Policies and policy proposals in recent years have made development more difficult and have impacted affordability (e.g. raising taxes and fees, curbing development, etc.)
- Resistance to new development in Howard County
- Given the above resistance, the path of least resistance to additional residential development often involves lower-density forms of housing
- Single-issue advocacy, especially around schools, can make it difficult to listen to and learn from each other and encourages polarization
- It continues to be difficult to supply housing for diverse populations, with significant needs going forward
- The combination of high land values and current policies make it challenging to maintain the affordability of housing when redeveloping it (e.g. “McMansion-ization,” as opposed to densification)
- When coupled with entitlement constraints, unmet demand for high-end homes crowds out opportunities to serve the middle of the market
- Lack of transit and general mobility opportunities
- COVID-19 and other future societal and economic disruptions
- Budgetary challenges will likely make it even more difficult to maintain quality of life during and following economic disruptions like COVID-19
- Zoning policies that limit development in certain areas to higher-cost types of housing may entrench economic segregation.