



**Howard County Housing Opportunities Master Plan Task Force  
Housing Affordability Workgroup Meeting Agenda  
May 13, 2020  
3:00 – 5:00pm**

- I. Update on Project Process Given COVID-19
- II. Role of Task Force & How We Will Use Goals
- III. Presentation of New Information
- IV. Group Discussion of Strengths, Weaknesses, Opportunities & Threats Based on Information Presented

**Join the Meeting:**

<https://rclco.zoom.us/j/96752103265>

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## Meeting Notes

Authors: Traceé Strum-Gilliam and Laura Van Wert, PRR

Recorded: Yes

Traceé Strum-Gilliam called the meeting to order at 3 p.m. She read through the agenda items 1-4 listed above, followed by the instructions for the virtual meeting on the following page.

Next, Strum-Gilliam read the roll call. Those below were identified as present:

Peter Engel (Chair)

Traceé Strum-Gilliam (Facilitator)

Jacob Ross

Michael Spotts

Elisabeth McCollum

Mavis Ellis

Bill McCormack

Dr. Caroline Harper

Anne Brinker

Charles Thomas

Jackie Eng

Linda Wengel

Kelly Cimino

Cindy Parr

Joan Driessen

Victoria Hathaway

Laura Van Wert

Joe Willmott

Grace Kubofcik

### Update of Project Progress Given COVID-19

While the international pandemic pushed pop-up events to the fall, and public meetings tentatively to July and November, the project still is on track to conclude in December 2020.

The planned survey also will continue to move forward and will launch earlier and remain available longer to better accommodate the ever-changing circumstances of the pandemic. The survey will be distributed to the whole community and promoted on social media and Howard County's website. Group members are encouraged to go to <https://www.howardcountymd.gov/housingtaskforce> for all information related to the Howard County Housing Master Plan.

### Role of Task Force & How We Will Use Goals

Primary focus on understanding and leveraging the housing market to support the overall Task Force Goals

- Evaluate ways that the market can be incentivized to provide a broader diversity of housing than what exists in Howard County today
- Leverage additional information and research from the upcoming General Plan update to understand the impact of future growth on housing needs
- Determine what housing needs and means are outside control of County Government - school development process, Columbia Downtown Housing resources, etc.
- Assess opportunities for different housing types to meet a broader market supply



#### Areas of overlap with Housing Affordability Workgroup

- Integrating more diversity into communities
- Increasing availability of more diverse housing types

#### Areas of overlap with Housing Policy Workgroup

- Increasing diversity of available housing types
- Leveraging partnership opportunities with other agencies, and the private sector

#### Questions from the last meeting include:

- Where is the data coming from?
- Why is the County being compared to the Baltimore/Washington region when we are unique and have our own data?
- Will a full market analysis be conducted and provided to our Workgroup?
- Will we be able to recommend stakeholders to be interviewed?
- Why are our goals focused on affordability?

#### **Presentation of New Information**

Jacob Ross presented new and better data that they received from the county since March 2020. Key findings to-date include:

- 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.
- Howard County is more affluent than its neighbors, and it 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 it is not building enough to keep up with job growth.
- Most new housing being built by the market is affordable to households making more than 80% of AMI (rental) and more than 120% of AMI (for-sale).
- Just 9% of housing in Howard County is affordable to households making less than 60% AMI, and virtually no for-sale homes that have been built in the last two decades are affordable to this group.
- As such, Howard County has less than its fair share of low- and moderate-income households than other nearby counties, particularly in the case of low-income singles and couples

#### So as next steps, Ross and Spotts followed up:

- Housing Burden Analysis: What share of incomes are Howard County households spending on housing? What share are cost-burdened (paying more than 30%)?
- Qualitative Supply Analysis: What is the character of housing supply, beyond its 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 Howard County



Given the 15-20 percent job growth, they revised to compare housing units to jobs, which they found was less than neighboring counties Montgomery, Anne Arundel, Baltimore, and Carroll. Howard County doesn't have enough housing to support its employees. Between 30,000 and 40,000 additional units are needed to keep up with job growth, as it's about 50 percent of what is needed.

### **Housing Demand & Affordability**

Ross and Spotts also clarified that assessing Howard County by the Baltimore regional AMI, as opposed to the county's own AMI, is to better compare it to its neighbors.

Howard County has a higher share of owners, compared to its neighbors, especially when it comes to a higher AMI.

The existing housing supply shows that 74 percent of units are for-sale and 26 percent are for rent.

Of available kinds of housing, the county is fairly diverse between large single-family homes, moderate single-family homes, small single-family homes, attached homes, condos/apartments, and mobile homes.

Home sale prices continue to increase, especially with newer and larger units.

For rental units, they found that the traditional project is affordable, but the county needs to build new units and preserve the ones that they have. Rentals are predominately in Columbia, Ellicott City and the Route 1 corridor.

However, more people who can afford more expensive units are choosing to rent, and therefore tightening the market for those who need affordable housing, particularly in the 30-60 percent category.

### **Group Discussion of Strengths, Weaknesses, Opportunities & Threats Based on Information Presented**

The workgroup members then were instructed to go through four areas of strength, weakness, opportunity and threats to the county's housing to look critically at the language and intent of each one.

#### **Strengths**

Peter Engel wanted language clarified that Howard County doesn't have public housing. Spotts clarified that that category is for controlled housing and will refine the language.

Several members would like the statement about Maple Lawn clarified. Traceé Strum-Gilliam said that she believed that the community offered housing purchase program to address a set-aside. Linda Wengel said that they need to look at Maple Lawn because the units are larger and more expensive.

Wengel also added that Rouse's vision is a strength for Columbia but not necessarily for Howard County as a whole.

Victoria Hathaway said that she was surprised that those who can afford more are pricing others out of lower priced housing, but she knows someone who rents for a price well under what he can afford.



Another point added to the Strengths category is that Howard County has advocates who are engaged in housing planning.

### **Weaknesses**

Joan Driessen said that there's a lack of available land to develop – which are zoning and facilities issues. Also, the impact of affordable housing is felt by people of color and is a possible equality concern/issue.

Victoria said that the age of housing and upkeep, especially for older residents, is an issue.

Bill McCormack said school FARM rates and distribution of those schools around average FARM rates.

Dr. Caroline Harper added that NIMBY-ism ("Not in my back yard") is a problem in isolating areas, too.

### **Opportunities**

Engel questioned the first statement and Ross said that he agrees and will dig into the data to respond.

McCormack said he'd like to see housing enhance communities and quality of life.

### **Threats**

Wengel said that the school system is in danger of losing its reputation because of overcrowding.

Engel said a lack of transit/general mobility is an overall problem.

### **Questions & Comments**

Strum-Gilliam asked members to voice final questions and/or comments.

Jackie Eng said that she's unsure if newer residents adhere to Rouse's vision. She also added that in times of economic uncertainty, more housing will bring in new revenue to the tax base.

Grace Kubofcik said she'd like to see 2019 data when it's available and for a 2-3 year time period. Also, the diversity of the population change in the last 10 years is a strength for Howard County. A weakness is that the General Plan in the late 1980s caused a decision to have controlled residential growth and increase employment opportunities (a policy decision).

The meeting concluded at 5:05 p.m.