



Meeting Summary

Date: 5/11/2020

Time: 3:00-5:00

Location: Virtual Call

A Housing Policy Workgroup Meeting was held on Zoom on May 11, 2020. The following were in attendance:

Name	Workgroup Affiliation	Employer / Organization
Brent Loveless	Workgroup Chair	PTA Council of Howard County
Kelly Cimino	Project Manager, Policy Workgroup Member	DHCD
Bill McCormack	<i>Task Force Co-Chair</i> , Policy Workgroup Member	Oakland Mills Village Board
Paul Casey	Policy Workgroup Member	Law
Kevin Kelehan	Policy Workgroup Member	Carney Kelehan
David Nitkin	Policy Workgroup Member	Howard County General Hospital, Johns Hopkins Medicine
Jenna Crawley	Policy Workgroup Member	Howard County Office on Aging and Independence
Larry Twele	Policy Workgroup Member	Howard County Economic Development Authority
Dr. Caroline Harper	<i>Task Force Co-Chair</i> , Markets Workgroup Member	
Lisa Soto		PTA Council of Howard County
Tonya Tiffany		PTA Council of Howard County
Grace Kubofcik	Community Member	
Joe Willmott	Community Member	
Jake Ross	Consultant Team	RCLCO
Michael Spotts	Consultant Team	Neighborhood Fundamentals
Allysha Lorber	Consultant Team, Facilitator	JMT
Sarah Diehl	Consultant Team	JMT
Tracee Strum-Gilliam	Consultant Team	PRR, Inc.

The purpose of this meeting was to discuss the engagement strategy of the Taskforce moving forward in response to COVID-19 and to present new housing market research to the Workgroup. Additionally, the meeting was to be used to facilitate a group discussion of strengths, weaknesses, opportunities, and threats in Howard County based on the information presented during the meeting.

The following items were discussed:



I. Update on Project Process Given COVID-19 – Presented by Allysha Lorber

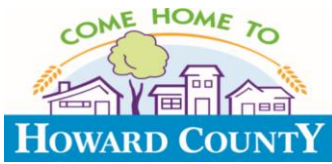
- Adjusted Schedule due to COVID-19
 - The survey will be launched earlier than originally scheduled (next week or two)
 - Additional Workgroup meetings added (including today's meeting)
 - Project extended into early 2021 instead of late 2020
- Public Engagement Strategy and Activities
 - Hoping for a public meeting July – if not possible, there will be a presentation and video on the project website
 - Will rely more on website to get information out
 - Much of the environmental justice research and outreach will take place in the fall
 - Taskforce assistance is key - reach out to personal network and get the word out about the project, the survey, etc.
- Website Enhancements
 - Information will be added, including FAQ section, question/comment box, updated fact sheets at key milestones, virtual presentations

II. Role of Task Force & How We Will Use Goals

- Housing Policy Workgroup Goals: Primary focus on public policies, regulatory processes, and funding
 - Identify partnership opportunities with other State, Federal, and Private entities
 - Examine how different agencies in the County can and should work together, and look at neighboring jurisdictions at how these agencies work
 - Assess county zoning requirements and identify recommendations to improve zoning ordinances to better support housing availability, diversity, and affordability
 - Identify potential sustainable and consistent revenue sources for DHCD housing programs
- None of the groups had the same goals, but there was some overlap in themes, etc.
- Questions from last meeting
 - Will we be able to recommend stakeholders to be interviewed?
 - The consultant team is continuing to take recommendations
 - What funding mechanisms can we use to fulfill both short-term and long-term objectives?
 - This is something that we are continuing to research
 - How can we leverage stakeholder participation in this process, especially during the pandemic?
 - The Taskforce will play an important role in getting the word out on website

III. Presentation of New Information – Presented by Jake Ross

- Findings are generally the same from last presentation. Some numbers have changed based on new data that was received from the county.
- Key Findings / Lessons Learned To-Date
 - The employment base in Howard County is increasing



- Howard County has more families and middle-aged households than its neighbors
- Fewer people live and work in Howard County than in neighboring jurisdictions and suggests a lack of workforce housing
- Most new rental housing is affordable to households making around 80% of AMI, equivalent to \$60,000 for a two-person household
- Very little new for-sale household that is affordable to households making less than 120% of AMI, equivalent to roughly \$110,000 for a four-person household.
- 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.
- Next steps from last set of Workgroup Meetings
 - The consultant team wanted to expand on the analysis that has been done and focus on research on the amount that people are paying for housing in relation to income.
 - What is the character of housing supply, beyond its cost and size? How do these things vary across the county? These items have helped frame the focus of this presentation.

Housing Production and Supply

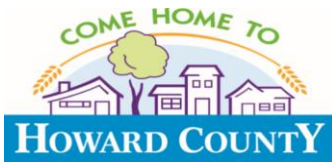
- Howard County likely requires between 30,000 and 40,000 additional housing units to reach the housing units-to-jobs ratios seen in other nearby jurisdictions
- Howard County added an average of 2,960 new jobs per year over the last decade
 - The county has built about half of what it should have considering growth: Howard County is not building enough housing to keep up with job growth.

Housing Demand & Affordability

- The AMI bands for the Baltimore PMSA – which includes Howard County – were used for analysis. It is important to be using these regional bands, as they are helpful to identify differences between Howard County and other surrounding areas.
- Howard County has its own AMI bands as well – these are used for local programs like its Moderate Income Housing Unit program.
- Most households in Howard County are homeowners that make over 120% of AMI
- Relative to its neighbors, Howard County has high homeownership rates
 - This is largely due to higher income households, and many low and moderate income households are renters
 - County should be thinking through ways to preserve this trend
 - 74% of households are owner-occupied

For-Sale Housing Supply

- The for-sale housing inventory is diverse, but that diversity is not based on what is being built today: diversity is being lost
- Market is not maintaining diversity
- Overall number of homes (new construction homes as well as re-sales) being sold has gone down from what it was 15-20 years ago
- Higher priced homes are more likely to be newer on average



- Homes under \$350,000: there are a decent amount being sold, but the majority are old homes that may require a substantial updates or may not be as desirable. Looking at single-family detached product, there are five times as many of homes at this price point currently available in both Anne Arundel and Baltimore Counties than there are in Howard County. Plus, the homes at these price points are newer and larger than they are in Howard County.
- On average, new townhomes are roughly \$100,000 more expensive in Howard County right now than they are in Anne Arundel and Baltimore Counties, and new single-family detached homes are roughly \$250,000 more expensive.
- Just 10% of housing built in last ten years is affordable to those making less than 120% of AMI

Rental Housing Supply

- Most rental housing is older, garden-style units
- New product has been affordable to a wide range of households
- It is important to build new rental housing but also preserve what is already there to preserve its affordability
- The bulk of rental housing available is concentrated in Columbia, Ellicott City, or the Route 1 Corridor
 - Outside of these locations there are fewer options; homeownership rates are higher
- New apartments (those built in the last 10 years) in Howard County are more affordable to middle-income renters than its neighbors

Reconciliation of Supply & Demand

- Large gap between supply and demand of rental housing when looking at 120% AMI households
- When looking at the cost burden of rental housing, it is mostly felt by low and very-low income households
- Cost burden of for-sale housing is felt by households in all AMI bands, though low and very-low income households spend much more of their incomes on housing, on average, and are also more likely to be cost burdened.
- Underserved Groups: Workforce Families, Market Rate Families, Seniors, Low-Income Renters, Professionals and other Renters-By-Choice
 - Strategies to serve them better: Households that are diverse in terms of age; a larger amount and greater diversity in type is needed than what is being provided today.

Submarket Comparison

- Used County's planning areas to make comparison: The Rural West has much different makeup of housing types than other submarkets in the county.
 - Amongst the other submarkets, the makeup is similar
- Majority of home sales outside of the Rural West are happening below \$350,000
- There is a clear difference between Columbia and the rest of Howard County in terms of housing age – the housing stock is much older in Columbia (majority built in the 1970s, 1980s)
 - These houses might require a lot of updates, etc. that isn't reflected in initial cost.
- Premium for new product: highest in Columbia, likely due to limited supply.
- Lack of housing is pushing households to spend much more on housing than they should



Summary

- Many of the key findings are the same from previous presentation
- Large takeaway: Howard County needs to add an additional 30,000-40,000 additional units to catch up with job growth.
- Majority of low-income renters are spending more than 30% of their incomes on housing. In Howard County, three-quarters of such “cost-burdened” renters make less than 60% of AMI.
- Cost burdens are seen at all AMI bands in the case of for-sale housing.
- Today, underserved groups in Howard County include market-rate families, workforce families, seniors, low-income renters, and professionals and other renters-by-choice. In almost all cases, these households require a greater amount and diversity of housing than what exists today.

Questions from the Workgroup

- Bill McCormack had a question regarding what the dynamics and variables involved are that created development skews across the county. He stated that there is currently 11% of the county’s land left to develop, with 89% of it already developed. With 30,000 – 40,000 additional housing units needed to keep up with ratios, how realistic is that expectation based on land that is left and maintaining density?
 - Per Jake, 11% doesn’t necessarily consider some of the long-term redevelopment parcels that might open up. He agreed that it may be difficult to accommodate the housing demand based on how Howard County has handled density historically.
- Paul Casey offered that it is helpful to understand and consider how we can expand that 11% of developable land that is left by considering zoning. We need to consider what we can do to modify zoning appropriately to suit more people.

IV. Group Discussion of Strengths, Weaknesses, Opportunities, and Threats Based on Information Presented

- The consultant team has filled out a draft SWOT Analysis based on data, but it is important to get feedback from those who live and work in the county.
- A SWOT Analysis = Strengths, Weaknesses, Opportunities, and Threats
- Strengths and Weaknesses = Within our control and present
- Opportunities and Threats = external factors, little control over. Something in the future looking towards.
- A SWOT Analysis is a foundation component of a planning study: what can we leverage and what do we need to address?
- Brent Loveless suggested adding “relatively high” to the first STRENGTH: “The quality of life and services in Howard County is *relatively high* for people who already live here.”
 - He also suggested adding to THREATS: “Experiencing challenges with budgets and school size will make it (quality of life) challenging to maintain – pre COVID. Will be more so after COVID.”
 - In regards to “missing middle housing” in strength #2, he suggested that Maple Lawn is not the missing middle, with its 800K Townhomes. (There are also some affordable units incorporated into the design).



- Bill also suggested another weakness to include: “Off Siting occurring (fee in lieu, building affordable housing elsewhere, and it gets concentrated).”
- Paul Casey added additional STRENGTHS: “There is a very active non-profit housing support and advocacy community (Heritage Housing Partners, etc.)” There is a benefit to having this kind of community support. There may be a threat from this in that there may be NIMBYism present.
 - He also mentioned that there are programs in the county under the Department of Housing and Housing Commission, MIHU – existing entities that are working to help. There is a political will to do something about the issue (new opportunity).
 - Paul also noted that there is no public housing in Howard County. There are Section 8 and low income tax credits units– public housing terminology should be removed from analysis.
 - Per Mike Spotts, he knows that this is an issue that needs addressed and the team will be working to make sure the right language is used.
 - Paul also questioned what is being referred to in talking about the tools that are in place to help homeowners keep up with the quality of their homes.
 - Per Mike, this refers to a couple of different programs that provide assistance for repair– these are not large programs (Renew Howard County Program, etc). The team is looking at historical expenditures and will need to clarify this. It is important to point out that as a whole the County is not starting out from scratch for programs of this type.
 - Bill McCormack noted that in his community of Oakland Mills, there is a page on the website with resources that homeowners can use.
 - Per Kelly, there is about \$200,000 spent on “rebuilding together” for repairs. The Reinvest, Renovate, and Restore Program is run by DHCD. There are also state rehab programs. DHCD can provide data for analysis.
 - Regarding the first weakness, Brent Loveless noted that what has been underbuilt is a proportionate amount of broad spectrum housing. Affordable housing has not been provided as much as other housing.
 - Per Paul, the 1960’s General Plan and following 10 Year Updates have all followed the original plan on target. It wasn’t until the most recent plan that shows the county has underbuilt.
- Tonya Tiffany suggested that a WEAKNESS be added: Howard County has underbuilt county infrastructure for schools and roads, police, fire, libraries, etc. Traffic congestion is increasing and schools are overcrowded.
- Bill McCormack noted that we do not have an even spread of types of housing throughout the county – incomes have been separated instead of integrated. This has affected FARM rates which then affects housing markets (new WEAKNESS).
- Paul Casey suggested that APFO might belong in weaknesses instead of threats and that zoning laws should be added along with it.
 - Brent respectively disagreed, saying that APFO continues to need modifications to achieve its goals.
- Tonya suggested a new OPPORTUNITY: current pause on APFO and building in order to allow school system to catch up- helps to distribute income more equitably if written well.
- Paul questioned whether infill development includes accessory units – ADUs need to be considered with new ordinances.



- Bill McCormack offered another OPPORTUNITY: need to maintain and enhance quality of life by not changing the character of neighborhoods. Opportunities for redevelopment may alter the character and we should strive to “Do No Harm.” More density is not necessarily positive.

V. Open Discussion and Comments from Non- Workgroup Members

- Allysha reminded the group that comments can always be emailed to her.
- Immediate Workgroup Tasks:
 - Members should look at the draft survey that was sent out and provide comments to the team by the end of the week.
 - Members should provide any ideas they have regarding possible FAQs to be included on the website.
- Brent Loveless suggested that moving forward, it would be helpful to illustrate what is the actual cost of an affordable house (including actual \$\$ amount) along with the AMI Band, and to define terms being used to ensure that everyone understands the same meaning of terms like “affordable”.
- Community member and activist Grace Kubofcik commented that it was never assumed that the amount of jobs in the county should translate to homes. The basic assumption has been that Howard County works in the Baltimore/Washington job market. The pressure has been to build more jobs into the county for county residents. It was never an assumption that people coming into the county to take advantage of these new jobs would also take the houses.
 - She also commented that she really liked the chart in the presentation that showed incomes and the corresponding job types. She suggested to expand the chart to include major employers (the physics lab and government institutions.)
- As the meeting wrapped up, Bill McCormack, Paul Casey, and others expressed their thanks to the consultant team for putting this together and for the quality of materials presented. The Workgroup agreed that this particular meeting ran very smoothly and that great dialogue was had.

As a reminder, please refer to the Housing Opportunities Master Plan and Task Force Website for Zoom invitations and additional Workgroup Meeting Schedules. This information will also be emailed out in advance of each meeting.

<https://www.howardcountymd.gov/HousingTaskForce?fbclid=IwAR1kslsqE-RWcgo3hSaPQMRvhERjtcCpejCF78nsCrjTnvPkU08ulzi99-o>