Howard County Housing Opportunities
Master Plan
July 9, 2020
AGENDA

1. INTRODUCTION
2. SURVEY
3. SUMMARY OF PREVIOUS DISCUSSIONS
4. PRESENTATION OF POLICY RESEARCH TO-DATE
5. GROUP DISCUSSION OF STRENGTHS AND GAPS
6. PENDING LEGISLATION DISCUSSION
7. UPCOMING COMMUNITY MEETING
8. GENERAL COMMENTS AND QUESTIONS
## INTRODUCTION

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<tr>
<th>Meeting</th>
<th>Date</th>
<th>Focus/Topics</th>
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<tr>
<td>Task Force Meeting #1</td>
<td>February 4, 2020</td>
<td>• Introduce project team and schedule</td>
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<td>• Establish meeting ground rules and conflict resolution process</td>
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<td>• Identify main topics for Workgroups</td>
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<td>Workgroup Meetings #1</td>
<td>March 17, 18, &amp; 23, 2020</td>
<td>• Review engagement strategy and initial research</td>
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<td>• Refine project goals specific to the topic</td>
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<td>• Review inventory and assessment of existing programs</td>
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<td>• Review and refine issues, opportunities and constraints</td>
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<td>Workgroup Meetings #2</td>
<td>Week of May 11, 2020</td>
<td>• Review refined/additional research</td>
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<td>• Finalize goals</td>
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<td>• Review SWOT Analysis</td>
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<td>Task Force Meeting #2</td>
<td>July 2020 (TBD)</td>
<td>• Update on previous workgroup discussions</td>
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<td>• Prepare for public meeting #1</td>
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<td>• Review policy inventory</td>
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<td>• Review and discuss strengths and gaps in existing policy programs</td>
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<td>• Brainstorm potential recommendations and strategies</td>
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<td>Workgroup Meeting #3</td>
<td>August 2020 (TBD)</td>
<td>• Review and discuss strengths and gaps in existing policy programs and compare to best practices in other jurisdictions</td>
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<td>Task Force Meeting #3</td>
<td>September/October 2020 (TBD)</td>
<td>• Review public feedback</td>
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<td>• Prepare for Public Meeting #2</td>
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<td>• Review and refine Workgroup’s initial recommendations</td>
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<td>Workgroup Meeting #4</td>
<td>October/November 2020 (TBD)</td>
<td>• Review/refine proposed recommendations and strategies</td>
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<td>Task Force Meeting #4</td>
<td>December 2020 (TBD)</td>
<td>• Workgroup Report Outs</td>
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<td>• Finalize recommendations and strategies</td>
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INTRODUCTION

UPDATE ON WORK SINCE WORKGROUP MEETINGS

1. Released survey to community
2. Posted FAQ to website
3. Revised SWOT analysis based on workgroup discussions
4. Updated compilation of market findings with new material, the findings from which include:
   A. Most units that are affordable to households making less than 60% of AMI are shadow market rentals or active adult/seniors housing units, which suggests that there are fewer organized options for low-income families
   B. Diverse populations tend to spend greater shares of their incomes on housing, and are therefore more likely to experience cost burdens
   C. Plus, the updated document also takes into account feedback from the Task Force, including some refinements to the supply and demand reconciliation, as well new tables to show affordable home prices and rents by AMI band
5. Completed policy research
   A. Inventory of existing programs
6. Interviews with practitioners in Progress
   A. Complete: 17 interviews with 19 practitioners
   B. Scheduled: 1 interview with 1 practitioner
   C. Scheduling/Planning in Progress: 3-4 interviews; 2 group discussions expected to reach an additional 10-15 practitioners
SURVEY

UPDATE ON SURVEY PROCESS

► Released on June 16, 2020
► Nearly 1,200 complete responses to date
► So far:
  » Over 97% of respondents live in Howard County
  » Nearly 40% also work in Howard County
  » Nearly 80% own their home
  » Only 3% are receiving housing assistance
  » Nearly 55% of respondents do not think there are enough reasonably priced housing options in the County
SURVEY

HOW TO DISCUSS AND PROMOTE

► This is not meant to be a statistically valid or academically rigorous survey, our goal is to collect feedback and opinions.
► Please continue to share the link with your contacts/networks (and ask them to share as well!)
► There is an option to request a hardcopy if someone cannot access online.
► If your place of business is open, you can print/provide hardcopies for customers/visitors (scan and email to Elisabeth for inputting).
SUMMARY OF PREVIOUS DISCUSSIONS

**Housing Market**
- 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.
- Suburban housing model might not appeal to younger generations who want live/work/play.
- The Downtown Columbia plan envisions a dense environment with a large affordable component, which should increase economic diversity.
- Only a small share of land is densely developed, so there is room for expansion and opportunities for infill and adaptive reuse of older properties.
- Lack of affordability threatens cultural diversity.

**Housing Affordability**
- Affordability issues have disproportionate impacts on older, minority, and other diverse populations.
- New residents in Columbia might not always share Rouse’s original vision for the community.
- Little remaining greenfield land to develop.
- One of the biggest strengths of Howard County—its strong school system—is at risk given overcrowding issues, and the County may need more tax revenue to resolve this issue.
- That said, 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).

**Housing Policy**
- Howard County has existing programs and entities that are designed to help housing affordability; their presence indicates political will.
- APFO provides a framework that, if accompanied by infrastructure planning and adjusted to the market, could help balance planning and development with service and infrastructure needs.
- A large portion of Howard County lacks affordable housing, and current housing policies (e.g., off-siting, fee-in-lieu, etc.) can compound this issue.
- Underbuilding is a relatively recent issue.
- Opportunity to enhance community and quality of life through new development going forward.

**Overlap Between Housing Market & Housing Affordability Workgroups**
- Location between Washington and Baltimore is a major selling point.
- Lack of comprehensive public transit system, and the minimal operating hours of the existing RTA service is a problem for households that do not drive.

**Overlap Between Housing Affordability & Housing Policy Workgroups**
- Change to matrix: Howard County does not have any public housing.

**Overlap Between Housing Market, Housing Affordability, and Housing Policy Workgroups**
- High home prices in many parts of Howard County limit the housing and neighborhood choices for lower income households and households experiencing poverty.
- Many community members are resistant to adding housing near their homes, especially when it is a different type or a lower price point than what is there today.
- Howard County has an engaged community of housing advocates. There is a very active non-profit housing support and advocacy community.
- Change to matrix: There are few examples of new communities that are providing true “missing middle” housing in both a price and size sense.
PRESENTATION OF POLICY RESEARCH
EVALUATION DISCUSSION AGENDA

BRIEF OVERVIEW:
► Methodology and status
► Evaluation considerations
► Inventory of policies and programs

SUMMARY OF PRELIMINARY OBSERVATIONS
► County, private, and nonprofit sector capacity
► Assessment of overall strategy, prioritization and targeting
► Evaluation of the “toolkit” as a whole
POLICY EVALUATION

SUMMARY OF APPROACH

- Assessment of current conditions/needs
- Inventory and assessment of existing programs
- Comparison to conditions, needs, and goals
- Best practice benchmarking
- Policy and programmatic recommendation development
POLICY EVALUATION

SUMMARY OF APPROACH

1. **Assessment of current conditions/needs**
2. **Inventory and assessment of existing programs**
3. **Comparison to conditions, needs, and goals**
4. **Best practice benchmarking**
5. **Policy and programmatic recommendation development**
EVALUATION CONSIDERATIONS

HOUSING-RELATED INTERVENTIONS EVALUATED BASED ON A RANGE OF CONSIDERATIONS:

► Quantitative data (County reports, Housing Opportunities Master Plan Needs Analysis, practitioner research)
► Practitioner and stakeholder observations of program effectiveness and unmet needs
► Housing Opportunity Master Plan Charge, Task Force/Working Group goals and objectives
► National best practices analysis

BENCHMARKING PROCESS IS UPDATED ON AN ITERATIVE AND CONTINUOUS BASIS
### HOWARD COUNTY INVENTORY (PAGE 1/2)

<table>
<thead>
<tr>
<th>Agency</th>
<th>Rental Support</th>
<th>Homeownership Supports</th>
<th>Tenure-Neutral Programs</th>
<th>Specialized Programs for Individuals and Households with Additional Needs</th>
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<td><strong>Housing and Community Development</strong></td>
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<td>House and Community Development</td>
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<td>New Production/Preservation</td>
<td>-Fee-in-lieu allocation</td>
<td>New Production/Preservation -Disability Income Housing Unit Option (within MIHU)</td>
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<td>Rehabilitation -Reinvest, Renovate, Restore</td>
<td>-Renew Howard Program</td>
<td>Household-level Support -Rental Assistance for Special Populations</td>
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<td>Education/Services -Homebuyer Education Workshops</td>
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<td>Housing Choice Voucher for Homeownership program*</td>
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<td>Miscellaneous</td>
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<td>-Management and expansion of Commission's portfolio of affordable units</td>
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<td><strong>Community Resources &amp; Services</strong></td>
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<td>-Landlord-Tenant Assistance</td>
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<td>Tax Credit for Real Property Jointly Owned by the Housing Commission*</td>
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<td>Rehabilitation</td>
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<td>-Usable Home Tax Credit</td>
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<td>-Homestead Tax Credit</td>
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<td>New Production/Preservation</td>
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<td>Community/Corridor Small Area Plans (ex: Columbia Downtown Plan)</td>
<td>-New Town Development Process</td>
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<td>New Production/Preservation</td>
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<td>Maryland Mortgage Program</td>
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<td>-State Multifamily Capital Programs (Low-income Housing Tax Credits, Tax-exempt Bonds, Multifamily Loans, etc.)</td>
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<td>Maryland Whole Home Program</td>
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1-Programs with a dual-agency/government nexus (for example, locally-administered federal block grants; state authorized property tax provisions awarded/collected locally) indicated with an asterisk and listed at the most local level.

2-This category includes programs with a core purpose that extends beyond providing affordable shelter, and can include older adults, persons with disabilities, those experiencing or at risk of homelessness, youths aging out of foster care, and formerly incarcerated individuals, among others.
ADDITIONAL POLICIES THAT IMPACT HOUSING IN THE COUNTY:

► Planning and Zoning
  » General Plan
  » Adequate Public Facilities Ordinance
  » Housing Unit Allocation Process

► Housing and Community Development
  » Section 13.150 of the Howard County Participation in Housing Projects

► Policies related to education, transportation, public works, and the environment also have an impact on housing choice and availability.
STRENGTHS AND GAPS
PRACTITIONER OBSERVATIONS

EARLY ANALYSIS HAS FOCUSED ON “BIG PICTURE” ISSUES:

► County, private, and nonprofit sector capacity
► Assessment of overall strategy, prioritization and targeting
► Evaluation of the “toolkit” as a whole

ADDITIONAL INFORMATION IS NEEDED TO CONVEY MEANINGFUL CONCLUSIONS ABOUT MOST INDIVIDUAL INTERVENTIONS

INTERPRETING THE FOLLOWING SLIDES:

► These observations are based on a partial analysis that will be completed over the following weeks/months. We will not have a complete picture until the interview and document review process is complete.
CAPACITY AND STRATEGY

STRENGTHS

► County staff is knowledgeable and existing programs are administered effectively.
► There is a strong “ecosystem” of County partners (nonprofits, mission-driven developers, service providers, etc.).

GAPS

► County-level prioritization and “big picture” strategy development need to be improved.

CHALLENGES

► Success in addressing critical housing needs is unlikely to be accomplished through existing land use and funding paradigm.
   » Significant changes to this paradigm are likely to require a degree of buy-in and commitment (at multiple levels) that has yet to be built.
THE OVERALL “TOOLKIT”

STRENGTHS

► There is some precedent for county action in most policy/programmatic areas common in the best practices “toolkit”

► There is precedent for innovative thinking and practice for addressing unmet needs.
  » Notable Examples: Downtown Columbia Plan/DRRA; targeted “cluster” approach to homeowner rehabilitation, Live Where You Work, Bridges Alliance, landlord outreach programs.

GAPS

► “Toolkit” lacks several “permanent” or at-scale programs/resources for several best practice interventions
  » Housing Trust Fund with dedicated revenue source
  » Ongoing and predictable gap funding program for affordable housing development
  » Defined preservation strategy/tools
  » Proactive area planning to preserve/expand affordability
  » Public land/facility co-location strategy
ADDITIONAL PRACTITIONER OBSERVATIONS

GAPS

► Local practitioners tend to agree on need to increase housing options/opportunities throughout the county; segregation and social equity remain an issues to be addressed.
  » There is a need for rehabilitation/redevelopment in several neighborhoods. There is successful precedent of redevelopment as mixed-income housing with additional density.
  » Expanding choices in new areas likely requires additional development with more diverse housing types.
  » Commitment to diversity and inclusion commonly viewed as superficial and not backed up by practice. Concern that status quo policies/practices will erode county’s socioeconomic diversity.

► Strong consensus on need for more housing units, regardless of the mission/focus of the practitioner (market-rate, low-to-moderate income, special needs and other potentially vulnerable populations).
  » Interventions that do not require new units (examples: rental assistance, household-level supports) typically require significant resources.
  » In many jurisdictions, fees/revenue from new development is a major source of this revenue.
  » APFO, anti-development sentiment perceived as significant barriers. Of those commenting on APFO, general observation was that there were more effective ways to address infrastructure, school capacity challenges.

► The current housing stock—and land use/zoning framework—is not conducive to serving many households with additional needs.
  » Lack of accessible units, shortage of age-appropriate housing (and communities) for older adults, barriers to multigenerational housing and “non-traditional” living situations, lack of supportive housing units.
WAYS THE TASK FORCE CAN ENGAGE:

REVIEW INTERVENTION AND RELATED POLICY LIST AND SUGGEST ADDITIONS IF RELEVANT.

VOLUNTEER TO SHARE ANY SPECIFIC PERSPECTIVES/OBSERVATIONS YOU MAY HAVE ON ANY OF THE RELEVANT INTERVENTIONS.

NOMINATE LEADING-EDGE INTERVENTIONS FOR CONSIDERATION IN THE BEST PRACTICE ANALYSIS.
PENDING LEGISLATION DISCUSSION
UPCOMING COMMUNITY MEETING
CURRENT PLAN: FIRST MEETING IS VIRTUAL

IN-PERSON
• Consider outside venue
• Have information stations/discussion tables w/ Task Force members and Project Team spread apart
• Determine capacity of space (based on how many people can comfortably sit at a station discussion table)
• Ask for an RSVP, not required but encouraged. Cap the RSVP to allow some flexibility for additional walk-up participants
  o RSVP has time slots, require people to attend only during their assigned time slot
  o Allow people to walk up and join if there is capacity to do so, or ask people to wait until the next open time slot
• County to hire/provide security to enforce capacity, time slots, and mask wearing

VIRTUAL
• Prerecorded video presentation shared on YouTube and linked from project website
  o Translated into different languages
  o Ends with a link to website and survey
• Virtual live discussion (occurs roughly one week after the YouTube video is released)
  o Start by sharing YouTube video
  o Advertise a mid-day (11:30 to 1:30) and an evening (5:30 to 7:30) online session with “roundtable” discussion for Q&A w/ Task Force members and Project Team
  o Have some questions handy to start conversation if needed
  o Have some pre-planned responses for questions we expect to hear
  o Assume a 2-hour time slot, and people can connect or leave anytime during the time slot. Conversation is ongoing.
LOGISTICS

TIME & PLACE
► Most likely virtual
► Exploring options in August

MEETING ADVERTISEMENTS
► Fliers: JMT to design a one page project informational flier / meeting announcement that can be posted throughout the county and distributed for EJ outreach
► Direct Call: Reach out and invite members of advocacy groups or other entities with ties to the EJ Community
► Social media: By County
► Word of Mouth: By Task Force
QUESTIONS?