



Meeting Summary

Date: 11/18/2020

Time: 7:00 – 8:00 PM

Location: Online Zoom Meeting

A public open house was held online through Zoom and over the phone on November 18, 2020. 42 people were in attendance, including the following from the Task Force and Consultant Team:

Name	Sector	Employer / Organization
Task Force Members		
Kelly Cimino, <i>Project Manager</i>	Housing/Community Development	Dept. of Housing and Community Development
Bill McCormack, <i>Task Force Co-Chair</i>	Housing/Policy	
Dr. Caroline Harper, <i>Task Force Co-Chair</i>	Housing/Policy	
Peter Engel, <i>Workgroup Chair</i>	Housing	Howard County Housing Commission
Brent Loveless, <i>Workgroup Chair</i>		
Joan Driessen	Community Services	Association of Community Services /Housing Affordability Coalition
Roger Barnes	Faith Community	African American Roundtable
Steve Breedon	Developer	SDC Group
Anne Brinker	Health/Policy	The Horizon Foundation
Kevin Kelehan	Legal	Carney Kelehan
Leonardo McClarty	Business	Howard County Chamber of Commerce
Linda Wengel	Affordability/Council Representative	
Consultant Team		
Erin Talkington	Consultant Team	RCLCO
Jacob Ross	Consultant Team	RCLCO
Michael Spotts	Consultant Team	Neighborhood Fundamentals
Tracee Strum-Gilliam	Consultant Team	PRR, Inc.
Elisabeth McCollum	Consultant Team	JMT
Allysha Lorber	Consultant Team	JMT
Sarah Diehl	Consultant Team	JMT

The purpose of this open house was to give community members the opportunity to ask questions regarding the draft recommendations of the Housing Opportunities Master Plan Task Force.

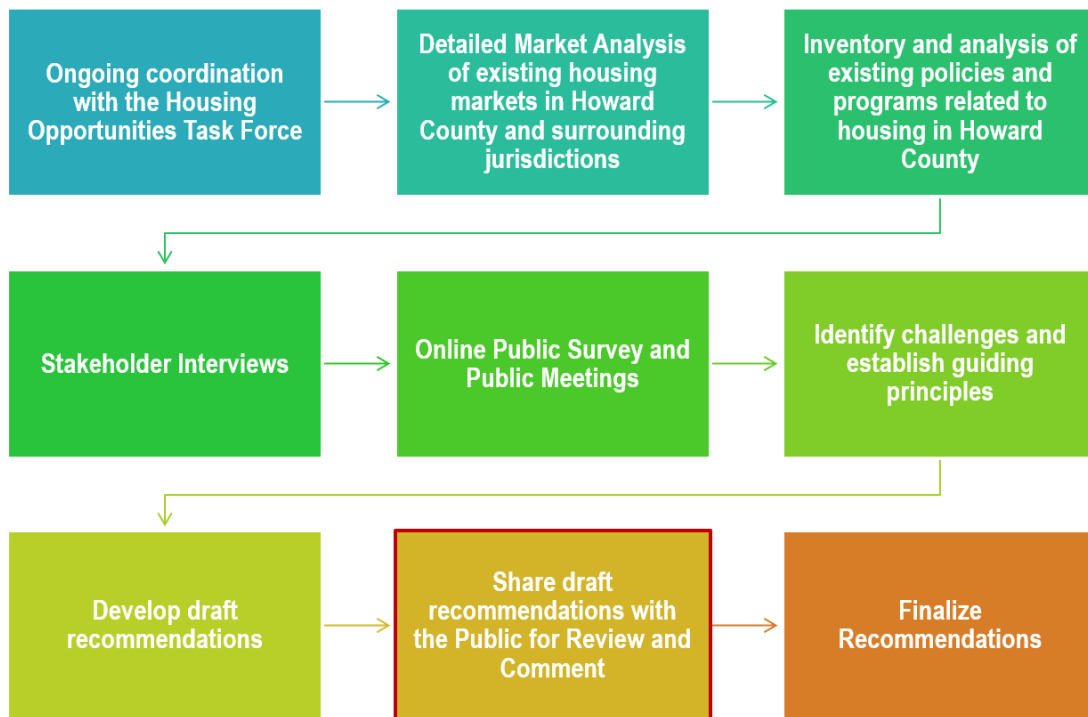
The following items were discussed:

Introduction: Housing Opportunities Master Plan

- A master plan for housing needs has not been completed for Howard County in more than 10 years

- County Executive Ball created the Housing Opportunities Master Plan Task Force in Fall 2019 to assess the current state of housing in Howard County and to assist in the preparation of the Housing Opportunities Master Plan
- The Housing Opportunities Master Plan will:
 - Assess housing programs and policies in all County government departments and agencies to improve efficiency and effectiveness
 - Identify ways to create and preserve housing opportunities for residents of all income levels
 - Provide metrics and timelines to measure progress towards achieving goals in the plan
 - Be a standalone document, but the findings will be incorporated into the upcoming General Plan

The Planning Process



What We Heard from the Community

- Over 2,300 survey responses and over 100 participants in public meetings
- Full summary available online
- The majority of survey respondents (53%) do not think that Howard County provides enough housing options that are reasonably priced to people who currently live or wish to live in the County in the future
- The top five considerations that would be most important if shopping for a home to rent or own include: home cost and affordability, low crime rate, home quality, proximity to quality schools and home size

Draft Recommendations: Q&A

Land Use, Planning, and Zoning	Programs and Policies	Adequate Public Facilities Ordinance (APFO)
<ul style="list-style-type: none"> • Use land use policy to produce income-restricted, subsidized units. • Enable more equitable growth throughout the county. • Facilitate the development of lower-cost housing typologies. • Remove zoning barriers to mixed-use neighborhoods and developments. • Streamline entitlement and review process. 	<ul style="list-style-type: none"> • Improve housing sector coordination and boost capacity. • Raise and deploy capital for affordable housing production and preservation. • Create a robust multifamily preservation strategy. • Improve housing conditions and support households with home repair and modification needs. • Expand opportunities for homeownership. • Support low-income households, vulnerable populations, and households with specialized needs. 	<ul style="list-style-type: none"> • Identify creative mechanisms to fund both housing and school facility investment. • Evaluate targeted changes to the APFO to support the growth required to improve housing affordability and opportunities when the APFO Review Committee convenes following the General Plan. • Creatively utilize land assets in the County.

Community Member Questions Submitted by Chat:

- 1. Howard County has allowed a concentration of poverty and affordable housing in certain areas of the County. What strategies will be a part of the Master Plan that will help de-concentrate poverty and affordable housing?**

We cannot address the issue of concentrated poverty with a one-size fits all approach or any single approach. Need to expand affordable housing opportunities in areas where there are few right now and work to improve the housing situation in existing communities where low-income residents are present and would like to remain. We include recommendations to facilitate the increase of utilization of the MIHU program – by allowing more mixed income development as developers are required to provide a portion of units within a new market rate development as affordable. Our recommendations enable the use of this program over a broader portion of the County. We are also proposing an affordable housing overlay that would allow income restricted subsidized affordable housing development to proceed in a more streamlined manner in low poverty neighborhoods. Also included are recommendations for the General Plan to adjust planning and zoning policy that would provide a wider range of housing options at different price points throughout the County. Where there already is affordable housing, we have recommendations to provide resources for the revitalization and potential redevelopment of housing stock that has needs. There is also a recommendation to promote mixed income housing development and zoning changes that allow more market rate development where there are higher numbers of low-income households. While we want to expand housing choice for those who do not want to remain in these communities, we want to improve the lives and make sure we are not doing any harm to people that wish to stay in their communities- by also providing resources to enable those to do so.



2. If ADA housing is being considered, is there a Task Force member with a physical disability? Can I volunteer with the Task Force and JMT to assist with the ADA architectural standards and needs?

The Task Force members have been appointed by the County Executive, but we welcome recommendations for types of design considerations that would make an effective accessory dwelling unit policy. Our recommendations won't be that granular – the County will have to undergo a separate process after the plan is complete to update zoning to facilitate ADUs, but we will be making higher level recommendations and referencing best practices of things that the County should be considering while undertaking that process. If you have specific recommendations, reach out to Mike Spotts at mispotts@neighborhoodfundamentals.com.

3. In any of these categories, what about the needs of seniors?

Embedded into one of the main recommendations is the establishment of the affordable housing trust fund. This would enable the County to support the development of income restricted housing throughout the County and develop allocation procedures that prioritize specific housing needs – senior housing being one of them. For seniors who wish to stay in their homes, there are recommendations surrounding accessibility and visibility improvements and supports in terms of financial and technical assistance in navigating the process of making updates to the home. We also make recommendations around neighborhood improvements – that the County review and do an inventory of neighborhoods to see where small infrastructure improvements or modest improvements to walkability could make neighborhoods more accessible for people with different capabilities to remain or live independently. There are also recommendations related to land use and zoning that would allow for denser and multifamily housing – this could facilitate the development of age-restricted and/or independent living communities. Additionally, there is a recommendation for a targeted rental assistance program for targeted households – seniors included.

4. New housing should consider universal design. A house one can age in.

This question has been answered by the proceeding questions.

5. Low test scores and high FARM rates go hand in hand. Some of our Howard County Schools are highly impacted by these factors. Will the proposed Master Plan use these factors when creating/designating new affordable housing? Census tract data alone does not prevent these concentrations in our schools.

Our plan is proposing to use the federal definition for poverty, which uses multiples of the federal poverty line. There might be specific portions of our plan and recommendations where it may be appropriate to use FARM rates, specifically as it relates to APFO. One of our recommendations considers making exemptions for APFO moratorium in high or low poverty school districts. In other instances, it might be better to use the federal definition of poverty as it captures all households and not just school children.

6. A number of recommendations involve changing existing neighborhoods by making a number of changes that allow multiple families. A lot of such changes are prohibited by community covenants. How would you address that?

In many cases community covenants run with the deed so there may not be opportunities to address those other than in the context of full redevelopment. We have not explicitly addressed that issue in our recommendations, but that is a common misconception that many think of when dealing with zoning reform that allows for a broader range of housing typologies. Changes to local zoning would not necessarily supersede this; that does not mean that there is not a context where community covenants cannot be changed. It can be changed, particularly in the situation where the community has the desire to change it to allow for more diverse housing types. Generally speaking, they are two separate components – dealing with the covenants and dealing with the underlying zoning in areas where there are not covenants.

7. **Why does the presentation state that the lack of diversity in development is due to recent development of rental properties? I would argue that the lack of diversity is due to lack of development of anything "in the middle." There has been plenty of development of very high-end properties for sale, rather than for rent, where there could have been provision of affordable housing. This goes back to the development of River Hill Village in Columbia and has continued through to Maple Lawn and Turf Valley.**

We have found a lack of different housing types in the county – what has been built recently is higher density rental housing. While we should keep building that, we also need to build many of these middle density housing types (townhomes, duplexes, smaller lot single family homes).

8. **I am also concerned that apartments should be part of the solution. As soon as the word appears, all sorts of red flags go up everywhere—whether it is for seniors, lower-income households, etc. I have spent 6 years watching this happen in Hickory Ridge—even apartments for the disabled seem to be a “no-no”. Very discouraging.**

Aversion to apartment construction is not unique to Howard County - this is common in many areas. We think that apartments are a part of the solution and not the only solution. There are issues with how they fit in the existing community and they can be dealt with through zoning and making sure there is supportive infrastructure. Just because they are controversial it does not mean they are the incorrect approach to advancing housing opportunity. This increases the need for community engagement when it comes to developing affordable multi-family housing because there is a lot of misconceptions out there. For example, there is not empirical evidence that suggests the new apartment construction reduces property values. There is some evidence that new apartment construction can have the opposite effect. It is also important that all voices are equally represented throughout the community engagement process and that it always a challenge.

9. **From the Howard County Citizens Association. We have reviewed your Program and policies Recommendations. We see no recommendation on doing away with Fee in Lieu of affordable housing which has failed to spread out affordable housing in the past. Unless Fee in Lieu is deleted, we see no hope for affordable housing in new housing developments. Please comment.**

We are working on fleshing out specific details of MIHU regs. One of the core recommendations is to evaluate MIHU program so that affordable units are produced as part of market rate development across the County and consider ongoing role of Fee in Lieu. It is not a recommendation to completely get rid of it, as there are certain contexts and sites where you can get more affordable housing by collecting the Fee in Lieu and allocating it to affordable housing development. In some states, laws governing land use states that there must be a Fee in Lieu option to make policies such as MIHU legal in the first place, though that may not be the case in Maryland. The evaluation could determine to de-emphasize the importance of Fee in Lieu. For example, the moderately priced dwelling unit program in Montgomery County where almost all units are developed on site, they still technically have a Fee in Lieu option as part of statute but it is structured to encourage on-site production of affordable units.

10. **When considering housing "opportunities" shouldn't you consider FIRST the residents who are already here and chose their neighborhoods based on their existing character? Affordable housing should not be provided by changing the character of an existing neighborhood for at least 3 reasons: 1. People moved there because they liked it AS IT IS. Their desires should trump those who simply want to move in. 2. Infrastructure like stormwater management is already inadequate in many older neighborhoods; they cannot accommodate more residents or ADUs. 3. Changing to a multi-family, often rental, neighborhood and will hurt property values; homes are often a senior's main source of wealth, and they cannot afford to have their values go down.**



We are addressing the needs within the communities of Howard County today- we have found that many residents are paying much more towards housing than what they can afford – on both rental and owner side. These recommendations are meant to improve the quality of life of people that are already here. Other considerations towards housing (like infrastructure and stormwater management) will be considered within the General Plan. As part of that process they will figure out how to balance all of those needs. Our job is to really understand what would generate better housing outcomes for current and future residents. Very rarely do we see that multi-family housing hurts single family housing values, in many cases it adds to them. There are always tradeoffs with any policy. The status quo structure to only allow growth in certain areas would not meet our charge in this project. Context sensitive evolutions of neighborhoods can be healthy. Neighborhood character changes even if you do nothing. As infrastructure reaches end of its life cycle, data suggests that especially in low density development types, ongoing property taxes may be able to cover maintenance and upkeep but not replacement. In many cases, increased density and development might be the most sustainable route to take to ensure there is the revenue for infrastructure upgrades.

- 11. How does the "opportunity" part of this factor in? We are currently denying opportunities by concentrating poverty in some areas and wealth in others. Schools are a good indicator of this. The Oakland Mills Middle School PTA has \$9,000 in the bank. The Clarksville Middle School PTA put out a call for help because they are \$10,000 short in raising the funds they need to support what they plan to spend this year. When one school's shortfall exceeds the entire budget of another school, there is a severe imbalance, and we are not providing true "opportunity" if all we do is increase the affordable housing in the aggregate without considering these other factors.**

This has been addressed in a couple of different ways as we have talked about expanding development throughout the county and specifically in areas that currently do not have a lot of affordable housing and through some of the APFO changes noted earlier.

- 12. Please speak to Housing Trust Fund recommendation(s). What are the envisioned purposes? Sources of funding? Path to getting such accepted by County government and integrated into the annual budget?**

Most successful housing trust funds do not have a single source of revenue- that makes them more sustainable over time. We provide examples of different revenue sources that would go straight into the Housing Trust Fund. When you identify what you want to use the trust fund for, you take your existing resources that are addressing that or similar/compatible needs and bring that into the same pot of money. An example would be federal pass through resources such as the HOME Investment Partnership program. The point is to have diverse revenue base. The Housing Trust Fund tends to be revolving – provide resources as low interest loans to developers of affordable housing and they are paid back over time and repayments are recycled into new projects. In terms of use of the resources, we recommend they be used for the production of income restricted subsidized housing, which can include the construction of new affordable housing, affordable rental development, and preservation opportunities of existing housing. We acknowledge that trust fund is not the primary source of funding – this is using smaller amount of County resources to leverage larger private, philanthropic, subsidized capital to create these affordable housing developments.

- 13. Howard County's competitive advantage has always been its schools. It is public information that new families assess and that is FARM rates and not Federal poverty rates. You are using the wrong metric.**

Comment noted, the topic of FARM rates has already been discussed in previous questions.

- 14. Do these recommendations establish any sense of priorities?**

There are several recommendations that we feel have the strongest impact or recommendations that could be accomplished at a department level and wouldn't require new complicated legislation. When thinking about



priorities we are thinking about what can be done and what will have the most impact. For example, the Housing Trust Fund would not be an easy lift but is feasible. We also see some of the land use and zoning recommendations as priorities but may be harder to achieve even though we think they are important.

15. Will the task force recommend changes in future zoning decisions for western Howard County? Zoning decisions seem to be a primary factor in concentrating wealth and /or poverty.

It will recommend a pathway to zoning changes in western Howard County, but final recommendations will be subject to the findings of the General Plan. It is one of our core recommendations that the goals of affordable housing and housing opportunity can be accomplished. We are recommending an intentional evaluation of housing specifically in western Howard County for areas you can get more housing development.

16. Here's my two cents worth re: development, existing "types," and affordable housing: looking at Hickory Ridge, I see many \$500K-\$600K single family homes going up (Hidden Ridge, Freetown Rd.) welcomed by "the neighbors" who don't want apartments, but are happy to have their home prices appreciated by zoning biased in favor of high-end solutions. Not the Columbia I moved to in 1980.
Comment noted.

17. Do you envision the final report recommending aspirational metrics—targets as guidance for County leadership, policy, and budget prioritization, etc.?

Yes, it will have metrics and targets. We are working on those right now they will be related to the final recommendations based on feedback received by the public and Task Force.

18. The vast majority of the budget goes to schools, county officials state that schools are a top factor in attracting to people in Howard County, and we went through a painful redistricting where many people fought for "neighborhood" schools. If you don't look at school metrics, you aren't looking at something that drives housing decisions (or removes options from consideration for families who can't afford certain school areas) for many moving into or within the county.
Comment noted.

19. The fact that ADU's can be spread out throughout the county, as opposed to concentrated in neighborhoods, also mitigates the risk of adverse changes in "neighborhood characteristics."
This applies more broadly beyond ADUS – when you limit places where the County can grow, that is where the County will grow. When you allow growth to occur in a broader area, you allow for the impacts of neighborhood change to be more gradual and evolutionary in nature. This must be done in the context of infrastructure needs. We are advocating for allowing growth over a wider range of places so that growth is shared across the County.

20. Where exactly does the "final word" lie addressing the problems the plan highlights: County Council? Zoning Board? Master plan?

There are a couple of different ways this plan will be finalized- some will be finalized through General Plan process over the next couple of years and recommend the direction that land use changes and zoning should go. Our plan will reflect scenario modeling so that those pieces of the housing plan and the General Plan are consistent. This plan will carry more weight if it goes in front of council and seeks approval- if that is the intention.

21. At one point, I believe that there was concern that the majority of respondents were homeowners, and therefore not representative of the breadth of the County's population. What were the final demographics of survey respondents? Throughout deliberations, what was the level of conversation about racial equity/social justice?



Approximately 71% of survey respondents own their own home, which while high is lower than that for the County as a whole. Based on our research we found that about 75% of housing is owner occupied which suggests that we got a fair share of renter responses in the survey. While there are challenges to reach certain demographic groups, through outreach efforts we were able to target a broader range of respondents than what we had at first. The engagement process included fliers in targeted areas, English as a second language community service led organizations, ethnic grocery stores, markets and convenience centers, and coordination with food pantries, domestic violence shelters – anywhere we thought we could reach under represented populations. We also worked with County led agencies- the library system and WIC office to distribute fliers and information to their constituents and worked through village centers and interfaith networks and churches that offer food pantries. We are in the process of planning small group meetings to provide additional information and conversations– all of this was supplemented with traditional engagement methods. All information was on the county website and in newsletters/social media. The African American Community Roundtable - whose member organizations have a wide local coverage- and other cultural groups across the county were also included. The County is also exploring housing inequality through the racial equity task force which is beginning this week

Social justice is something that we worked to address- can always be addressed more but worked to address through outreach and meetings with service providers working directly with vulnerable households.

22. There seems to be a rush to do "affordable housing" in Howard County. I saw your survey which is a questionable survey since it did not define "reasonable " price for housing. What is "reasonable" to me is "unreasonable" to others. If this is all you are basing your survey on, it is a false choice.

The survey is not all that we relied on – we supplemented with data analysis based on census data, American Community Survey data, housing price data to look at affordability empirically as to what percentage of income that people are spending on housing and what is the trajectory.

23. Are you going to look at the Output of the Age Friendly initiative – specifically the housing recommendations?

Yes, we have already looked at those and some have been incorporated into our recommendations. Will continue to look into opportunities to include.

Next Steps

- We will be taking all feedback on the draft recommendations to finalize them in December. The final document will be available in March 2021.
- Keep checking the project webpage for updates – you can find draft recommendations and other information there.
- Please remember to take the survey and provide input on the draft recommendations before November 30th: <https://www.surveymonkey.com/r/WFDLKSJ>
- Email any other questions to: housing@howardcountymd.gov