



# HOUSING OPPORTUNITIES MASTER PLAN

Online Open House

November 10 and 18, 2020

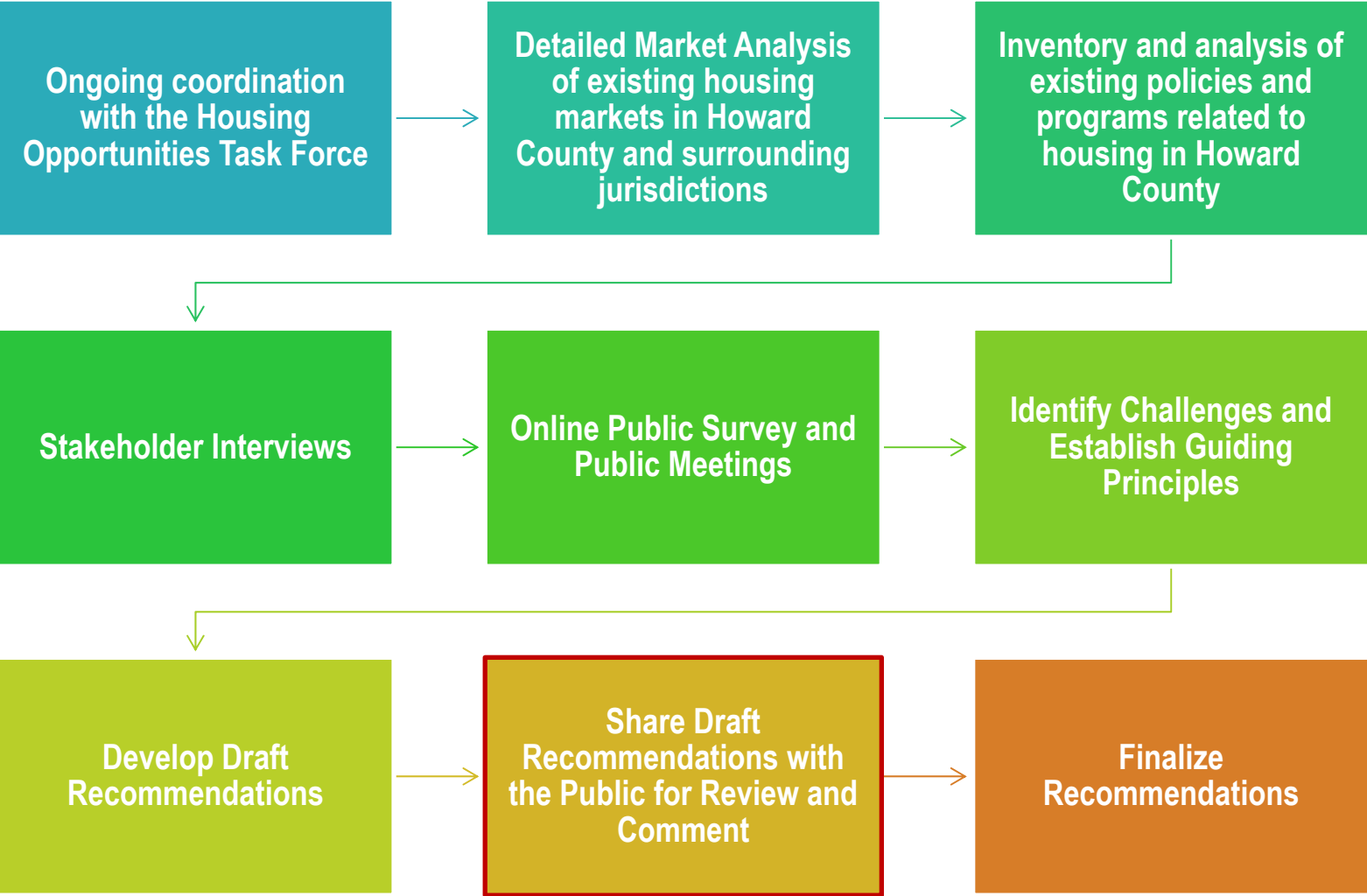
**RCLCO**  
REAL ESTATE ADVISORS

# 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
- ▶ Standalone document, but the findings will be incorporated into the upcoming General Plan

# PLANNING PROCESS

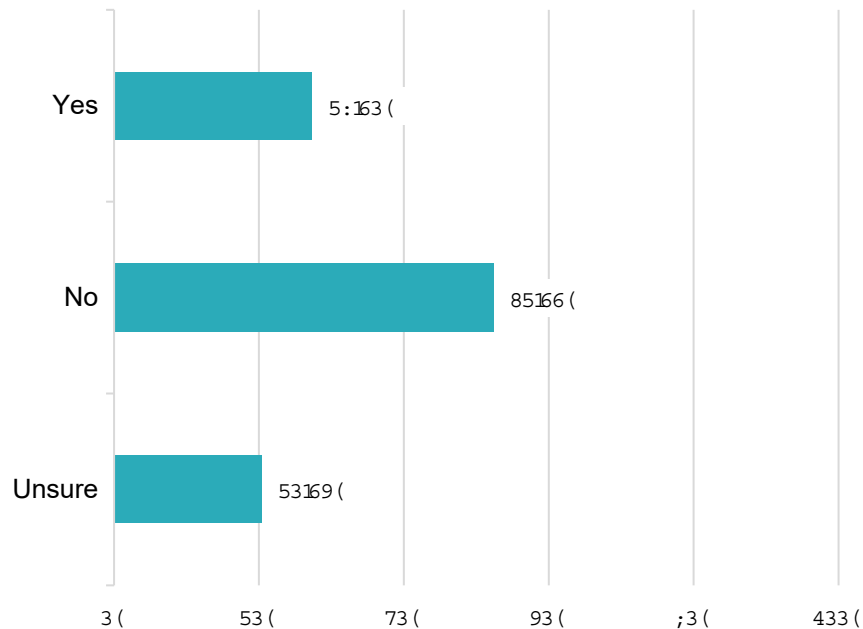




# WHAT WE HEARD FROM THE COMMUNITY

## OVER 2,300 SURVEY RESPONSES AND OVER 100 PARTICIPANTS IN PUBLIC MEETINGS

**Do you 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?**



**Top 10 considerations that would be most important if shopping for a home to rent or own:**

1. Home cost and affordability
2. Low crime rate
3. Home quality
4. Proximity to quality schools
5. Home size
6. Proximity to amenities
7. Lot/yard size
8. Proximity to work
9. Home values likely to appreciate
10. Racial/ethnic diversity of neighborhood

# NINE PRIMARY CHALLENGES

## BASED ON RESEARCH AND OUTREACH TO-DATE

- ▶ Housing supply has not kept up with housing demand, particularly over the last decade and given recent employment growth. This imbalance between supply and demand is leading to rising affordability issues.
- ▶ A lack of affordable housing throughout the county inhibits racial and socioeconomic integration. Historically disadvantaged populations, lower-income households and households experiencing poverty find that most of the housing options affordable to them are concentrated in only a few locations. This challenge is especially problematic considering that most remaining land and school capacity is in the Rural West, where current zoning regulations largely prohibit affordable housing development of any kind.
- ▶ 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, attainably priced for-sale housing.
- ▶ Howard County lacks a cohesive strategy for prioritization, policy/program design, and resource allocation.
- ▶ Existing resources are not sufficient to meet current and future capacity and demands (e.g., schools, transportation, etc.) while also dedicating funds to housing goals.
- ▶ It continues to be difficult to supply housing for diverse populations, with significant needs going forward.
- ▶ The COVID-19 pandemic and associated economic disruption is exposing and exacerbating housing insecurity.
- ▶ A large portion of housing that is affordable to low- and moderate-income households in Howard County is older and at risk of deterioration and/or redevelopment going forward.
- ▶ The APFO is placing significant limitations on the amount of housing that can be built, and it is potentially accelerating those capacity issues by limiting the ability to increase the tax base.



# DRAFT RECOMMENDATIONS: Q&A

[https://www.howardcountymd.gov/LinkClick.aspx?fileticket=vC8Um\\_EffaM%3d&tabid=1569&portalid=0](https://www.howardcountymd.gov/LinkClick.aspx?fileticket=vC8Um_EffaM%3d&tabid=1569&portalid=0)

## Land Use, Planning, and Zoning

- 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.

## Programs and Policies

- 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.

## Adequate Public Facilities Ordinance (APFO)

- 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.

# NEXT STEPS

| Planning Activities                               | Schedule                     |
|---|------------------------------|
| Task Force and Workgroup Meetings                 | Ongoing throughout           |
| Research and Analysis                             | Spring and Summer, 2020      |
| First Set of Public Meetings – Online Discussions | August and September 2020    |
| Develop and Refine Recommendations                | August through November 2020 |
| Public Meeting to review Recommendations          | November 2020                |
| Refine and Finalize Recommendations               | December 2020                |
| Develop and Present the Final Plan                | By March 2021                |

Stay up to date by visiting the Project Webpage at:  
<https://www.howardcountymd.gov/HousingTaskForce>