



# The Housing Opportunities Master Plan

A Strategy for Improving the Availability, Affordability, and Accessibility of Housing



# Nine Primary Challenges Facing Housing in Howard County

## LAND USE, PLANNING, AND ZONING

- 1 Housing supply has not kept up with housing demand.** This imbalance between supply and demand is leading to 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.
- 3 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.

## POLICIES AND PROGRAMS

- 4 Howard County lacks a cohesive strategy** for prioritization, policy/program design, and resource allocation.
- 5 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.
- 6 It continues to be difficult to supply housing for diverse populations,** with significant needs going forward.
- 7 The COVID-19 pandemic and associated economic disruption** is exposing and exacerbating housing insecurity.
- 8 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.

## HOUSING AND INFRASTRUCTURE

- 9 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.



# Housing Supply Has Not Kept up with Housing Demand

## Market and Policy Support

- Rapid job growth is placing pressure on housing market
- Fewer housing units for every job than nearly every other jurisdiction in the region, with 20,000+ unit undersupply
- Unmet demand + entitlement constraints + regulatory processes = difficult to serve middle of the market
- Lack of new, market-rate rental housing is creating additional competition for workforce and moderate-income housing

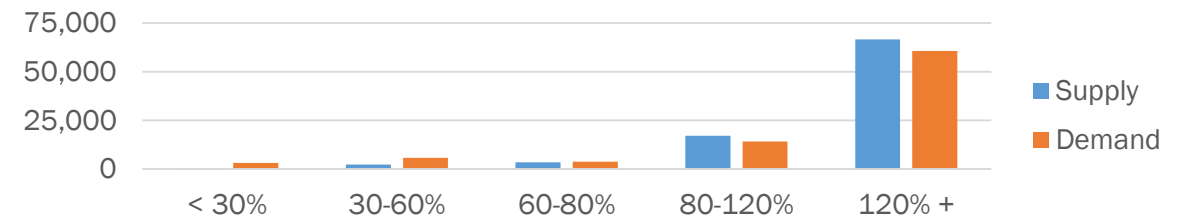
## Community and Practitioner Feedback

- 61.3% of survey respondents believe residents cannot find housing that aligns with their earnings
- Community members believe housing should be more affordable for public servants, essential workers, and other employees
- Considerable agreement among practitioners that development of more housing, generally, is necessary to help address needs of individuals with more significant housing challenges
- Local practitioners recognize necessity of new housing development, though there is debate about where and how that development should occur
- Largest barriers to development tend to be infrastructure and school capacity, the APFO, and community opposition

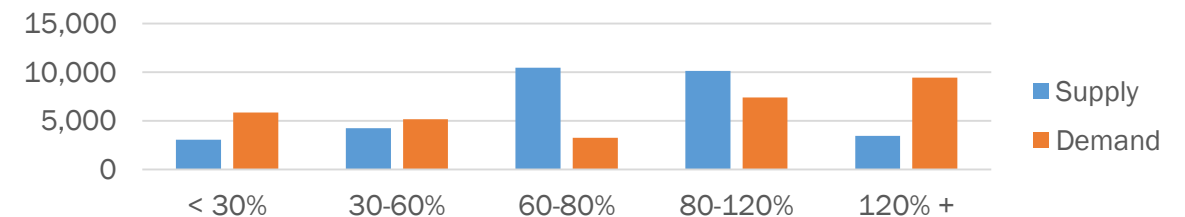
## GUIDING PRINCIPLE

Increase the amount of housing that is available at all price and rent points, especially housing that serves low- and moderate-income households

For-Sale Housing Supply and Demand by AMI Level, 2019;  
Howard County



Rental Housing Supply and Demand by AMI Level, 2019;  
Howard County



# A Lack of Affordable Housing Throughout the County Inhibits Racial and Socioeconomic Integration

## Market and Policy Support

- Demographically diverse, but diversity not uniform across the County
- Limited housing and neighborhood choices for lower-income households and households experiencing poverty
- Rural West lacks housing for low- and moderate-income households, largely because limited rental housing or attainable for-sale housing
- Impacts of tenant-focused efforts to address housing choice will be limited until housing availability and diversity improve

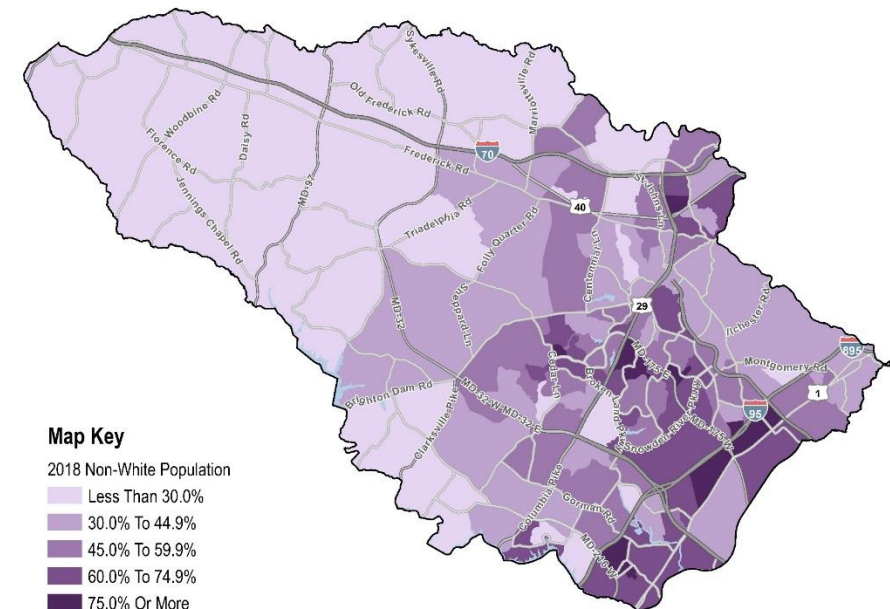
## Community and Practitioner Feedback

- High- and low-income housing options are clustered in specific areas
- Main barriers to diversification = zoning and community opposition
- Lack of integration at the neighborhood level can make it difficult to achieve racial and socioeconomic diversity in other spheres of life
- As the County has evolved and changed, it is unclear the extent to which stated commitments to diversity and inclusion are backed up by practice – Concern that status quo policies and practices will erode socioeconomic diversity
- Many community members would like for Howard County to recommit to the vision of James Rouse

## GUIDING PRINCIPLE

Encourage greater racial and socioeconomic integration by increasing affordable housing opportunities throughout Howard County, especially in locations that do not have them at this time

Non-White Population as Percentage of Population by Census Tract, 2018;  
Howard County



# New Development Today Is Less Diverse Than the Housing Inventory Overall

## Market and Policy Support

- Largely a result of zoning policies, as well as the locations in which developable land and school capacity still exist
- More diverse housing is necessary in a wider range of areas to promote integration and affordability throughout the County
- Ancillary requirement (parking, setbacks, etc.) can create de facto bans of certain housing types
- Coupled with regulatory constraints, unmet demand at higher price points crowds out the ability of the market to serve demand from lower- and middle-income households

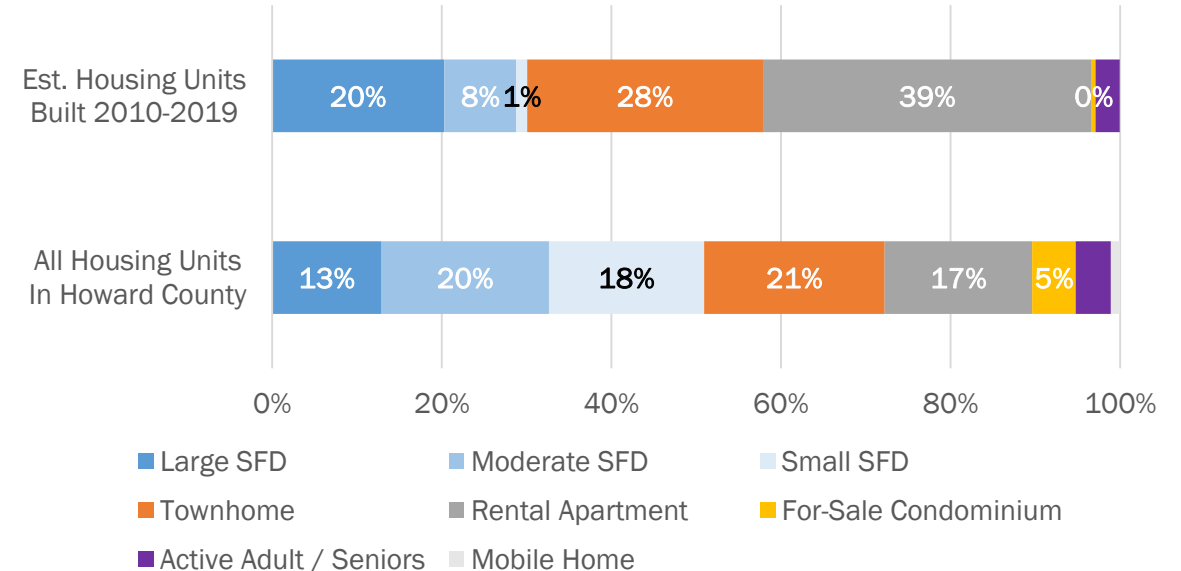
## Community and Practitioner Feedback

- Community members cite few housing options that are appropriate and affordable for the middle class
- 68.6% of survey respondents believe there is a need for different housing types, and 54.2% of survey respondents believe there is also a need for more integration of different housing types within the same communities
- Practitioners believe the market can support more diverse housing typologies, but zoning is a barrier
- Many homeowners wish to add ADUs but say they cannot

## GUIDING PRINCIPLE

Promote a greater diversity of housing options in Howard County

Distribution of Housing Inventory, 2019;  
Howard County



# Existing Resources Are Not Sufficient to Meet Current and Future Capacity and Demands

## Market and Policy Support

- Resources are needed for both capital and household-based supports
- Resources currently used by the County are generally episodic, insufficient to address critical needs, or both
- Sustainable and predictable funding sources can create greater impact and are subject to less political risk.
- Other critical resources to support housing include land assets and in-kind support to nonprofit partners

## Community and Practitioner Feedback

- Many survey respondents indicated that more housing assistance is needed for low- to moderate-income households
- Community members believe the County needs to invest in a range of different areas (e.g., public transportation, pedestrian infrastructure, schools), pointing to many competing needs today
- Many practitioners believe the County should create a housing trust fund with a dedicated funding source and annual contribution from the General Fund
- Enhanced incentives (density, waived parking, etc.) could also enable the creation of more affordable housing

## GUIDING PRINCIPLE

Develop funding sources dedicated specifically to addressing affordable housing needs. These funding sources should include existing ones that could be dedicated for this purpose, as well as new ones that could be created for this purpose.





# The APFO Is Placing Significant Limitations on the Amount of Housing That Can Be Built

## Market and Policy Support

- New housing development has decreased in recent years, and school capacity is the driving force behind moratoria
- Restricting development can deprive the County of critical resources
- APFO provides a framework that, if adjusted for market conditions and accompanied by strong infrastructure planning, could balance planning/development with service/infrastructure
  - However, also has potential to disrupt the supply/demand balance further if the County cannot keep up with requirements for new development to occur
- There are opportunities to address housing needs in a manner that helps address infrastructure/school capacity imbalances, independent of APFO provisions

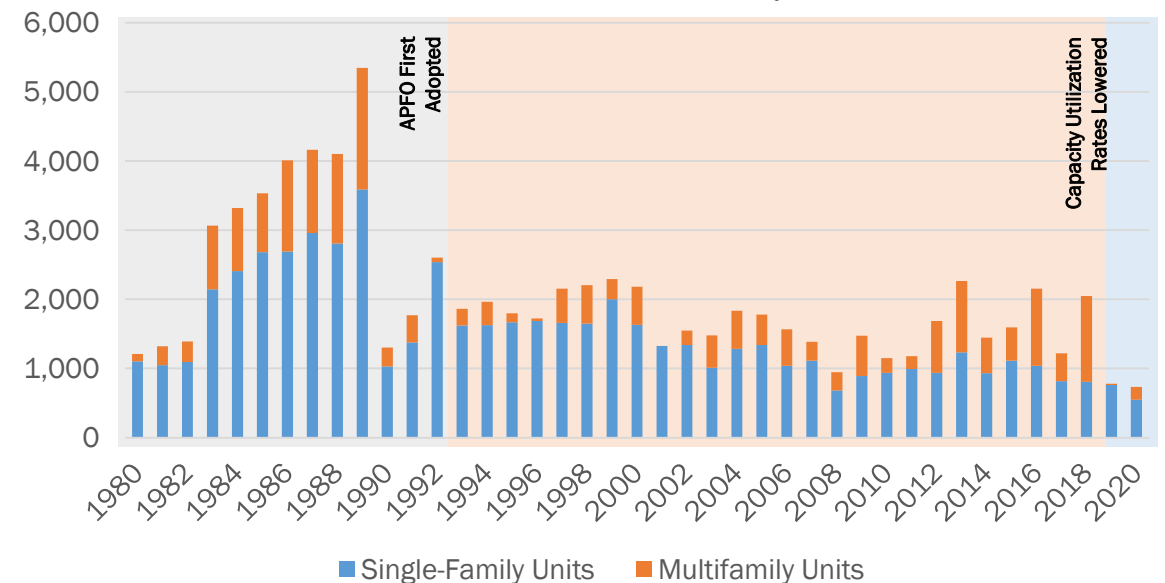
## Community and Practitioner Feedback

- The APFO remains a controversial topic; while many community members believe it is necessary to prevent Howard County from building more housing than it can accommodate, others express support for the idea that housing policy should operate independently from the school system
- Many policy practitioners believe that new development is not the driving force behind school capacity problems

## GUIDING PRINCIPLE

Find creative ways to meet demands for both housing and infrastructure, and consider targeted amendments to the APFO to improve planning and predictability and to better balance housing and school interests

Historical Permitting Activity (in Number of Units), 1980-2020;  
Howard County



# Overview of Recommendations

## Land Use, Planning, and Zoning

Revise land use, planning, and zoning regulations to improve the availability, accessibility, and affordability of housing

- Use land use policy and provide incentives to produce income-restricted housing units
- Enable more equitable growth throughout the County through changes to zoning regulations and land use plans
- Facilitate the development of lower-cost housing typologies
- Remove zoning barriers to mixed-use neighborhoods and developments
- Promote efficient processes for approving development

## Programs and Policies

Support housing stability through the improvement of existing policies and programs and the creation of new ones

- Improve housing sector coordination and boost capacity
- Raise/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

## Housing and Infrastructure

Address both housing and infrastructure needs in Howard County to ensure that neither form of demand eclipses the other

- Identify creative mechanisms to fund housing and school facility investment and to attain full development of annual allotted new housing units
- 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



# Key Implementation Items

## Create an Inter-Agency Housing Opportunities Task Force

A range of County departments, nonprofit organizations, and private companies are already committed to addressing housing needs in Howard County. However, a cohesive strategy is necessary to coordinate these efforts. As such, the Housing Opportunities Master Plan recommends the creation of an Inter-Agency Housing Opportunities Task Force, which should be responsible for setting this strategy and overseeing its implementation. Members should include representatives from various County departments, with a formal role for affiliated entities involved in implementing housing and community development activities.

## Establish an Affordable Housing Trust Fund

At this time, existing resources are insufficient to meet the need for income-restricted or subsidized housing in Howard County, and available funding is unpredictable from year to year. For this reason, the Housing Opportunities Master Plan recommends the creation of an Affordable Housing Trust Fund, which should consist of both existing and new revenue sources that can collectively serve as a formal, coordinated, and predictable structure for allocating housing funding. The primary purpose of the Affordable Housing Trust Fund should be to expand the number of income-restricted rental and homeownership units, which are in short supply in the County today.

## Update MIHU rules and fee structures, and include incentives to encourage additional, more affordable, or more accessible production

Today, most income-restricted housing production in Howard County is accomplished by its Moderate Income Housing Unit (“MIHU”) policy, which requires developers of new market-rate housing to reserve a portion of units for moderate-income households at reduced rents or purchase prices. The Housing Opportunities Master Plan recommends a number of improvements to this program, such as additional flexibility to accommodate on-site provision and incentives to encourage the production of more than the required number of units, greater shares of accessible and visitable units, and/or deeper levels of income targeting.

## Allow a broader range of housing types to proceed “by-right,” or without the need for additional approvals

New development today is less diverse than the housing inventory overall, in part because restrictions on housing typologies have resulted in a bifurcation of the housing market, wherein smaller rental apartments and larger for-sale homes now account for the bulk of new product. Land use policy can limit the ability of additional supply to improve housing opportunities and affordability, but it can also be used to encourage the opposite. With this idea in mind, the Housing Opportunities Master Plan recommends Howard County allow a broader range of housing types, such as cottage clusters, townhomes, and other “missing middle” typologies, to proceed by-right, in order to facilitate their production.

## Create a homeowner resource navigator and website with resources for existing and future residents of the County

Howard County offers a range of programs, subsidies, tax abatements and deferrals, and home retrofit supports that improve the quality and stability of housing for homeowners. However, the identification of available resources and the management of the process can be difficult for persons in need of support. Improvements to such resources can help ensure ongoing housing stability for lower-income homeowners, improve independent living opportunities for older adults and persons with disabilities, and strengthen the quality of housing in Howard County more broadly.



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