



HOUSE HOWARD
Howard County Housing Commission

Housing Affordability Howard County Council

January 2020

9770 Patuxent Woods Drive
Suite 100
Columbia, MD 21046
443.518.7800
HouseHoward.org





The Howard County Housing Commission - Mission

The mission of the Howard County Housing Commission is to provide safe, quality, affordable, and sustainable housing opportunities for low- and moderate-income families who live or work in Howard County and to assist them in moving toward economic independence. The Commission will pursue this mission through open, efficient, innovative, and accountable processes.

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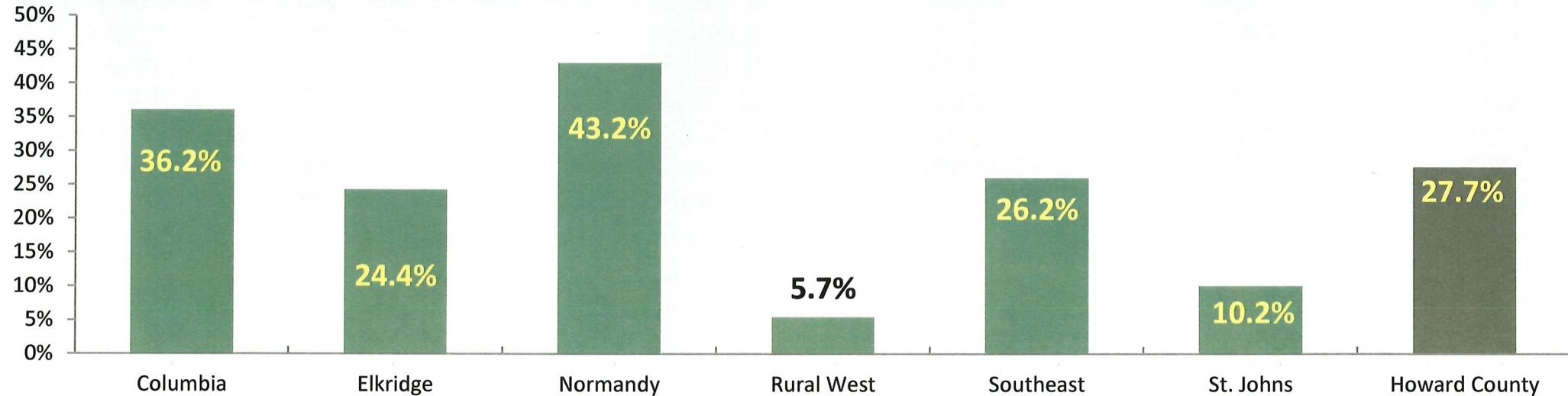




Renters by Submarket

	Columbia		Elkridge		Normandy		Rural West		Southeast		St. Johns		Howard County	
Household Tenure (2018)														
Total Households	42,641		17,858		11,778		8,338		19,313		16,784		116,711	
% Renters	15,442	36.2%	4,365	24.4%	5,091	43.2%	473	5.7%	5,056	26.2%	1,713	10.2%	32,358	27.7%
% Owners	27,199	63.8%	13,493	75.6%	6,687	56.8%	7,865	94.3%	14,257	73.8%	15,071	89.8%	84,353	72.3%
Senior Households 62+	12,412		3,254		3,294		3,094		4,477		6,255		32,787	
% Renters	3,620	29.2%	549	16.9%	1,128	34.2%	134	4.3%	736	16.4%	529	8.5%	6,697	20.8%
% Owners	8,792	70.8%	2,704	83.1%	2,166	65.8%	2,961	95.7%	3,741	83.6%	5,726	91.5%	26,090	79.2%

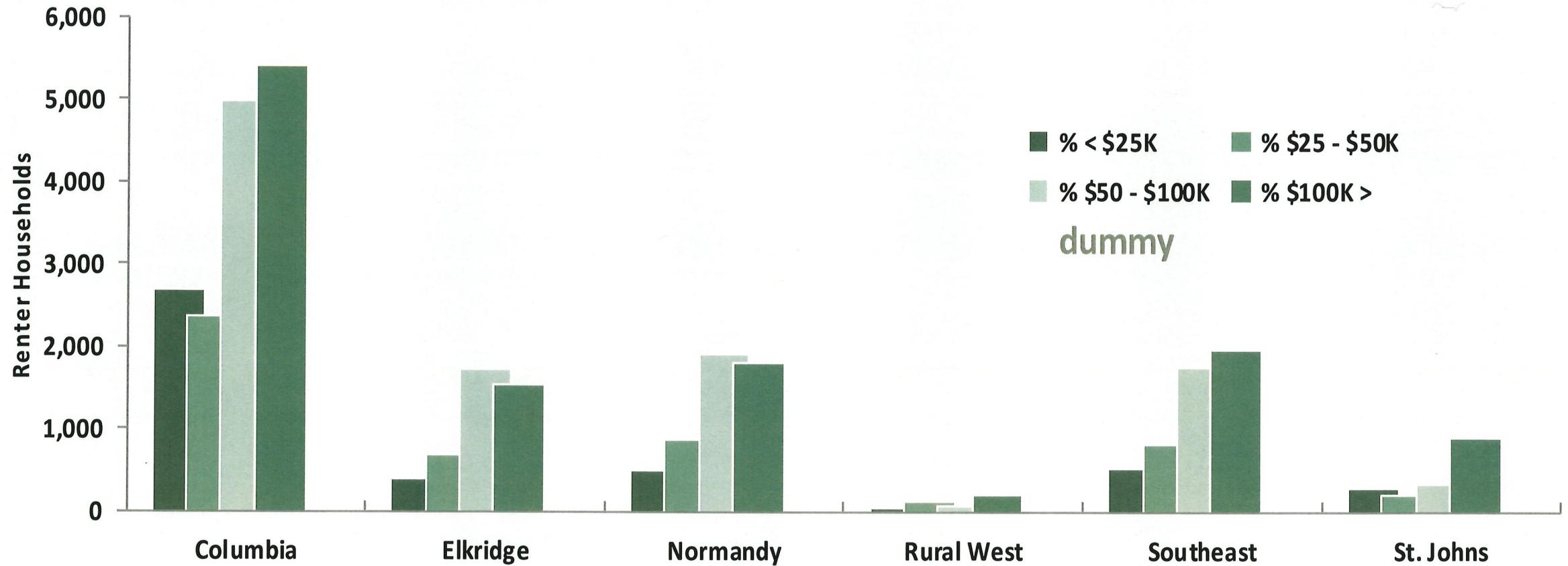
2018 Renters as % of All Households





Household Income Distribution

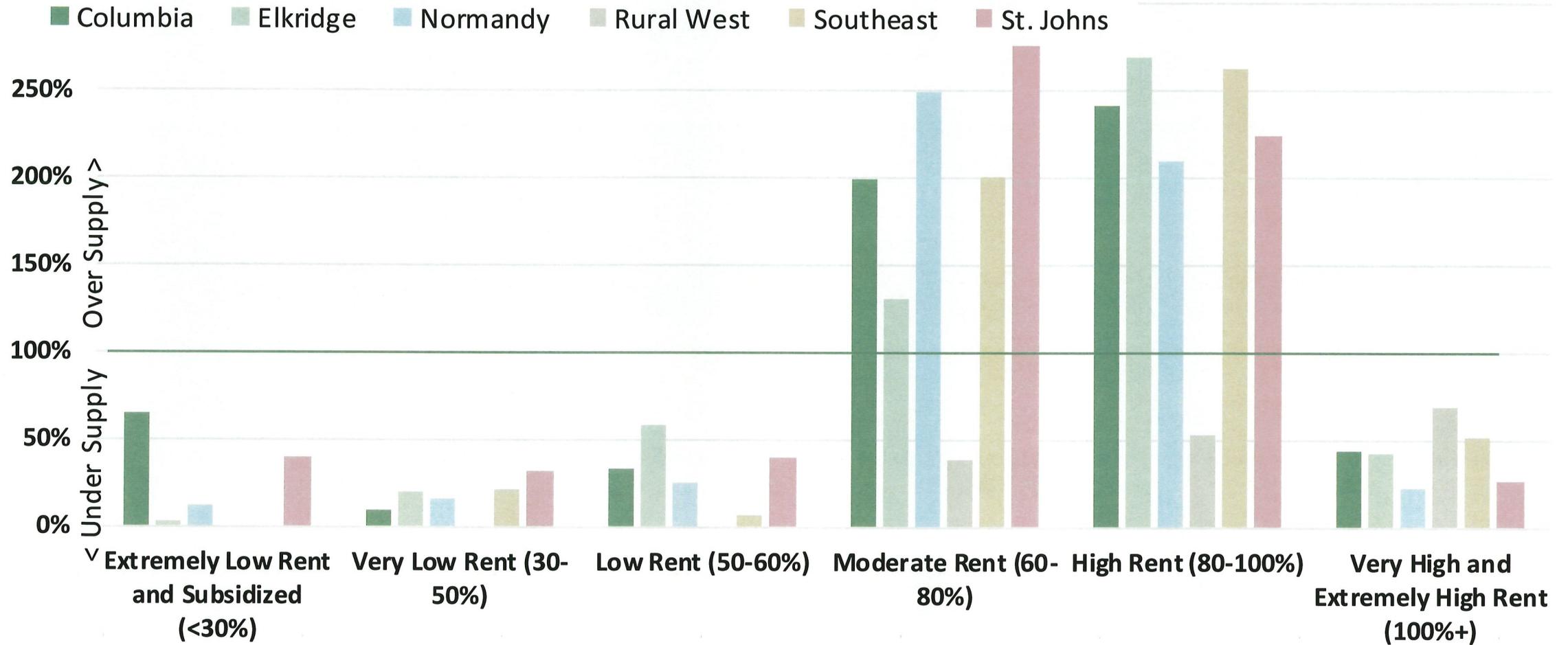
2018 Renter Household Income Distribution





Penetration Analysis – Units Compared to Need

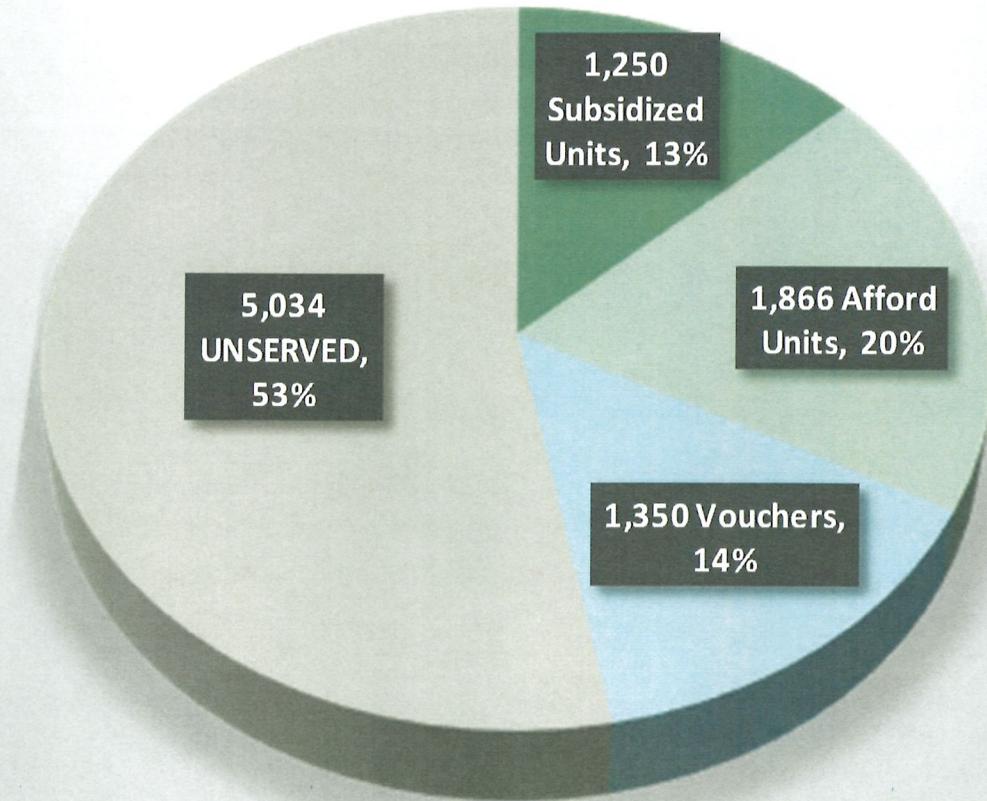
Units/Qualified Renter Households





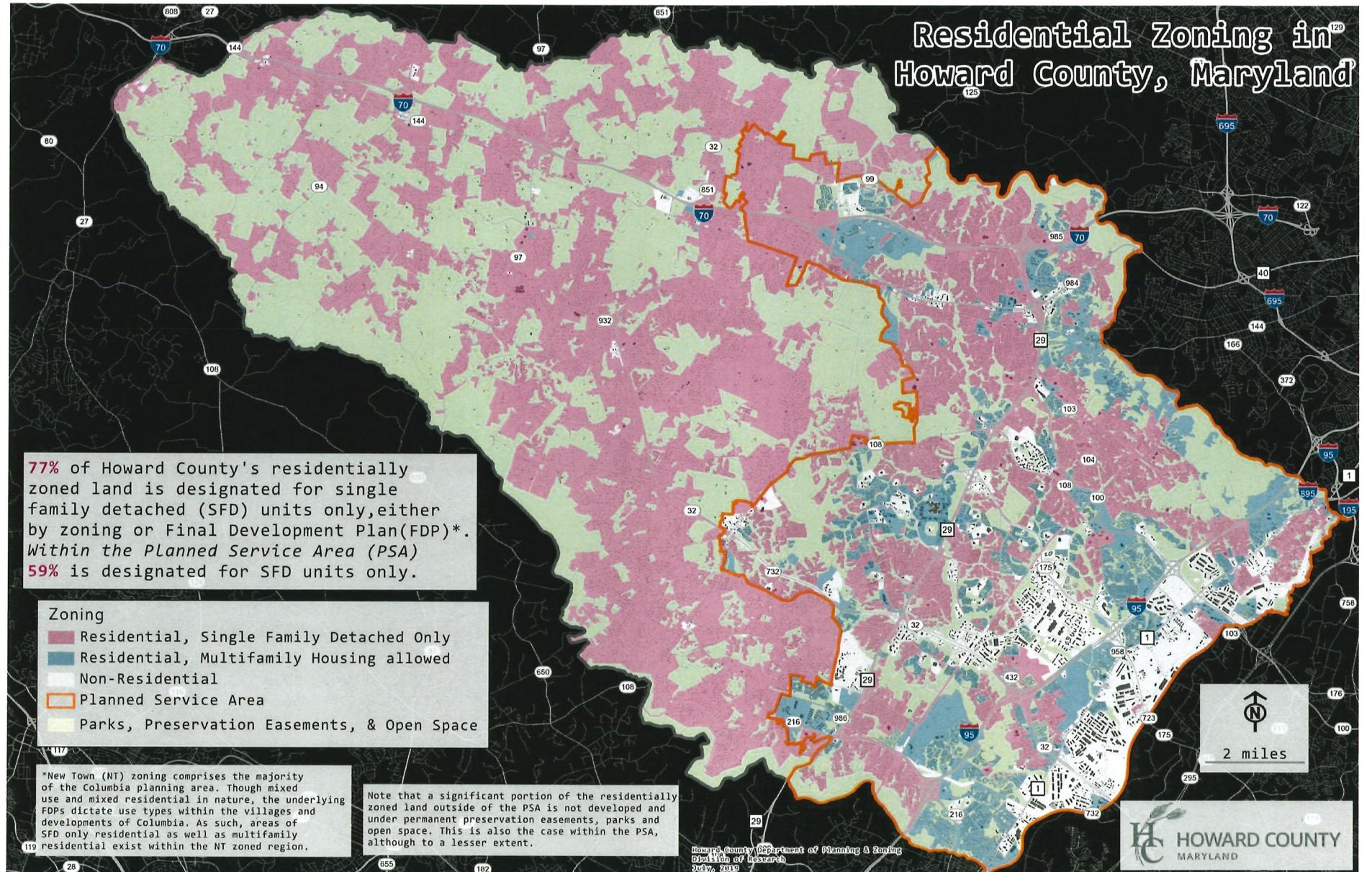
Rental Housing Shortage For Existing HoCo Residents

Units Available for the 9,500 Howard County Renter Households with incomes below \$50,000.



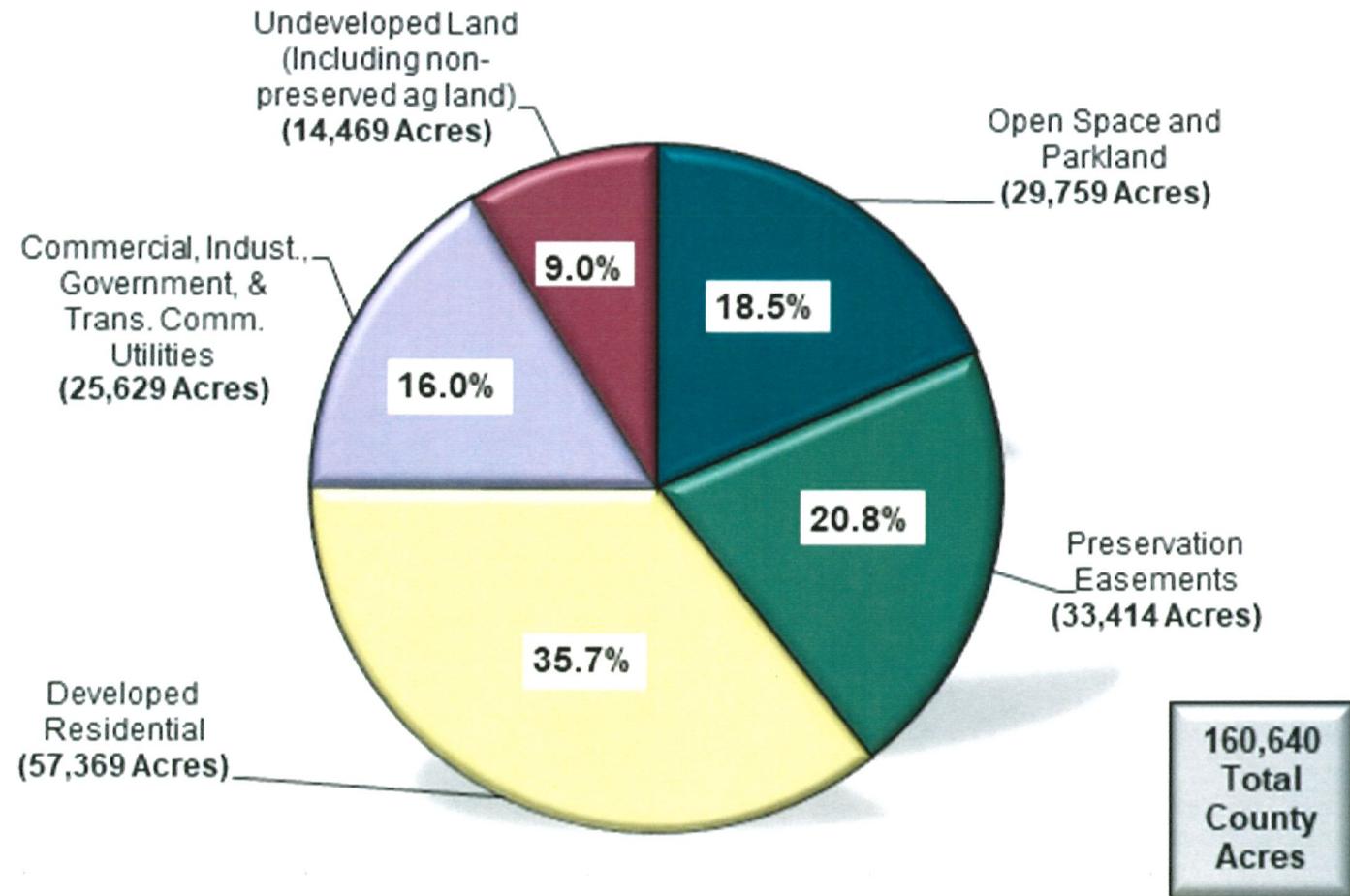
Howard County Land Use – The Map

- 17% of County Land is available for Multifamily
- 77% of Residential is Single Family
- Within PSA, 59% of Residential Land is Single Family
- 40% of County Land is Open Space, Parks, Preservation



Howard County Land Use – The Numbers

Howard County Land Use - September 30, 2018



Source: Howard County DPZ, September 30, 2018



Housing Affordability Issues Nationally and Locally

- Housing cost increases outstrip income increases, especially for the lowest four quintiles – partly due to land use decisions.
- Housing production has not kept pace with household formation, due in part to restrictions on development, resulting in a supply shortage.
- Result is that more people moving up the income scale can't afford to buy or rent.
- New supply is generally priced at higher incomes, resulting in surplus housing at the higher end and shortages at the lower end. Housing “trickle-down” is not very effective.
- Lower priced housing tends to be concentrated due to a number of factors, including historic red-lining, limits on multifamily development, large lot zoning, and NIMBYism.



Possible County Actions to Impact Housing Affordability and Concentration

- Draft a Housing Opportunity Master Plan!
- Create and fund a dedicated loan and grant pool to support the preservation, acquisition, and development of affordable housing.
- Provide HCHC with a right of first refusal to purchase multifamily properties that are on the market.
- Ensure that all County land to be developed includes affordable housing.
- Expand the areas in which multifamily housing can be built.
- Include accessory housing and small rental properties in single family zones.
- Allow for greater density in some multifamily zones – specifically transit and other mixed-use areas.
- Reduce County fees and length of processing time for affordable housing.



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