



January 31, 2025

Liz Walsh - Council Chair  
Howard County Council  
George Howard Building  
3430 Court House Drive  
Ellicott City, MD 21043

Dear Council Chair Walsh,

Section 13.402C(e)(8) of the County Code requires the Department of Housing and Community Development (the "Department") to provide a detailed annual report to the Council of each collection and expenditure of all Moderate Income Housing Unit fee-in-lieu funds (MIHU FIL) for the prior calendar year. For the year ending December 31, 2024, a list of the projects that selected the FIL option as alternative compliance for the MIHU requirement is attached. Because FIL revenues are committed when the MIHU agreement is signed, but not paid until a building permit is issued, the fees from these projects may or may not be collected in the same year that the agreements are signed.

Following the passage of Council Bill 50 in 2019, Section 13.402C(e)(7) of the Code was updated to clarify the use of the fee-in-lieu revenues collected by the Department. Revenue can be used for the Settlement Downpayment Loan Program, the Rehabilitation Loan Program and grants to other County entities, the Howard County Housing Commission or local non-profits for rental housing subsidies, the purchase and rehabilitation of existing properties for sale or rent to low- or moderate-income households, emergency eviction support, or other housing opportunities for low- and moderate-income households.

The actual MIHU FIL revenue received for the calendar year ending December 31, 2024, was \$925,954. The Department utilized MIHU FIL funding for 29 Settlement Downpayment Loans and 5 Workforce Initiative Loans, totaling \$720,695 and \$14,375 respectively, to first-time MIHU homebuyers. As detailed on the attached Schedule E for CY 2024, an additional \$626,521 was disbursed for credit counseling and homebuyer education for first-time homebuyers, emergency home repairs for low-income homeowners, foreclosure prevention, rental subsidies and eviction prevention for low- and moderate-income households. Funds were also provided to create new affordable rental units at Patuxent Commons (\$1M) and Waverly Winds (\$2M) and to assist the Howard County Housing Commission with the acquisition of Orchard Meadows (\$2M).

If you have any questions, please contact my office.

Sincerely,

*Kelly A. Cimino*

Kelly A. Cimino  
Director

cc: Angela Cabellon, Chief of Staff  
Michelle Harrod, Administrator to County Council  
Brandee Ganz, Chief Administrative Officer

Attachments: Schedule A – Fee-in-Lieu Agreements  
Schedule B – Fee-in Lieu Revenue  
Schedule C – Settlement Downpayment Loans  
Schedule D – Workforce Initiative Loans  
Schedule E – Fee-in-Lieu Initiatives

**Schedule A**

MIHU Fee-in-Lieu Agreements for the Year Ending December 31, 2024						
Development	Subdivision Plan	Developer	City/ Location	Zoning	MIHU Agreement Executed	Lots subject to fee-in-lieu
Capstone Estates	F-24-008	Rainmaker Development	Ellicott City 21043	R-20	1/17/2024	2
Trotter Estates	F-23-027	Trotter Estates, LLC by AD&C Management Co.	Clarksville 21029	R-20	4/11/2024	5
Pope Property	F-19-077	Andrew Pope	Columbia 21044	R-20	3/13/2024	3
Centennial Choice	F-14-112	Gu and Jiang	Ellicott City 21043	R-20	3/26/2024	1
Clarksville Crossing Phase 2 (Area	F-24-032	Clarksville NL, LLC	Highland 20777	RR-DEO	11/16/2024	2
Kerger Pond	SDP-24-018	ESC Kerger Pond LLC	Ellicott City 21043	R-20	8/17/2024	28
Horvath Property	F-19-074	Zablah Real Estate, LLC	Ellicott City 21043	R-ED & R	4/2/2024	1
Friendly Inn	SDP-23-038	Waverly Investors LLC	Ellicott City 21043	B-1	7/2/2024	12
Maple Highlands	SDP 23-018/ F23-023	Lyhus Development LLC	Fulton 20759	RR-DEO	7/2/2024	29
Abbeyfield Estates	F-24-041	Rainmaker Development	Ellicott City 21043	R-20	8/2/2024	4
Lufti Property Lots 2-5	F-24-030	LLU, LLC	Clarksville 21029	R-12	9/17/2024	4
Pointers View	F-24-048	Development Partners	Clarksville 21029	R-20	8/9/2024	2
Badart	F-22-070	Global Novare Inc.	Ellicott City 21043	R-SC	10/8/2024	3
Douglas Woods Lots 1-3	SDP-25-002, F-20-074	Burkard Homes	Elkridge 21075	R-ED	9/11/2024	3
Pierce Property	F-25-001	Clarksville Ridge Professional Center, LLC	Laurel 20723	R-20	9/26/2024	5
Trotters Retreat	SDP 24-017	Development Partners	Clarksville 21029	R-20	9/11/2024	25
Grove Angle	F-20-034	GROVE ANGLE, LLC	Ellicott City 21043	R-20	9/11/2024	3
Brickell Property	F-24-006	ESC Meadow Springs L.C.	Marriottsville 21104	RR-DEO	10/8/2024	10

**Schedule B Fee-in-Lieu Revenue**

Fee in Lieu Revenue for the Year Ending December 31, 2024						
Permit No.	Permit Type	Address	City	Development	Transaction \$	Rec Date
B23004784	Residential/New/SFD	4874 AVOCA AVE	ELLCOTT CITY	Montgomery Knolls	\$13,421.05	1/3/2024
B23000905	Residential/New/SFD	4024 SAINT JOHNS LN	ELLCOTT CITY	Van Stone Property	\$21,144.45	1/4/2024
B24000037	Residential/New/SFD	7009 GENEVIEVE WAY	ELLCOTT CITY	Hampton Hills	\$18,177.00	1/12/2024
B24000106	Residential/New/SFD	7109 ELLA MAE WAY	ELLCOTT CITY	Hampton Hills	\$18,177.00	1/22/2024
B23004150	Residential/New/SFD	7911 HAZEL WAY	JESSUP	NORDAU	\$21,140.80	1/30/2024
B23004889	Residential/New/SFD	8809 GRANITE MILLS DR	ELLCOTT CITY	Patapsco Crossing	\$19,359.60	1/30/2024
B23004896	Residential/New/SFD	8805 GRANITE MILLS DR	ELLCOTT CITY	Patapsco Crossing	\$19,359.60	1/30/2024
B24000292	Residential/New/SFD	7012 GENEVIEVE WAY	ELLCOTT CITY	Hampton Hills	\$19,512.90	1/31/2024
B22001585	Residential/New/SFD	6207 ELKRISE PL	ELKRIDGE	Elkrise Hill	\$11,351.50	2/7/2024
B24000300	Residential/New/SFD	7113 ELLA MAE WAY	ELLCOTT CITY	Hampton Hills	\$21,516.75	2/8/2024
B24000446	Residential/New/SFD	7004 GENEVIEVE WAY	ELLCOTT CITY	Hampton Hills	\$18,177.00	2/15/2024
B23004899	Residential/New/SFD	8800 GRANITE MILLS DR	ELLCOTT CITY	Patapsco Crossing	\$19,359.60	3/4/2024
B24000723	Residential/New/SFD	7005 GENEVIEVE WAY	ELLCOTT CITY	Hampton Hills	\$19,512.90	3/19/2024
B24000267	Residential/New/SFD	15135 DEVLIN DR	GLENELG	Cattail Overlook	\$34,558.20	3/25/2024
B23004899	Residential/New/SFD	8800 GRANITE MILLS DR	ELLCOTT CITY	Patapsco Crossing	\$817.60	3/26/2024
B24000856	Residential/New/SFD	6400 MEADOWS LN	COLUMBIA	Old Montgomery Meadows	\$13,964.90	3/28/2024
B24000906	Residential/New/SFD	6416 MEADOWS LN	COLUMBIA	Old Montgomery Meadows	\$13,964.90	4/3/2024
B24000540	Residential/New/SFD	8804 GRANITE MILLS DR	ELLCOTT CITY	Patapsco Crossing	\$17,425.10	4/4/2024
B24000732	Residential/New/SFD	8808 GRANITE MILLS DR	ELLCOTT CITY	Patapsco Crossing	\$17,425.10	4/4/2024
B24000963	Residential/New/SFD	6412 MEADOWS LN	COLUMBIA	NULL	\$12,902.75	4/8/2024
B22001732	Residential/New/SFD	6208 ELKRISE PL	ELKRIDGE	Elkrise Hill	\$11,351.50	4/23/2024
B22002261	Residential/New/SFD	6211 ELKRISE PL	ELKRIDGE	Elkrise Hill	\$12,924.65	4/23/2024
B24001267	Residential/New/SFD	7008 GENEVIEVE WAY	Ellicott City	Hampton Hills	\$21,516.75	5/10/2024
B24001300	Residential/New/SFD	7101 ELLA MAE WAY	ELLCOTT CITY	Hampton Hills	\$21,516.75	5/24/2024
B24001445	Residential/New/SFD	8524 SUNELL LN	ELLCOTT CITY	Patapsco Crossing	\$19,359.60	5/29/2024
B23003800	Residential/New/SFD	15117 DEVLIN DR	GLENELG	Cattail Overlook	\$35,069.20	6/4/2024
B24001882	Residential/New/SFD	11009 AUDREY LN	LAUREL	Isla's Woods	\$16,122.05	6/11/2024
B24002149	Residential/New/SFD	6408 MEADOWS LN	COLUMBIA	Old Montgomery Meadows	\$12,107.05	6/21/2024
B24001584	Residential/New/SFD	5673 TROTTER RD	CLARKSVILLE	Sapariya Property	\$28,130.55	6/26/2024
B24002389	Residential/New/SFD	6413 MEADOWS LN	COLUMBIA	Old Montgomery Meadows	\$12,107.05	7/8/2024
B24002391	Residential/New/SFD	6417 MEADOWS LN	COLUMBIA	Old Montgomery Meadows	\$12,902.75	7/12/2024
B24001885	Residential/New/SFD	11005 AUDREY LN	LAUREL	Isla's Woods	\$19,939.95	7/17/2024
B24002770	Residential/New/Duplex	8506 LALLYBROCH LN	FULTON	The Highlands	\$17,344.80	8/13/2024
B24002746	Residential/New/Duplex	8514 LALLYBROCH LN	FULTON	The Highlands	\$17,344.80	8/13/2024
B24002741	Residential/New/Duplex	8512 LALLYBROCH LN	FULTON	The Highlands	\$17,344.80	8/13/2024
B24002930	Residential/New/SFD	6405 MEADOWS LN	COLUMBIA	Old Montgomery Meadows	\$12,902.75	8/20/2024
B24002931	Residential/New/SFD	6409 MEADOWS LN	COLUMBIA	Old Montgomery Meadows	\$13,983.15	8/20/2024
B24002748	Residential/New/Duplex	8520 LALLYBROCH LN	FULTON	The Highlands	\$17,344.80	8/26/2024

**Schedule B Fee-in-Lieu Revenue (continued)**

Fee in Lieu Revenue for the Year Ending December 31, 2024						
Permit No.	Permit Type	Address	City	Development	Transaction \$	Rec Date
B24002747	Residential/New/Duplex	8518 LALLYBROCH LN	FULTON	The Highlands	\$17,344.80	8/27/2024
B22002261	Residential/New/SFD	6211 ELKRISE PL	ELKRIDGE	Elkrise Hill	-\$1,573.15	9/16/2024
B24003479	Residential/New/SFD	6404 MEADOWS LN	COLUMBIA	Old Montgomery Meadows	\$13,421.05	9/24/2024
B24002555	Residential/New/SFD	15105 DEVLIN DR	GLENELG	Cattail Overlook	\$43,431.35	10/17/2024
B24003931	Residential/New/SFD	9005 OLD MONTGOMERY RD	COLUMBIA	Old Montgomery Meadows	\$13,986.80	10/23/2024
B24003934	Residential/New/SFD	9001 OLD MONTGOMERY RD	COLUMBIA	Old Montgomery Meadows	\$14,253.25	10/23/2024
B24002010	Residential/New/SFD	5305 THOMAS WYATT WAY	ELLCOTT CITY	Kerger Woods	\$24,579.10	11/6/2024
B24002053	Residential/New/SFD	5301 THOMAS WYATT WAY	ELLCOTT CITY	Kerger Woods	\$29,721.95	11/6/2024
B24003858	Residential/New/SFD	8229 WHITE PINE CT	FULTON	Fulton Hill	\$34,233.35	11/18/2024
B24000524	Residential/New/SFD	11001 AUDREY LN	LAUREL	Isla's Woods	\$19,939.95	11/21/2024
B24002148	Residential/New/SFD	1199 RT 97	COOKSVILLE	Millard Taylor Subdivision	\$26,093.85	11/25/2024
B24003862	Residential/New/SFD	3059 BETHANY LN	ELLCOTT CITY	Schneider Subdivision	\$19,939.95	12/19/2024
				<b>Total</b>	<b>\$925,953.90</b>	

**Schedule C**

Settlement Downpayment Loan Program (SDLP) - Year Ending December 31, 2024									
MIHU	Zip Code	Loan Amount	Interest Rate	Loan Type	Income < 80% Balt. MSA AMI	Income < 80% HC AMI	Income > 80% Income < 100% HC AMI	Status	Date
Delacour @ Blue Stream	21075	11,235	3.99%	HomeStarter	X			Closed	01/30/2024
Howard Square	21075	18,986	3.99%	HomeSteadier		X		Closed	02/13/2024
Enclavce @ Hines	20723	36,464	4.63%	HomeStarter	X			Closed	03/01/2024
Wellington Farms	20723	18,092	4.38%	HomeStarter	X			Closed	03/04/2024
Howard Square	21075	40,000	4.63%	HomeStarter	X			Closed	03/08/2024
Wellington Farms	20723	25,608	4.99%	HomeStarter	X			Closed	03/15/2024
Wellington Farms	20723	36,218	4.63%	HomeStarter	X			Closed	03/22/2024
Bellmont Station	21044	1,052	4.49%	HomeStarter	X			Closed	03/22/2024
Falcon Place	20723	29,669	4.25%	HomeStarter	X			Closed	04/10/2024
Wellington Farms	20723	35,438	3.99%	HomeStarter	X			Closed	04/19/2024
Ellicott Crossing	21043	16,999	3.99%	HomeStarter	X			Closed	04/26/2024
Chapelgate Woods	21104	25,000	3.00%	HomeSteadier		X		Closed	04/26/2024
Wellington Farms	20723	13,095	3.00%	DreamMaker			X	Closed	05/10/2024
Chapelgate Woods	21104	33,865	3.00%	HomeStarter	X			Closed	05/17/2024
Bellmont Station	21075	19,391	3.00%	HomeSteadier		X		Closed	06/14/2024
Wellington Farms	20723	24,550	3.00%	HomeSteadier		X		Closed	06/28/2024
Wellington Farms	20723	37,625	3.00%	HomeStarter	X			Closed	07/03/2024
Chapelgate Woods	21104	15,000	3.00%	DreamMaker			X	Closed	07/26/2024
Wellington Farms	21076	35,854	3.00%	HomeStarter	X			Closed	08/30/2024
Wellington Farms	20723	25,000	3.00%	HomeSteadier		X		Closed	10/18/2024
Blue Stream	21075	15,492	3.00%	HomeStarter	X			Closed	10/29/2024
Chapelgate Woods	21104	25,000	3.00%	HomeSteadier		X		Closed	11/04/2024
Delacour @ Blue Stream	21075	25,000	3.00%	HomeSteadier		X		Closed	11/07/2024
Chapelgate Woods	21104	15,000	3.00%	DreamMaker			X	Closed	11/13/2024
Chapelgate Woods	21104	24,801	3.00%	HomeStarter	X			Closed	11/13/2024
Chapelgate Woods	21104	25,000	3.00%	HomeSteadier		X		Closed	11/15/2024
Chapelgate Woods	21104	30,069	3.00%	HomeStarter	X			Closed	11/22/2024
Village Town	21075	21,192	3.00%	HomeSteadier		X		Closed	12/04/2024
Chapelgate Woods	21104	40,000	3.00%	HomeStarter	X			Closed	12/30/2024
<b>Total Borrowers = 29</b>		<b>\$ 720,695.00</b>							

Schedule D

WORKFORCE SETTLEMENT DOWNPAYMENT LOAN PROGRAM (SDLP) - YEAR ENDING DECEMBER 31, 2024						
Loan Amount	Interest Rate	Loan Term (yrs)	Loan Type	Occupation	Status	Date
2,355.00	0.000	10	Workforce	Minister	Closed	03/01/2024
2,097.00	0.000	10	Workforce	Food Preparation	Closed	06/14/2024
2,591.00	0.000	10	Workforce	Assistant Manager	Closed	07/26/2024
3,903.00	0.000	10	Workforce	CDL Driver	Closed	10/29/2024
3,429.00	0.000	10	Workforce	Restaurant Manager	Closed	11/22/2024
<b>\$14,375.00</b>				<b>Total Borrowers = 5</b>		

Schedule E

Expensed Fee in Lieu Initiatives - Year Ending December 31, 2024		
Recipient	Expensed	Purpose
Making Change	45,834.92	Credit counseling to assist 40 low- and moderate income households earning up to 80% of HC AMI with credit challenges to prepare them for homeownership opportunities, particularly MIHU home purchases.
Community Action Council	105,500.00	Provide eviction prevention services and support for households that are at or below 80 percent of Howard County's area median income (AMI), at imminent risk of homelessness and lack support systems that can assist them.
Bridges to Housing Stability	115,000.00	Direct eviction prevention assistance and case management provided to low- and moderate income households earning 30 - 60% of HC AMI that may be precariously housed, housing cost burdened and not served by any other existing programs.
Rebuilding Together	335,186.16	Emergency mobile home repairs for 30 low-income homeowners, mostly seniors, to address safety issues quickly and ensure housing stability and affordability.
Laural Advocacy & Referral Services	25,000.00	Advocacy and referral services homeless and low income households
Settlement Downpayment Loan Program	720,695.00	Assist qualified homebuyers with financing for settlement/downpayment costs for the purchase of MIHUs.
Workforce Development Loan	14,375.00	Assist qualified homebuyers with financing for settlement/downpayment costs for the purchase of MIHUs.
Mission 1st	1,000,000.00	Support the creation of new affordable rental housing units at Patuxent Commons development in Columbia.
Housing Commission	2,000,000.00	Support the Housing Commission's acquisition of Orchard Meadows and convert 20% of the units to be affordable.
Enterprise	2,000,000.00	Support the creation of new affordable rental housing units at Waverly Winds development in Columbia.
	<b>\$6,361,591.08</b>	