



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224 ■ Columbia, Maryland 21046 ■ 410-313-6318  
Voice/Relay

Kelly A. Cimino, Director

FAX 410-313-5960

December 10, 2025

Dr. Opel Jones- Council Chair  
Howard County Council  
George Howard Building  
3430 Court House Drive  
Ellicott City, MD 21043

Dear Council Chair Jones,

Pursuant to Section 13.1600 of the Howard County Code, the Department of Housing and Community Development is authorized to administer the Housing Opportunities Trust Fund ("Fund") in accordance with guidelines established by House Bill 878-2022.

Administered by the Howard County Department of Housing and Community Development, the purpose of the Fund is to promote equitable access to affordable housing for households of limited incomes in Howard County, through the issuance of loans, grants or direct financial assistance to individuals, non-profits, or developers of affordable housing. Authorized uses of the Fund include developing, preserving, and rehabilitating affordable housing units, as well as assisting income-eligible renters and first-time home buyers.

The Howard County Department of Housing and Community Development is required to report Fund activities of the prior fiscal year to the Howard County Council and the Howard County Delegation to the General Assembly by December 1 of each year.

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  
Rose Burton, Deputy Director

Attachments:  
Howard County Housing Opportunities Trust Fund FY25 Annual Report



## **Housing Opportunities Trust Fund Annual Report – Fiscal Year Ending June 30, 2025**

### **Overview**

Pursuant to Section 13.1600 of the Howard County Code, the Department of Housing and Community Development is authorized to administer the Housing Opportunities Trust Fund (“Fund”) in accordance with guidelines established by House Bill 878-2022.

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A minimum of 50% of the expenditures from the fund in a fiscal year shall benefit households with an annual income of not more than 50% of the Howard County median income. In addition, a minimum of 40% of those expenditures shall benefit households with an annual income of not more than 30% of the Howard County median income.

Establishment of a housing trust fund was a key recommendation in the Housing Opportunities Master Plan completed in April 2021.

### **Housing Opportunities Trust Fund Advisory Committee**

County Executive Ball created the Housing Opportunities Trust Fund Advisory Committee by Executive Order 2023-01. The Committee was created to set funding goals and priorities for the Fund, review applications in response to funding availability and make funding recommendations to the Housing and Community Development Board.

### **Budget Appropriations**

Fiscal Year 2023, \$5,000,000 was appropriated and approved to establish the Fund.

Fiscal Year 2024, \$10,000,000 was appropriated to the Fund subject to County Council approval of projects recommended for funding.

Fiscal Year 2025, prior year’s funding was released for approved projects following County Council approval.

### **Annual Report**

The Howard County Department of Housing and Community Development is required to report Fund activities of the prior fiscal year to the Howard County Council and the Howard County Delegation to the General Assembly by December 1 of each year. This report encapsulates the funds committed to programs in FY2023 and FY2025 and the disbursement of funds for the fiscal year ending June 30, 2025.

## CREATION OF RENTAL UNITS

Year	Description	Organization	Awarded	Funds Disbursed	Total number of units	Units serving up to 30% AMI	Units serving up to 50% AMI	Units serving up to 80% AMI	Market Rate
FY2023	Patuxent Commons Development	Mission 1st	1,600,000.00	1,600,000.00	76	19	50	-	7
FY2023	Tenant based rental assistance	ARC of Howard County	67,229.00	67,229.00	28	28	-	-	-
FY2023	Acquisition of rental units	Bridges to Housing Stability	500,000.00	500,000.00	6	3	-	3	-
			\$2,167,229.00	\$2,167,229.00	110	50	50	3	7
Awarded in FY2024 for FY2025									
FY2025	Waverly Winds redevelopment	Enterprise Community Developers	2,275,000.00	2,275,000.00	123	38	45	-	40
FY2025	Ranleagh Court redevelopment	Enterprise Community Developers	2,000,000.00	2,000,000.00	82	12	19	35	16
FY2025	Homeshaaring Program	Bridges to Housing Stability	350,000.00	-	TBD	-	-	-	-
			\$4,625,000.00	\$4,275,000.00	205	50	64	35	56
Total			\$6,792,229.00	\$6,442,229.00	315	100	114	38	63

**Patuxent Commons** – New construction community with a mix of 76 affordable and market-rate units that will ensure diversity by setting aside 19 units (25% of total units) for people with disabilities. The remainder of the units will be made available to older adults and families. Patuxent Commons was completed ahead of schedule. The first tenants moved in November 2025.

**Tenant-based rental assistance** – The ARC of Howard County will provide tenant-based rental assistance to existing tenants with intellectual or developmental disabilities to maintain housing stability. The tenants are very low income and generally rely on government assistance such as social security income.

**Acquisition of rental units** – Bridges to Housing Stability will use the funds to leverage other funding and acquire 6 new units that will be leased at affordable rents to low- and moderate-income households working in Howard County.

**Waverly Winds and Ranleagh Court** – Enterprise Community Development is planning the demolition of the existing, obsolete, flat-and-townhouse units in these 2 communities in Columbia, and of the construction of new multi-story apartment buildings that have on-site amenities including on-site management, community rooms, fitness center and outdoor recreational areas in the high opportunity area of downtown Columbia. Demolition was completed in March 2025, and both communities are under construction for completion in 2027.

**Home Sharing** - Bridges to Housing Stability proposed the development and launch of a pilot Home Sharing Program for Howard County homeowners and home seekers. The program would connect homeowners who have a spare room in their home with people who need a place to live at an affordable rent. It is also a strategy of the Age-Friendly Initiative in Howard County to help address isolation in older adult households. The program launched on November 21, 2025.

## CREATION OF HOMEOWNERSHIP UNITS

Year	Description	Organization	Awarded	Disbursed	Number of units created	Units serving up to 60% AMI	Units serving up to 80% AMI
FY2023	Downpayment Assistance for HCV Buyers	Howard County Housing Commission	250,000.00	62,000.00	20	-	20
Awarded in FY2024 for FY2025							
FY2025	Affordable Homeownership Project	DHCD	4,000,000.00	-	TBD	TBD	TBD
Total			\$4,250,000.00	\$62,000.00	20	-	20

**Downpayment Assistance** – Increase homeownership opportunities by providing downpayment assistance to 20 current Housing Choice Voucher tenants interested in buying their first home.

**Affordable Homeownership Project** – The County set aside \$4 million in funding from the Housing Opportunities Trust Fund to support the creation of new affordable homeownership opportunities in Howard County. These homeownership opportunities could include partnerships with the Howard County Housing Commission.

## PRESERVATION OF UNITS

Year	Description	Organization	Awarded	Disbursed	Number of units preserved	Units serving up to 30% AMI	Units serving up to 50% AMI	Units serving up to 80% AMI
FY2023	Weatherization program	Community Action Council	482,771.00	477,580.14	16	-	16	-
FY2023	Rehabilitation of homeowner units	Rebuilding Together	100,000.00	100,000.00	41	-	41	-
			<b>\$ 582,771.00</b>	<b>\$ 577,580.14</b>	<b>57</b>	<b>-</b>	<b>57</b>	<b>-</b>
Awarded in FY2024 for FY2025								
FY2025	Rehabilitation of rental units	ARC of Howard County	80,000.00	-	10	10	-	-
FY2025	Rehabilitation of homeowner units	Bridges to Housing Stability	135,000.00	22,534.48	6	6	-	-
FY2025	Rental Subsidy Program for Older Adults	DHCD	2,160,000.00	60,000.00	100	50	50	
FY2025	Foreclosure Prevention	DHCD	1,000,000.00	202,823.38	130	25	40	65
	<b>Total</b>		<b>3,375,000.00</b>	<b>\$ 285,357.86</b>	<b>246</b>	<b>91</b>	<b>90</b>	<b>65</b>
<b>Total</b>			<b>\$3,957,771.00</b>	<b>\$862,938.00</b>	<b>303</b>	<b>91</b>	<b>147</b>	<b>65</b>

**Weatherization Program** – The Community Action Council will use funding to assist households with energy efficiency improvements to their homes to reduce the utility cost burden for those households.

**Rehabilitation of Rental Units** – The ARC of Howard County will provide renovations to three units so the residents may continue to live in safe, clean, and affordable housing.

**Rehabilitation of Homeowner Units** - Rebuilding Together will provide critical home repairs and age friendly modifications, allowing homeowners to remain in their homes safely.

**Rental Subsidy Program for Older Adults** - Howard County contracted with The United Way to develop and implement a rental assistance program to provide rental subsidy payments for up to 24 months on behalf of income-eligible households with at least 1 older adult 62 years or older.

**Foreclosure Prevention** – Howard County will administer a program to provide up to 6 months of mortgage assistance to income eligible homeowners that have experienced a one-time hardship, enabling them to bring mortgage accounts current and remain in their homes.

## Housing Opportunities Trust Fund Disbursements

Of the \$3,000,000 awarded for FY2023, and the \$12,000,000 awarded for FY2025, \$2,806,809 and \$4,560,358 were disbursed respectively in FY2025, totaling \$7,367,167.

# Housing Opportunities Trust Fund Disbursements - Fiscal Year 2025

Year	Description	Organization	Awarded	Funds Disbursed	Total number of households served	Units serving up to 30% AMI	Units serving up to 50%	Units serving up to 80% AMI	Market Rate
FY2023	Patuxent Commons Development	Mission 1st	1,600,000.00	1,600,000.00	76	19	50	-	7
FY2023	Acquisition of rental units	Bridges to Housing Stability	500,000.00	500,000.00	6	3	-	3	-
FY2023	Weatherization program	Community Action Council	482,771.00	477,580.14	16	-	16	-	-
FY2023	Rehabilitation of homeowner units	Rebuilding Together	100,000.00	100,000.00	41	-	41	-	-
FY2023	Downpayment Assistance	Howard County Housing Commission	250,000.00	62,000.00	2	-	-	2	-
FY2023	Tennant based rental assistance	Arc of Howard County	67,229.00	67,229.00	28	28	-	-	-
			\$3,000,000.00	\$2,806,809.14	169	50	107	5	7
FY2025	Waverly Winds redevelopment	Enterprise Community Developers	2,275,000.00	2,275,000.00	123	38	45	-	40
FY2025	Ranleagh Court redevelopment	Enterprise Community Developers	2,000,000.00	2,000,000.00	82	12	19	35	16
FY2025	Foreclosure Prevention	Howard County	1,000,000.00	202,823.38	17	6	5	6	-
FY2025	Rental Subsidy Program for Older Adults	United Way	2,160,000.00	60,000.00	47	40	7	-	-
FY2025	Rehabilitation of homeowner units	Bridges to Housing Stability	135,000.00	22,534.48	6	6	-	-	-
			\$7,570,000.00	\$4,560,357.86	275	102	76	41	56

Total Disbursements / Households Served **\$ 7,367,167.00 444**

As funds are disbursed, and projects are completed, updates will be provided in future annual reports and posted on the Department’s webpage. Contact the Department of Housing and Community Development for additional information ([housing@howardcountymd.gov](mailto:housing@howardcountymd.gov)).