



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

January 12, 2026

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

Dear Council Chair Jones,

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, 2025, 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, 2025, was \$3,055,297. The Department utilized MIHU FIL funding for 20 Settlement Downpayment Loans and 7 Workforce Initiative Loans, totaling \$426,189 and \$13,193 respectively, to first-time MIHU homebuyers. As detailed on the attached Schedule E for CY 2025, an additional \$693,687 was disbursed for credit counseling and homebuyer education for first-time homebuyers, emergency home repairs for low-income homeowners, accessibility modifications for renters with disabilities, rental subsidies and eviction prevention for low- and moderate-income households. Funds were also provided to Enterprise to create new affordable rental units at the Fall River Terrace redevelopment project in Columbia and to assist Habitat for Humanity with the acquisition of a unit for sale to a low- and moderate-income household.

If you have any questions, please contact my office.

Sincerely,

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, 2025

Development	Subdivision Plan	Developer	City/ Location	Zoning	MIHU Agreement Executed	Lots subject to fee-in-lieu
The Aerie In Elkridge	F-24-017	Trotter 5857, LLC	Hanover 21076	R-12	02/28/25	8
Kruger Property	F-24-005	Kenneth & Diana Kruger	21794	RC-DEO	02/28/25	1
Baldwin Estates	F-24-029	Francesca DiMarco	Glenwood 21738	RC-DEO	02/28/25	3
Lacey Property (revised)	F-25-022	SDC Mill Creek, LLC	Ellicott City 21043	R-ED	02/28/25	17
Cascade Ridge	F-24-001	Cascade Falls, LLC	Elkridge 21075	R-ED	04/29/25	16
Faustin Estates	F-24-040	OYL Homes, LLC	Clarksville 21029	RR-DEO	06/24/25	2
Charu Gardens	F-24-031	Barry & Chetan Mehta	Ellicott City 21043	R-20	08/20/25	5
Fairmount Woods	F-21-035	Columbia Builder's Group, LLC	Elkridge 21075	R-20	10/20/25	4
Cattail Chase Overlook	F-25-027	DC Holding LLC	Woodbine 21797	RC-DEO	08/20/25	3
Flack Property	F-23-055	Williamsburg Group, LLC	Clarksville 21029	RR-DEO	08/20/25	2
Lavendar Hill Estates	F-24-033	10 Oaks LLC	Dayton 21036	RR-DEO	09/18/25	4
Avoca Manor	F-21-070	Burkard Homes, LLC	Ellicott City 21043	R-20	10/20/25	7
Montgomery Patel	F-25-003	Hiren P Patel	Elkridge 21075	R-20	11/05/25	3
Old Columbia Crossing	F-24-036	Shiheng Zhao & Qiuying Zhu	Ellicott City 21043	R-ED	10/20/25	2

Schedule B Fee-in-Lieu Revenue

Fee in Lieu Revenue for the Year Ending December 31, 2025

Permit No.	Permit Type	Address	City	Development	Transaction \$	Rec Date
B24004267	Residential/New/Duplex	8509 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	12/31/2024
B24004268	Residential/New/Duplex	8511 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	12/31/2024
B24004464	Residential/New/Duplex	8521 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	12/31/2024
B24004466	Residential/New/Duplex	8523 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	12/31/2024
B24004466	Residential/New/Duplex	8523 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	12/31/2024
B24004663	Residential/New/SFD	5669 TROTTER RD	CLARKSVILLE	Sapariva Property	\$ 24,382.00	1/10/2025
B25000017	Residential/New/Townhouse	9931 BAKER LN	ELLCOTT CITY	BETHANY GLEN	\$ 14,808.05	1/14/2025
B25000016	Residential/New/Townhouse	9933 BAKER LN	ELLCOTT CITY	BETHANY GLEN	\$ 14,808.05	1/14/2025
B25000014	Residential/New/Townhouse	9935 BAKER LN	ELLCOTT CITY	BETHANY GLEN	\$ 14,808.05	1/14/2025
B25000013	Residential/New/Townhouse	9937 BAKER LN	ELLCOTT CITY	BETHANY GLEN	\$ 14,808.05	1/14/2025
B25000009	Residential/New/SFD	9920 BAKER LN	ELLCOTT CITY	BETHANY GLEN	\$ 15,224.15	1/14/2025
B24004492	Residential/New/SFD	11013 AUDREY LN	LAUREL	Isia's Woods	\$ 19,939.95	1/15/2025
B25000034	Residential/New/Townhouse	9961 WISTERIA LN	ELLCOTT CITY	BETHANY GLEN	\$ 10,931.75	1/20/2025
B25000037	Residential/New/Townhouse	9959 WISTERIA LN	ELLCOTT CITY	BETHANY GLEN	\$ 10,931.75	1/20/2025
B25000038	Residential/New/Townhouse	9957 WISTERIA LN	ELLCOTT CITY	BETHANY GLEN	\$ 10,931.75	1/20/2025
B24003863	Residential/New/SFD	3063 BETHANY LN	ELLCOTT CITY	Schneider Subdivision	\$ 20,377.95	1/29/2025
B25000099	Residential/New/SFD	11021 AUDREY LN	LAUREL	Isia's Woods	\$ 19,939.95	2/3/2025
B24004269	Residential/New/Duplex	8515 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	2/11/2025
B24004270	Residential/New/Duplex	8517 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	2/11/2025
B25000398	Residential/New/Townhouse	3501 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$ 13,840.80	2/25/2025
B25000399	Residential/New/Townhouse	3503 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$ 13,840.80	2/25/2025
B25000402	Residential/New/Townhouse	3505 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$ 13,840.80	2/25/2025
B25000403	Residential/New/Townhouse	3507 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$ 13,840.80	2/25/2025
B25000236	Residential/New/Duplex	8529 LALLYBROCH LN	FULTON	The Highlands	\$ 17,771.85	2/25/2025
B25000235	Residential/New/Duplex	8527 LALLYBROCH LN	FULTON	The Highlands	\$ 17,771.85	2/25/2025
B24002555	Residential/New/SFD	15105 DEVLIN DR	GLENELG	Cattail Overlook	\$ 3,244.85	2/27/2025
B24004825	Residential/New/Duplex	8526 LALLYBROCH LN	FULTON	The Highlands	\$ 17,771.85	3/3/2025
B24004824	Residential/New/Duplex	8524 LALLYBROCH LN	FULTON	The Highlands	\$ 17,771.85	3/3/2025
B24004526	Residential/New/Duplex	8505 LALLYBROCH LN	FULTON	The Highlands	\$ 17,771.85	3/14/2025
B24004525	Residential/New/Duplex	8503 LALLYBROCH LN	FULTON	The Highlands	\$ 17,771.85	3/14/2025
B25000660	Residential/New/SFD	10424 LESLIE DR	LAUREL	Pierce Property	\$ 14,607.30	3/18/2025
B24004219	Residential/New/SFD	8457 CHURCH LANE RD	ELLCOTT CITY	Honvath Property	\$ 21,129.85	3/26/2025
B25000240	Residential/New/SFD	8461 CHURCH LANE RD	ELLCOTT CITY	Honvath Property	\$ 21,129.85	3/26/2025
B25000716	Residential/New/Duplex	8535 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	3/27/2025
B25000715	Residential/New/Duplex	8533 LALLYBROCH LN	FULTON	The Highlands	\$ 17,344.80	3/27/2025
B25000220	Residential/New/SFD	4502 ILCHESTER RD	ELLCOTT CITY	Oak Hill Manor	\$ 16,016.20	3/31/2025
B24004552	Residential/New/SFD	6513 OLD HILLTOP CT	HIGHLAND	clarksville crossing	\$ 36,883.25	4/7/2025
B25000571	Residential/New/SFD	10421 LESLIE DR	LAUREL	Pierce Property	\$ 14,815.35	4/11/2025
B25000305	Residential/New/Townhouse	9969 WISTERIA LN	ELLCOTT CITY	BETHANY GLEN	\$ 12,406.35	4/14/2025
B25000308	Residential/New/Townhouse	9965 WISTERIA LN	ELLCOTT CITY	BETHANY GLEN	\$ 12,406.35	4/14/2025
B25000307	Residential/New/Townhouse	9967 WISTERIA LN	ELLCOTT CITY	BETHANY GLEN	\$ 12,406.35	4/14/2025
B25000471	Residential/New/Townhouse	3511 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$ 12,869.90	4/14/2025
B25000472	Residential/New/Townhouse	3513 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$ 12,869.90	4/14/2025

Schedule B Fee-in-Lieu Revenue (continued)

Fee in Lieu Revenue for the Year Ending December 31, 2025						
Permit No.	Permit Type	Address	City	Development	Transaction \$	Rec Date
B25000473	Residential/New/Townhouse	3515 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	12,869.90	4/14/2025
B25000474	Residential/New/Townhouse	3517 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	12,869.90	4/14/2025
B25000479	Residential/New/SFD	5400 RADEL CT	ELLCOTT CITY	Abbeyfield Estates	20,666.30	4/22/2025
B25000475	Residential/New/SFD	5408 RADEL CT	ELLCOTT CITY	Abbeyfield Estates	22,305.15	4/22/2025
B25000512	Residential/New/SFD	10420 LESIE DR	LAUREL	Pierce Property	14,607.30	4/28/2025
B25000901	Residential/New/Duplex	8532 LALLYBROCH LN	FULTON	The Highlands	17,771.85	4/30/2025
B25000900	Residential/New/Duplex	8530 LALLYBROCH LN	FULTON	The Highlands	17,771.85	4/30/2025
B25000558	Residential/New/SFD	6471 SOUTH TROTTER RD	CLARKSVILLE	SCOTT PROPERTY	\$18,494.55	5/7/2025
B25000443	Residential/New/Townhouse	3527 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$13,840.80	5/14/2025
B25000441	Residential/New/Townhouse	3525 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$13,840.80	5/14/2025
B25000440	Residential/New/Townhouse	3523 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$13,840.80	5/14/2025
B25000439	Residential/New/Townhouse	3521 JOYLYNNE WAY	ELLCOTT CITY	Ellicott Enclave	\$13,840.80	5/14/2025
B25000303	Residential/New/Townhouse	9971 HOPE PL	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/14/2025
B25000302	Residential/New/Townhouse	9973 HOPE PL	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/14/2025
B25000301	Residential/New/Townhouse	9975 HOPE PL	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/14/2025
B25000298	Residential/New/Townhouse	9977 HOPE PL	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/14/2025
B25001353	Residential/New/SFD	8224 WHITE PINE CT	FULTON	Fulton Hill	\$44,854.85	5/15/2025
B24003884	Residential/New/SFD	11017 AUDREY LN	LAUREL	Isla's Woods	\$14,815.35	5/16/2025
B25000291	Residential/New/Townhouse	9987 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25000293	Residential/New/Townhouse	9985 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25000285	Residential/New/Townhouse	9993 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25000286	Residential/New/Townhouse	9991 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25000296	Residential/New/Townhouse	9983 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25000297	Residential/New/Townhouse	9981 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25000282	Residential/New/Townhouse	9997 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25000284	Residential/New/Townhouse	9995 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25001871	Residential/New/SFD	9856 LONGVIEW DR	ELLCOTT CITY	Bethany Glen - ARAH	\$12,406.35	5/22/2025
B25001876	Residential/New/SFD	9964 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,224.15	5/29/2025
B25001874	Residential/New/SFD	9960 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,224.15	5/29/2025
B25000991	Residential/New/SFD	6313 GUILFORD RD	CLARKSVILLE	Lutfi Property	\$15,224.15	5/29/2025
B25001676	Residential/New/Duplex	8545 LALLYBROCH LN	FULTON	The Highlands	\$19,830.45	6/3/2025
B25001950	Residential/New/SFD	9968 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$17,344.80	6/4/2025
B25001677	Residential/New/Duplex	8547 LALLYBROCH LN	FULTON	Bethany Glen - ARAH	\$15,224.15	6/4/2025
B24004510	Residential/New/SFD	6500 OLD HILLTOP CT	HIGHLAND	The Highlands	\$17,344.80	6/4/2025
B25001170	Residential/New/SFD	12958 HIGHLAND RD	HIGHLAND	CLARKSVILLE CROSSING	\$22,305.15	6/4/2025
				McDaniel Property	\$37,303.00	6/4/2025

Schedule B Fee-in-Lieu Revenue (continued)

Fee in Lieu Revenue for the Year Ending December 31, 2025						
Permit No.	Permit Type	Address	City	Development	Transaction \$	Rec Date
B25001936	Residential/New/SFD	4939 WHARFF LN	ELLCOTT CITY	Wharff Lane	\$15,278.90	6/9/2025
B25000581	Residential/New/SFD	10414 LESLIE DR	LAUREL	Pierce Property	\$15,757.05	6/9/2025
B25001873	Residential/New/SFD	9860 LONGVIEW DR	ELLCOTT CITY	Bethany Glen - ARAH	\$17,344.80	6/11/2025
B25001983	Residential/New/Duplex	8541 LALLYBROCH LN	FULTON	The Highlands	\$17,344.80	6/11/2025
B25001982	Residential/New/Duplex	8539 LALLYBROCH LN	FULTON	The Highlands	\$17,344.80	6/11/2025
B25001951	Residential/New/SFD	9984 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,224.15	6/30/2025
B25001949	Residential/New/SFD	9948 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,224.15	6/18/2025
B25002128	Residential/New/SFD	9952 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$13,603.55	6/24/2025
B25000222	Residential/New/SFD	4492 ILCHESTER RD	ELLCOTT CITY	Bethany Glen - ARAH	\$16,016.20	6/25/2025
B25001841	Residential/New/SFD	4484 ILCHESTER RD	ELLCOTT CITY	Bethany Glen - ARAH	\$14,815.35	6/25/2025
B25001858	Residential/New/SFD	10417 LESLIE DR	LAUREL	Oak Hill Manor	\$15,972.40	6/25/2025
B25001951	Residential/New/SFD	9984 BAKER LN	ELLCOTT CITY	Oak Hill Manor	\$248.57	7/7/2025
B25000282	Residential/New/Townhouse	9997 CALMING CT	ELLCOTT CITY	Pierce Property	\$200.34	7/10/2025
B25000284	Residential/New/Townhouse	9995 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$200.34	7/10/2025
B25000285	Residential/New/Townhouse	9993 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$200.34	7/10/2025
B25000286	Residential/New/Townhouse	9991 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$200.34	7/10/2025
B25000291	Residential/New/Townhouse	9987 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$200.34	7/10/2025
B25000293	Residential/New/Townhouse	9985 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$200.34	7/10/2025
B25000296	Residential/New/Townhouse	9983 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$200.34	7/10/2025
B25000297	Residential/New/Townhouse	9981 CALMING CT	ELLCOTT CITY	Bethany Glen - ARAH	\$200.34	7/10/2025
B25002210	Residential/New/Duplex	12150 NICOLAR DR	FULTON	Bethany Glen - ARAH	\$17,629.92	7/17/2025
B25002208	Residential/New/Duplex	12152 NICOLAR DR	FULTON	The Highlands	\$17,629.92	7/17/2025
B25002207	Residential/New/SFD	9928 BAKER LN	ELLCOTT CITY	The Highlands	\$15,474.41	7/17/2025
B25002390	Residential/New/SFD	1700 BRICKELL WAY	MARRIOTTSVILLE	Bethany Glen - ARAH	\$27,606.11	7/23/2025
B25002360	Residential/New/SFD	1727 BRICKELL WAY	MARRIOTTSVILLE	Brickell Property	\$26,437.46	7/23/2025
B25002248	Residential/New/SFD	9936 BAKER LN	ELLCOTT CITY	Brickell Property	\$15,474.41	7/23/2025
B25002260	Residential/New/SFD	9972 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,474.41	7/23/2025
B25002362	Residential/New/SFD	1730 BRICKELL WAY	MARRIOTTSVILLE	Bethany Glen - ARAH	\$15,474.41	7/23/2025
B24004756	Residential/New/SFD	1701 BRICKELL WAY	MARRIOTTSVILLE	Bethany Glen - ARAH	\$27,606.11	7/31/2025
B25002394	Residential/New/SFD	9940 BAKER LN	ELLCOTT CITY	Brickell Property	\$27,606.11	7/31/2025
B25002456	Residential/New/SFD	1711 BRICKELL WAY	MARRIOTTSVILLE	Bethany Glen - ARAH	\$15,474.41	7/31/2025
B25002130	Residential/New/SFD	9956 BAKER LN	ELLCOTT CITY	Brickell Property	\$22,267.42	7/31/2025
B25002392	Residential/New/SFD	6321 GUILFORD RD	CLARKSVILLE	Bethany Glen - ARAH	\$16,780.33	8/6/2025
B25001524	Residential/New/Townhouse	9806 BLUE IVY WAY	ELLCOTT CITY	Luffi Property	\$20,861.33	8/11/2025
B25001523	Residential/New/Townhouse	9808 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	8/13/2025
B25001522	Residential/New/Townhouse	9810 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	8/13/2025
B25002850	Residential/New/SFD	9932 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	8/13/2025
B25002678	Residential/New/SFD	6604 BROWN OAK LN	HIGHLAND	Bethany Glen - ARAH	\$15,474.41	8/13/2025
B25003069	Residential/New/SFD	9976 BAKER LN	ELLCOTT CITY	Clarksville Crossing	\$25,777.08	8/18/2025
B25002517	Residential/New/SFD	1731 BRICKELL WAY	MARRIOTTSVILLE	Bethany Glen - ARAH	\$13,827.17	8/28/2025
B25002519	Residential/New/SFD	1735 BRICKELL WAY	MARRIOTTSVILLE	Brickell Property	\$27,606.11	8/28/2025
				Brickell Property	\$25,424.63	8/28/2025

Schedule B Fee-in-Lieu Revenue (continued)

Fee in Lieu Revenue for the Year Ending December 31, 2025						
Permit No.	Permit Type	Address	City	Development	Transaction \$	Rec Date
B25002459	Residential/New/SFD	9924 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,474.41	9/4/2025
B25000215	Residential/New/SFD	7370 CEDAR AVE	JESSUP	The Cedars Extended	\$11,975.88	9/8/2025
B25003153	Residential/New/SFD	2143 DAISY RD	WOODBINE	Jamison Property	\$38,676.75	9/12/2025
B25002663	Residential/New/SFD	1719 BRICKELL WAY	MARRIOTTSTVILLE	Brickell Property	\$90,430.14	9/12/2025
B25002699	Residential/New/SFD	1739 BRICKELL WAY	MARRIOTTSTVILLE	Brickell Property	\$94,325.38	9/12/2025
B25003460	Residential/New/Duplex	8502 LALLYBROCH LN	FULTON	The Highlands	\$17,629.92	9/17/2025
B25003459	Residential/New/Duplex	8500 LALLYBROCH LN	FULTON	The Highlands	\$17,629.92	9/17/2025
B25003596	Residential/New/Townhouse	9704 BEGONIA LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003597	Residential/New/Townhouse	9706 BEGONIA LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003593	Residential/New/Townhouse	9700 BEGONIA LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003595	Residential/New/Townhouse	9702 BEGONIA LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003588	Residential/New/Townhouse	9705 BEGONIA LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003589	Residential/New/Townhouse	9707 BEGONIA LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003581	Residential/New/Townhouse	9701 BEGONIA LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003585	Residential/New/Townhouse	9703 BEGONIA LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003587	Residential/New/Townhouse	9886 LORI ANNE LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003586	Residential/New/Townhouse	9884 LORI ANNE LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003583	Residential/New/Townhouse	9878 LORI ANNE LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003584	Residential/New/Townhouse	9880 LORI ANNE LN	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003566	Residential/New/Townhouse	9787 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25003567	Residential/New/Townhouse	9789 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/25/2025
B25002821	Residential/New/SFD	9980 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$16,780.33	9/25/2025
B25001521	Residential/New/Townhouse	9967 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	9/25/2025
B25001520	Residential/New/Townhouse	9969 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	9/25/2025
B25001519	Residential/New/Townhouse	9971 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	9/25/2025
B25001518	Residential/New/Townhouse	9973 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	9/25/2025
B25003328	Residential/New/SFD	9988 BAKER LN	ELLCOTT CITY	Bethany Glen - ARAH	\$16,780.33	9/25/2025
B25003574	Residential/New/Townhouse	9801 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/30/2025
B25003576	Residential/New/Townhouse	9803 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/30/2025
B25003573	Residential/New/Townhouse	9799 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/30/2025
B25003571	Residential/New/Townhouse	9797 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/30/2025
B25003568	Residential/New/Townhouse	9791 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/30/2025
B25003569	Residential/New/Townhouse	9793 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$12,610.29	9/30/2025
B25002908	Residential/New/Townhouse	9864 LONGVIEW DR	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	10/3/2025
B25002909	Residential/New/Townhouse	9866 LONGVIEW DR	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	10/3/2025
B25002911	Residential/New/Townhouse	9868 LONGVIEW DR	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	10/3/2025
B25002912	Residential/New/Townhouse	9870 LONGVIEW DR	ELLCOTT CITY	Bethany Glen - ARAH	\$15,051.47	10/3/2025
B25001858	Residential/New/SFD	10417 LESLIE DR	LAUREL	Pierce Property	\$1,109.29	10/7/2025

Schedule B Fee-in-Lieu Revenue (continued)

Fee in Lieu Revenue for the Year Ending December 31, 2025						
Permit No.	Permit Type	Address	City	Development	Transaction \$	Rec Date
B25002427	Residential/New/SFD	6309 GUILFORD RD	CLARKSVILLE	Lufti Property	\$20,156.43	10/7/2025
B25003663	Residential/New/SFD	6536 SOUTH TROTTER RD	CLARKSVILLE	Pointers View	\$24,374.70	10/15/2025
B25004258	Residential/New/SFD	6483 SOUTH TROTTER RD	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	10/15/2025
B25002733	Residential/New/SFD	6600 BROWN OAK LN	HIGHLAND	Clarksville Crossing	\$21,885.29	10/16/2025
B25003695	Residential/New/SFD	4480 ILCHESTER RD	ELLCOTT CITY	Oak Hill Manor	\$20,267.73	10/16/2025
B25003872	Residential/New/SFD	6487 SOUTH TROTTER RD	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	10/22/2025
B25004118	Residential/New/SFD	6569 STREAM SONG CT	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	10/22/2025
B25002987	Residential/New/Duplex	12173 NICOLAR DR	FULTON	The Highlands	\$17,629.92	10/22/2025
B25002986	Residential/New/Duplex	12171 NICOLAR DR	FULTON	The Highlands	\$17,629.92	10/22/2025
B25004386	Residential/New/SFD	6479 SOUTH TROTTER RD	CLARKSVILLE	SCOTT PROPERTY	\$15,474.41	10/29/2025
B25004120	Residential/New/SFD	6565 STREAM SONG CT	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	10/29/2025
B25003340	Residential/New/Duplex	12167 NICOLAR DR	FULTON	The Highlands	\$17,629.92	10/29/2025
B25003339	Residential/New/Duplex	12165 NICOLAR DR	FULTON	The Highlands	\$17,629.92	10/29/2025
B25002663	Residential/New/SFD	1719 BRICKELL WAY	MARRIOTTVILLE	Brickell Property	-\$69,900.75	9/12/2025
B25002699	Residential/New/SFD	1739 BRICKELL WAY	MARRIOTTVILLE	Brickell Property	-\$66,055.44	9/12/2025
B25004080	Residential/New/Duplex	5409 PONDVIEW LN	ELLCOTT CITY	Kerger Pond Condo	\$14,020.09	11/7/2025
B25004076	Residential/New/Duplex	5411 PONDVIEW LN	ELLCOTT CITY	Kerger Pond Condo	\$14,020.09	11/7/2025
B25004435	Residential/New/SFD	6491 SOUTH TROTTER RD	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	11/7/2025
B25004422	Residential/New/SFD	6557 STREAM SONG CT	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	11/7/2025
B25004231	Residential/New/SFD	6561 STREAM SONG CT	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	11/14/2025
B25004159	Residential/New/Duplex	12174 NICOLAR DR	FULTON	The Highlands	\$17,629.92	11/14/2025
B25004160	Residential/New/Duplex	12176 NICOLAR DR	FULTON	The Highlands	\$17,629.92	11/14/2025
B25004416	Residential/New/SFD	6550 STREAM SONG CT	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	11/14/2025
B25004097	Residential/New/SFD	13815 BRIGHTON DAM RD	CLARKSVILLE	Faustin Estates	\$44,416.12	11/17/2025
B25004772	Residential/New/SFD	6540 SOUTH TROTTER RD	CLARKSVILLE	Pointers View	\$20,442.10	11/19/2025
B25004433	Residential/New/SFD	6503 SOUTH TROTTER RD	CLARKSVILLE	SCOTT PROPERTY	\$15,474.41	12/3/2025
B25004423	Residential/New/SFD	6553 STREAM SONG CT	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	12/3/2025
B25004419	Residential/New/SFD	6562 STREAM SONG CT	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	12/3/2025
B25004414	Residential/New/SFD	6481 SWIMMER ROW WAY	COLUMBIA	SCOTT PROPERTY	\$15,474.41	12/3/2025
B25002361	Residential/New/SFD	3067 BETHANY LN	ELLCOTT CITY	Schneider Subdivision	\$21,328.79	12/9/2025
B25004424	Residential/New/SFD	6489 SWIMMER ROW WAY	COLUMBIA	SCOTT PROPERTY	\$15,474.41	12/11/2025
B25004421	Residential/New/SFD	6570 STREAM SONG CT	CLARKSVILLE	SCOTT PROPERTY	\$17,629.92	12/11/2025
B25004189	Residential/New/Townhouse	9794 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$15,719.27	12/22/2025
B25004190	Residential/New/Townhouse	9792 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$15,719.27	12/22/2025
B25004191	Residential/New/Townhouse	9790 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$15,719.27	12/22/2025
B25004192	Residential/New/Townhouse	9788 BLUE IVY WAY	ELLCOTT CITY	Bethany Glen - ARAH	\$15,719.27	12/22/2025
					\$3,055,297.67	

Schedule C

Settlement Downpayment Loan Program (SDLP) - Year Ending December 31, 2025

MIHU	Zip Code	Loan Amount	Interest Rate	Loan Type	Income < 80% Balt. MSA AMI	Income < 80% HC AMI	Income > 80% < 100% HC AMI	Status	Date
Beechwood Manor	20723	25,741	3.00%	HomeStarter	X			Closed	02/21/2025
Wellington Farms	20723	38,347	3.00%	HomeStarter	X			Closed	03/07/2025
Wellington Farms	20723	22,546	3.00%	HomeStarter	X			Closed	03/24/2025
Wellington Farms	20723	13,121	3.00%	DreamMaker			X	Closed	03/26/2025
Paddock Pointe	20723	15,000	3.00%	DreamMaker			X	Closed	03/27/2025
Howard Square	21075	40,000	3.00%	HomeStarter	X			Closed	04/04/2025
Paddock Pointe	20723	6,512	3.00%	DreamMaker			X	Closed	04/04/2025
Joseph Court Yard	21044	12,228	3.00%	HomeStarter	X			Closed	04/04/2025
Wellington Farms	20723	40,000	3.00%	HomeStarter	X			Closed	04/16/2025
Beechwood Manor	20723	15,000	3.00%	DreamMaker			X	Closed	04/23/2025
Wellington Farms	20723	14,815	3.00%	HomeStarter	X			Closed	04/28/2025
Howard Square	21075	27,474	3.00%	HomeStarter	X			Closed	05/19/2025
Wellington Farms	20723	13,759	3.00%	HomeStarter	X			Closed	05/22/2025
Paddock Pointe	20723	18,801	3.00%	HomeSteader		X		Closed	05/23/2025
Paddock Pointe	20723	16,855	3.00%	HomeStarter	X			Closed	05/29/2025
Paddock Pointe	20723	14,524	3.00%	HomeStarter	X			Closed	05/29/2025
Wellington Farms	20723	28,303	3.00%	HomeStarter	X			Closed	06/06/2025
Wellington Farms	20723	12,346	3.00%	DreamMaker			X	Closed	06/09/2025
Wellington Farms	20723	10,817	3.00%	HomeSteader		X		Closed	06/18/2025
Village of Longreach	21045	40,000	3.00%	HomeStarter	X			Closed	09/11/2025
Total Borrowers = 20		\$ 426,189.00							

Schedule D

WORKFORCE SETTLEMENT DOWNPAYMENT LOAN PROGRAM (SDLP) - YEAR ENDING DECEMBER 31, 2025						
Loan Amount	Interest Rate	Loan Term (yrs)	Loan Type	Occupation	Status	Date
2,124.00	0.000	10	Workforce	Principal's Secretary	Closed	03/27/2025
3,457.00	0.000	10	Workforce	Director of Operations	Closed	04/23/2025
1,742.00	0.000	10	Workforce	Teacher	Closed	05/23/2025
3,735.00	0.000	10	Workforce	Warehouse worker	Closed	05/19/2025
2,135.00	0.000	10	Workforce	Sales	Closed	06/09/2025
\$ 13,193.00				Total Borrowers = 5		

Schedule E

Expensed Fee in Lieu Initiatives - Year Ending December 31, 2025

Recipient	Expensed	Purpose
Making Change	62,865.02	Credit counseling to assist 40 low- and moderate-income households earning up to 80% of HC MI with credit challenges to prepare them for homeownership opportunities, particularly MIHU home purchases.
Community Action Council	74,820.65	Provide eviction prevention services and support for households that are at or below 80 percent of Howard County's median income (MI), at imminent risk of homelessness and lack support systems that can assist them.
Bridges to Housing Stability	318,160.32	Direct eviction prevention assistance and case management provided to low- and moderate-income households earning 30 - 60% of HC MI that may be precariously housed, housing cost burdened and not served by any other existing programs.
Rebuilding Together	197,180.44	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	3,087.97	Advocacy and referral services for homeless and low income households
Accessible Resources for Independent Living	37,572.84	Facilitate modifications to rental units for persons with disabilities to increase accessibility and independence.
Settlement Downpayment Loan Program	426,189.00	Assist qualified homebuyers with financing for settlement/downpayment costs for the purchase of MIHUs.
Workforce Development Loan	13,193.00	Assist qualified homebuyers with financing for settlement/downpayment costs for the purchase of MIHUs.
Habitat for Humanity	350,000.00	Acquisition and rehabilitation of 1 unit to create a homeownership opportunity for a low-to-moderate-income household
Enterprise Community Dev.	2,000,000.00	Support the creation of new affordable rental housing units at the Fall River Terrace redevelopment project in Columbia.
Total	\$3,483,069.24	