



Department of Housing and
Community Development

MIHU Annual Analysis

January 2025-December 2025

Kelly A. Cimino, Director
Brittani Perdue, Chief of Housing Opportunities Programs

Table of Contents

MIHU Introduction.....3

MIHU Code3

MIHU Applicant income Information.....4

New Construction Awarded4

Resales Awarded5

Rehabilitated Units5

MIHU Rentals.....6

MIHU Alternative Compliance7

MIHU Outreach and Marketing.....7

MODERATE INCOME HOUSING UNIT PROGRAM

The MIHU Program is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion of the dwelling units to moderate income households. MIHUs are sold or rented through the Department of Housing at affordable prices and rents. MIHUs are interspersed throughout each development and residents enjoy all the amenities in the community.

The Howard County median income for 2025 is \$140,971. A moderate income household is defined as one whose income does not exceed 80% of the Howard County median income for purchasers and 60% of the Howard County median income for renters. All dwelling types are available for purchase or rent, including apartments, condominiums, and townhouses. The purchase price and rental rate for each type of MIHU is calculated according to an affordability formula established by the MIHU regulations. MIHU prices are set twice a year. MIHU pricing for January 1, 2025 – December 31, 2025, is available by contacting the office or by visiting the department's website at www.howardcountymd.gov/mihu_developer. Applications for the MIHU homeownership program can be obtained during open enrollment periods. Rental applications are accepted year-round. Information on rental rates and participating rental communities is available by phone, email or on the website.

MIHU CODE COMPLIANCE

Per Title 13, Section 13.402 of the Howard County Code, an annual analysis of the Moderate Income Housing Programs is required. The report shall be submitted to the County Executive and the County Council by April 1 of each year. The analysis shall include: (1) The number, types, and location of moderate income housing units provided on-site and as required by the zoning regulations; (2) Moderate income housing units provided as an optional method under subsection (e) of this section and as an alternative compliance under subsection (f) of this section; (3) The number of moderate income housing units that have been renovated and the financial costs of renovating the unit; (4) the range of sale prices and rental rates, including the average sales price and rental rate; (5) Income information on the home buyers and renters participating in the program; (6) The number of applicants selected to purchase a moderate income housing unit and the priority categories for which they qualify under section 13.406(e); and (7) All marketing and outreach efforts of the department to each of the categories in Section 13.406(e).

MIHU APPLICANT INFORMATION

For 2025, DHCD awarded new MIHU homes to 15 applicants with an average income of \$82,930. 449 applicants applied to the MIHU homeownership program and 382 of those met the eligibility criteria for inclusion in the MIHU database. 171 applicants received priority points for living and/or working in the County or being a first-time homebuyer.

MIHU HOMEOWNERSHIP UNITS – NEW CONSTRUCTION CLOSED

Priority periods for 15 new MIHU homes were initiated this year with 34 units closing in 2025. When a builder requests a priority period for new MIHUs, the Department has 120 days to find eligible buyers to purchase the MIHUs. The Department will prequalify applicants in the database and award these units. The average sales price for new construction townhomes was \$348,017. The average income of the MIHU new construction buyer was \$82,930.

New Construction			
Community	Address	Sales Price	Settlement Date
Enclave at Hines Farm	8685 Hines Circle	\$ 430,283	12/29/2025
Paddock Pointe	9984A Justify Run	\$ 260,718	8/27/2025
Paddock Pointe	9988A Justify Run	\$ 260,718	8/29/2025
Paddock Pointe	9992A Justify Run	\$ 260,718	9/3/2025
Paddock Pointe	9996A Justify Run	\$ 260,718	9/16/2025
Paddock Pointe	9968A Count Fleet Crescent	\$ 260,718	11/13/2025
Paddock Pointe	9964A Count Fleet Crescent	\$ 260,718	11/12/2025
Wellington Farms	8502 Hudson Ct	\$ 364,138	5/19/2025
Wellington Farms	8506 Hudson Ct	\$ 364,138	5/22/2025
Wellington Farms	8510 Hudson Ct	\$ 364,138	6/6/2025
Wellington Farms	8511 Hudson Ct	\$ 426,649	6/30/2025
Wellington Farms	8507 Hudson Ct	\$ 426,649	6/13/2025
Wellington Farms	8503 Hudson Ct	\$ 426,649	6/13/2025
Wellington Farms	7852 Blackbriar Way	\$ 426,649	7/22/2025
Wellington Farms	7856 Blackbriar Way	\$ 426,649	7/18/2025

MIHU HOMEOWNERSHIP UNITS – RESALES CLOSED

MIHU homes are perpetually affordable. In other words, once the units are designated as MIHUs, they remain in the program in perpetuity. When an MIHU homeowner contacts the Department to request a resale price, a 120-day priority period begins to find an eligible buyer for the home. If the home is not awarded within the priority period, the homeowner may sell the home at a market rate sales price as a non-MIHU and split their net proceeds with the County 50/50. The Department continues to update the MIHU database and increase marketing efforts to identify income eligible, mortgage ready candidates for resale units. The average sales price for MIHU resale homes, a mix of townhomes and condominiums, was \$306,940. The average income of the MIHU resale buyer was \$86,405.

Resale Units			
Community	Address	Sales Price	Settlement Date
Cherrytree Park	8417 Ice Crystal	\$ 452,246	12/19/2025
Ellicott Crossing	3133 Priscillas View	\$ 280,318	10/31/2025
Oxford Square- Exeter Park	7027 Starwort Way	\$ 273,412	8/29/2025
Oxford Square- Exeter Park	7314 Harlow Way #B	\$ 302,233	12/12/2025
Oxford Square- Springdale Town	7206 Brinley Way	\$ 325,594	7/18/2025
Oxford Square- The Yards	7585 Warburg Way	\$ 381,494	7/21/2025
Oxford Square-Exeter Park	7216 Islip Way B	\$ 263,125	10/15/2025
Paddock Pointe	10043 Ruffian Way #A	\$ 306,056	9/2/2025
Paddock Pointe	10013 American Pharoah Ln	\$ 242,606	10/24/2025

MIHU HOMEOWNERSHIP UNITS- REHABILITATION UNITS

The County has a Memorandum of Understanding with the Howard County Housing Commission (HCHC) to purchase MIHUs that need significant repairs before they can be resold to eligible MIHU homebuyers. For 2025, 1 unit was sold to HCHC for rehabilitation. Following the completion of the repairs, 1 unit acquired by HCHC in 2024 was sold to a MIHU homebuyer this year.

MIHU RENTAL UNITS

The Department shall establish maximum rates for rental units, by bedroom size, that are equal to 30 percent of the monthly income of a household whose annual income does not exceed 60 percent of the median income. The maximum rental rates shall include an allowance for utilities paid by the tenant. The allowance shall be calculated by the Department based upon the average prevailing utility costs for similar sized units in Howard County. If required by the lease, all utility costs, including those above the allowance, shall be paid by the tenant. Average rent for the MIHU rentals was \$1,768. The income of MIHU renter households was between \$59,208 to \$111,649.

MIHU Developments	City	Total Units	On-Site MIHU's	On-Site LIHU's
Aladdin South	Elkridge	39	39	0
Ashbury Courts	Laurel	156	24	0
Azure Oxford Square	Hanover	248	38	0
Belmont Station	Elkridge	208	32	0
Brompton House 2	Elkridge	193	9	9
Bristol Court	Hanover	318	48	0
Burgess Mill Station II	Ellicott City	53	6	0
Dartmoor Place	Hanover	258	39	0
Dorsey Overlook (Townhomes)	Ellicott City	78	12	0
Ellicott Gardens	Ellicott City	106	103	0
Glen Oaks Place	Columbia	19	1	1
Greenhardt at Annapolis Junction	Annapolis Junction	300	45	0
Howard Square Verde II	Elkridge	344	35	0
Miller's Grant	Ellicott City	286	29	0
Mission Place	Jessup	366	61	0
Oakland Place	Columbia	16	4	0
Orchard Meadows	Ellicott City	150	15	0
Orchard Park	Ellicott City	40	4	0
Paddock Pointe (Phases 2 & 4)	Laurel	628	94	0
Parkview at Emerson	Laurel	80	80	0
Regency Crest	Ellicott City	150	15	0
Residences at Annapolis Junction	Annapolis Junction	416	32	0
Riverwatch II	Elkridge	84	42	0
The Forge (fka Dorsey Center)	Elkridge	210	32	0
The Refinery Apartments	Elkridge	250	38	0
The Refinery Townhomes	Elkridge	20	3	0
The Vine	Laurel	283	43	0
The Wexley @ 100	Ellicott City	394	40	0
Townes at Pine Orchard	Ellicott City	71	7	0
Verde II	Hanover	344	35	0

Total 6108 1005 10

MIHU DEVELOPERS- ALTERNATIVE COMPLIANCE

A developer may request permission from the Director to use a method other than those set forth to provide moderate income housing units. A request shall include the following information: A description of the alternative compliance proposal, including a comparison of the required and proposed units, in terms of the location, numbers, types, bedrooms, and square footage; and the projected fair market value of the required and proposed units.

DHCD received 1 alternative compliance request for consideration by the Housing and Community Development Board in 2025:

- February 2025 – Re: Blue Stream Phase 3 in Elkridge, MD.
The developer of Blue Stream requested approval for an alternative method of compliance to meet the MIHU requirement. The Blue Stream project is zoned CAC and includes commercial and retail spaces, and multi-family homes for rent and for sale. The project has been developed in multiple phases. Due to financial challenges, the developer requested approval to construct 11 new MIHU rental townhomes in Phase 3. The HCD Board recommended approval of the alternative compliance request if the developer agreed to convert 9 market rate rental apartments in Phase 1 into MIHU rental apartments in addition to creating 11 new rental townhomes to meet the 18.5% MIHU requirement for Phase 3 of the project. The developer has not signed an MIHU agreement or declaration of covenants as of 12/31/25.

MARKETING AND OUTREACH

MIHU hosted 6 workshops in 2025, one in February for MIHU Rental communities, one in March, two in June, one in September and one in December. 155 individuals attended the workshops. In partnership with Home Free-USA and Housing Initiative Partnership, Inc. (HIP), both approved HUD counseling agencies, DHCD hosted 12 first time homebuyer workshops where individuals interested in homeownership learned about these five topics: assessing home readiness, budgeting and credit usage, financing a home, selecting a house, and maintaining a home and post-purchase finances. These workshops were followed by a one-on-one counseling session. Attendees that complete the workshop and one-on-one counseling session receive a certificate that qualifies them for state and certain county programs that assist with downpayment and closing cost expenses for a home purchase.

DHCD also participated in several outreach events in 2025, such as the Landlord-Tenant Conference, Summer Solstice Housing Celebration, Leadership Premier Where and How We Live day, ACS Resource Fair, and Howard County's Diversity Day.