

Howard County Department of Housing and Community Development

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Presentation to County Council - May 11, 2026





## FY23 – FY26 Funded Projects

Project *	Number of Units	Project Type	Community Renewal	MIHU Fee in Lieu	Trust Fund	Comm Renewal FY2027	Total
Ranleagh Court	82	Rental	3,500,000	-	2,000,000	-	5,500,000
Waverly Winds	123	Rental	450,000	2,000,000	2,275,000	-	4,725,000
Fall River Terrace	76	Rental	-	2,000,000	-	-	2,000,000
Lynn Buff NCS - Capital budget	22	Shelter	4,570,000	-	-	2,000,000	6,570,000
Orchard Meadows - ROFP	240	Rental	-	2,000,000	-	-	2,000,000
Patuxent Commons	76	Rental	3,200,000	-	1,600,000	-	4,800,000
Waterloo Road - ROFP	20	Homeownership	-	1,000,000	-	-	1,000,000
Beechcrest	50	Homeownership	-	-	1,000,000	-	1,000,000
Beechs Farm - ROFP	135	Rental	1,500,000	1,500,000	-	-	3,000,000
	<b>824</b>		<b>13,220,000</b>	<b>8,500,000</b>	<b>6,875,000</b>	<b>2,000,000</b>	<b>30,595,000</b>



# FY18 – FY27 Fund balance analysis

Fund Balance FY27											
	Actuals from CAFR									Projected	Projected
	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26	FY27	
<b>Revenue</b>											
Community Renewal	5,580,235	5,085,331	7,673,199	9,091,526	16,028,361	7,833,950	6,126,503	15,326,863	5,900,000	5,900,000	
Trust Fund					-	-	-	-	-	-	
Fee in Lieu	2,255,608	3,422,513	3,695,722	3,074,150	3,614,380	2,090,998	1,752,110	1,951,348	2,500,000	2,000,000	
	<b>7,835,843</b>	<b>8,507,844</b>	<b>11,368,921</b>	<b>12,165,676</b>	<b>19,642,741</b>	<b>9,924,948</b>	<b>7,878,613</b>	<b>17,278,211</b>	<b>8,400,000</b>	<b>7,900,000</b>	
<b>Expenses</b>											
Community Renewal Admin	1,705,809	1,723,606	1,742,639	5,689,369	1,660,873	1,970,362	2,189,988	3,377,738	3,447,605	2,942,655	
Community Renewal Housing Initiatives	2,244,916	2,635,672	3,485,235	1,794,579	8,364,595	5,580,926	10,022,950	7,978,441	8,687,642	7,007,681	
Trust Fund					-	-	3,000,000	8,751,677	1,430,191	6,141,783	
Fee in Lieu	580,984	672,788	1,103,065	878,325	1,217,898	3,136,204	3,112,205	6,944,743	2,345,500	2,700,000	
<b>Total Expenses</b>	<b>6,776,625</b>	<b>7,667,738</b>	<b>9,816,174</b>	<b>10,156,852</b>	<b>19,607,961</b>	<b>16,268,417</b>	<b>28,348,093</b>	<b>23,674,861</b>	<b>12,135,247</b>	<b>25,799,800</b>	
<b>Revenue over (Under) Expense</b>	<b>1,059,217</b>	<b>840,106</b>	<b>1,552,747</b>	<b>2,008,824</b>	<b>34,780</b>	<b>(6,343,469)</b>	<b>(20,469,480)</b>	<b>(6,396,650)</b>	<b>(3,735,247)</b>	<b>(17,899,800)</b>	
<b>Transfers</b>											
Transfer in out Xfer tax		(9,390)	(30,224)				(10,000,000)	5,848,000	(4,570,000)	(2,000,000)	
Transfer in out Trust Fund						5,000,000		10,000,000	3,323,651	1,000,000	
Transfer in out Fee in Lieu											
<b>Net Change Fund Balance</b>											
Transfer Tax	1,629,510	735,443	2,475,549	1,607,578	6,002,893	282,662	(16,086,435)	9,818,684	(10,805,247)	(6,050,336)	
Trust Fund						5,000,000	(3,000,000)	1,248,323	1,893,460	(5,141,783)	
Fee in Lieu	1,674,624	2,749,725	2,592,657	2,195,825	2,396,482	(1,045,206)	(1,360,094)	(4,993,395)	154,500	(700,000)	
<b>Total</b>	<b>3,304,134</b>	<b>3,485,168</b>	<b>5,068,206</b>	<b>3,803,403</b>	<b>8,399,375</b>	<b>4,237,457</b>	<b>(20,446,530)</b>	<b>6,073,612</b>	<b>(8,757,287)</b>	<b>(11,892,119)</b>	
<b>Fund Balance Beginning</b>											
Transfer Tax	20,211,347	20,946,790	23,422,339	25,029,918	31,032,811	31,315,473	15,229,038	25,047,722	14,242,475	8,192,139	
Trust Fund						5,000,000	2,000,000	3,248,323	5,141,783	-	
Fee in Lieu	2,727,396	5,477,121	8,069,778	10,265,603	12,662,085	11,588,290	10,228,196	5,234,801	5,389,301	4,689,301	
<b>FUND BALANCE - Budgetary Ending</b>	<b>22,938,743</b>	<b>26,423,911</b>	<b>31,492,117</b>	<b>35,295,520</b>	<b>43,694,896</b>	<b>47,903,763</b>	<b>27,457,234</b>	<b>33,530,846</b>	<b>24,773,559</b>	<b>12,881,440</b>	



## FY23 – FY25 Housing Opportunities Trust Fund Details

Revenue	Source	Amount
FY23	PAYGO	\$5,000,000
FY25	Community Renewal Fund	\$10,000,000
FY27 Proposed	PAYGO	\$1,000,000

### EXPENDITURES

Year	Description	Organization	Project Type	Awarded	Funds Disbursed	Current Availability
FY2023	Patuxent Commons Development	Mission 1st	Rental	1,600,000	1,600,000	-
FY2023	Tenant based rental assistance	ARC of Howard County	Rental	67,229	67,229	-
FY2023	Acquisition of rental units	Bridges to Housing Stability	Rental	500,000	500,000	-
FY2023	Weatherization program	Community Action Council	Homeownership	482,771	477,580	5,191
FY2023	Rehabilitation of homeowner units	Rebuilding Together	Homeownership	100,000	100,000	-
FY2023	Downpayment Assistance for HCV Buy	Housing Commission	Homeownership	250,000	62,000	188,000
FY2025	Waverly Winds redevelopment	Enterprise Community Developers	Rental	2,275,000	2,275,000	-
FY2025	Ranleigh Court redevelopment	Enterprise Community Developers	Rental	2,000,000	2,000,000	-
FY2025	Homesharing Program	Bridges to Housing Stability	Homeownership	350,000	350,000	-
FY2025	Rehabilitation of rental units	ARC of Howard County	Rental	80,000	80,000	-
FY2025	Rehabilitation of homeowner units	Bridges to Housing Stability	Homeownership	135,000	22,534	112,466
FY2025	Rental Subsidy Program for Older Adult	United Way	Rental	2,160,000	254,397	1,905,603
FY2025	Foreclosure Prevention	DHCD	Homeownership	1,000,000	634,125	365,875
FY2025	Affordable Homeownership Project	Housing Commission - Beechcrest	Homeownership	1,000,000	1,000,000	-
FY2025	Affordable Homeownership Project	DHCD	Homeownership	3,000,000	-	3,000,000
						-
	<b>Total</b>			<b>15,000,000</b>	<b>9,422,865</b>	<b>5,577,135</b>



## FY26 Housing Initiatives

**Family Home Start Program** with Bridges to Housing Stability for HCPSS students and families

**Results 2/5/24 – 3/31/26**

**118 Families Rehoused**

- 418 individuals
- 216 children in HCPSS



**HCC Rental Assistance Program** with the Columbia Housing Center for HCC students and families

**Results 2/5/24 – 3/31/26**

**50 Student Households Assisted Each Year**



# FY26 Homeownership Initiatives



## CREATION:

Awarded 16 MIHU homes to first-time homebuyers. A total of 287 MIHU homes have been awarded from 2018 – 2025. Since MIHUs are perpetually affordable, 47 MIHU homes were also resold during this period.

Provided loans to 19 first-time homebuyers for downpayment and closing cost expenses. A total of 628 SDLP loans were made from 2018 – 2025 to help 473 households purchase their first home.

Awarded \$1.6M to the Housing Commission to develop 20 affordable homeownership units on the Waterloo Road site in Ellicott City. This parcel was acquired through the Right of First Purchase option.

## PRESERVATION:

Continue to approve loans to existing homeowners to make health and safety repairs to maintain their homes and age in place. 31 rehab loans were made from 2018 – present. Rebuilding Together also receives approximately \$200k per year to make free home repairs for income-eligible homeowners.

Approved 36 foreclosure prevention loans to help homeowners remain in their homes and maintain their home equity. Average loan amount was \$11,903.

The Housing Opportunities Trust Fund will support the creation of 50 affordable homeownership units on the Beechcrest site. The site is adjacent to the County-owned Hurst property that was demolished with \$150,000 in MD Strategic Demolition funding in April 2026.





## FY26 Homeless Services/Plan to End Homelessness

1) The Path Toward Zero, the County's new 5-year plan to end homelessness, was adopted on 11/19/25.

2) The groundbreaking for the Non-Congregate Shelter at Lynn Buff took place on 12/3/25.

3) The center manager for the Leola Dorsey Center on Rt. 1 in Laurel has expanded services over the last 18 months. The LDC offers food, showers, laundry, health care, harm reduction and employment services for individuals facing homelessness or housing insecurity.

4) NEW - \$150k in the FY27 budget to create a diversion program and provide an alternative to shelter stays.





## FY27 Department of Housing and Community Development

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### Key Initiatives:

\$1.5M to exercise the Right of First Refusal related to the sale of apartments, hotels, motels and mobile home parks

\$1.7M to continue homeownership programs and financial education for first-time homebuyers

\$500k to continue the home repair loan program for current homeowners

\$1.5M to continue rental assistance to families with children enrolled in HCPSS and students enrolled at Howard Community College to provide housing stability

\$1M to Enterprise Community Development for redevelopment of Rideout Heath apartments

\$1.8M in Community Service Partnership funding for programs and services in the Plan to End Homelessness

\$2M in federal grant funding to support the housing needs of very low- and low-income households



# Comparison FY26-FY27

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## FY26:

- 1) Projected Transfer Tax Revenue \$5.9M
- 2) Projected MIHU FIL Revenue \$2.5M
- 3) General fund request to cover salaries for 3 positions in the Division of Homeless Services
- 4) Plan to End Homelessness funding \$1.6M
- 5) Support NCS capital project \$4.5M
- 6) Expected Fund balance \$24.7M

## FY27:

- 1) Projected Transfer Tax Revenue \$5.9M
- 2) Projected MIHU FIL Revenue \$2.0M
- 3) General fund request to cover salaries for additional 5 positions in the Division of Homeless Services bringing the total to 8
- 4) Plan to End Homelessness funding \$1.8M
- 5) Support NCS capital project \$2.0M
- 6) Projected Fund balance \$12.8M



Thank you.  
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