



# MIHU Report

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Department of Housing and Community Development

Lisa Wiseman, MIHU Coordinator  
Kelly Cimino, Director  
Howard County Housing - 6751 Columbia Gateway Drive, Columbia, MD 21046  
T: (410) 313 – 6343 E: [lwiseman@howardcountymd.gov](mailto:lwiseman@howardcountymd.gov)

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## **PROGRAM SUMMARY**

Welcome to the MIHU Monthly Report. The report is posted monthly on the County website at [www.howardcountymd.gov](http://www.howardcountymd.gov) (click on “Departments – Housing and Community Development”).

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 households of moderate income. MIHUs are sold or rented through Howard County Housing at affordable prices and rents. MIHUs are interspersed throughout each development and residents enjoy all of the amenities in the community.

A household of moderate income is defined as one whose household income does not exceed 80% of the Howard County median income for purchasers and 60% of the Howard County median income for renters. The Howard County median income for 2017 is \$110,892. All types of dwelling units are available for purchase or rent, from apartment-style dwellings and condominiums, to townhouses and single-family detached dwellings. 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. Applications for the program can be obtained during open enrollment periods at the Howard County Housing office, by calling (410) 313-6318 or online at [www.howardcountymd.gov/MIHU](http://www.howardcountymd.gov/MIHU). Rental applications are accepted year round on a first-come, first-serve basis at the rental communities that offer MIHU apartments. Visit our website for a list of participating rental communities.

MIHU pricing and standards changed on January 1, 2017. New rental rates apply to units leased from January 1 through June 30, 2017. New rental rates and rental community contact information is available by phone, mail, email and on the website. The new pricing schedules are available on housing’s website at <http://www.howardcountymd.gov/mihudevelopers.htm>.

January was an open enrollment month for MIHU homeownership applications and 70 new applications were received. An MIHU Information workshop for renters was held on January 17, 2017 at the Columbia Gateway building. Another MIHU information workshop for potential homebuyers was held the next evening on January 18, 2017. To pre-register for future workshops, potential applicants may call or email Lisa Wiseman in the housing department (410-313-6343 or [lwiseman@howardcountymd.gov](mailto:lwiseman@howardcountymd.gov)).

The Department is working with the area non-profit, Making Change, to help credit challenged applicants in the MIHU database move from the credit suspended list to the eligible list for potential homeownership opportunities. The Money Matters Financial Workshop Series began last fall. Participants must commit to attend 6 classes to learn how to repair their credit and/or reduce their debt burden. Two participants from the first class were awarded homeownership opportunities at Oxford Square in Hanover this month. They are on their way to becoming first-time homeowners in Howard County. The next group of participants will start classes in February.

*Lisa Wiseman*  
MIHU Coordinator

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## MIHU HOMEOWNERSHIP

Priority periods in effect in January:

Dorset Gardens in Elkridge (7), Elkridge Crossing in Elkridge (2), Morris Place in Elkridge (1) and Oxford Square in Hanover (7)

MIHU buyers under contract awaiting completion of their new homes in January:

Ellicott Crossing (1), Howard Square (7), Oxford Square (1)

Developments with MIHUs under construction:

Development	Status	Total Units	MIHUs Required	LIHUs Required	Awarded	Pending	Closed 2007-2016	Closed 2017
Dorset Gardens at Blue Stream	UC	230	44		24	0	24	0
Elkridge Crossing Townhomes**	UC	200	21		4	0	4	0
Ellicott Crossing	UC	154	16		16	1	15	0
Howard Square	UC	413	55		50	7	43	0
Morris Place	UC	87	14		1	0	1	0
Oxford Square Townhomes	UC	197	31		22	1	21	0
Oxford Square Condos	UC	180	31		4	0	3	1
Shipley's Grant	UC	345	16		13	0	13	0
Foxwood Manor	UC	37	5		0	0	0	0
<b>TOTALS</b>		<b>1843</b>	<b>233</b>		<b>134</b>	<b>10</b>	<b>124</b>	<b>1</b>

Developments with MIHUs pending construction:

Development	Status	Total Units	MIHUs Required	LIHUs Required
Joseph's Courtyard**				
Long Gate Overlook**	PC	24	0	1
<b>TOTALS</b>	<b>PC</b>	<b>79</b>	<b>0</b>	<b>5</b>
		<b>103</b>	<b>0</b>	<b>6</b>

Completed developments with MIHU homes:

Development	Status	Total Units	MIHUs Required	LIHUs Required	Awarded	Closed 2007-2016
Belmont Station	C	110	17		17	17
Cherry Tree Townhomes	C	110	17		17	17
Elkridge Crossing Condos	C	64	10		10	10
Fox Hunt Estates	C	32	4		4	4
Gatherings at Ellicott Mills Condo**	C	127	10	1	7	7
Gatherings at Jefferson Pl. Condo**	C	135	14		9	9
Legacy at Cherry Tree Condo**	C	152	4	3	7	7
Riverwalk	C	58	6		6	6
Simpson Mill**	C	150	0	5	5	5
Village Towns	C	259	23		14	14
<b>TOTALS</b>		<b>1197</b>	<b>105</b>	<b>9</b>	<b>96</b>	<b>96</b>

\*\*alternative compliance approved

## MIHU RENTALS

Rental MIHUs are currently offered at Alta at Regency Crest (Ellicott City, age-restricted), Ashbury Courts (Laurel), Belmont Station (Elkridge), Millers Grant (Ellicott City), Mission Place (Jessup), Orchard Meadows (Ellicott City), Orchard Park (Ellicott City), Penniman Park (Elkridge), Riverwatch (Elkridge), Towns at Pine Orchard (Ellicott City) and Woodfield Oxford Square (Hanover). MIHU rental applications are available year round and offered on a first come, first serve basis at participating communities. Community Updates for January:

Development	Status	Total Units	On-site MIHU Requirement	Pending	Rented	Market Rent*	MIHU Rent	Difference
Aladdin South	C	39	39	0	39			
Alta at Regency Crest	C	150	15	0	15	\$2225	\$1233	\$992
Annapolis Junction Town**	UC	416	32	32	0			
Ashbury Courts	C	156	24	3	21	\$1472	\$1233	\$239
Belmont Station	C	208	32	0	32	\$1787	\$1280	\$507
Ellicott Gardens	C	106	103	0	103			
Miller's Grant	C	286	29	22	7			
Mission Place	C	366	61	0	61	\$1635	\$1233	\$402
Oakland Place	C	16	2	0	2	\$2000	\$1560	\$440
Orchard Meadows	C	150	15	0	15	\$1653	\$1252	\$401
Orchard Park	C	40	4	0	4	\$1663	\$1252	\$411
Parkview at Emerson	C	80	80	0	80			
Penniman Park	C	186	19	0	19	\$1782	\$1252	\$530
Riverwatch**	UC	84	42	21	21			
Towns at Pine Orchard	UC	71	7	6	1			
Woodfield Oxford Square	C	248	38	0	38	\$2020	\$1233	\$787
<b>TOTALS</b>		<b>2602</b>	<b>542</b>	<b>84</b>	<b>458</b>			

\*for 2 bedroom unit-As of July 2016

\*\*alternative compliance approved

Communities with MIHU requirements to be built:

Development	Status	Total Units	On-site MIHU Requirement	On-site LIHU Requirement	Pending	Rented
Brompton House 2**	PC	193	9	9	18	0
Deep Falls	PC	60	60		60	0
Howard Square	PC	654	69		69	0
The Vine	PC	283	43		43	0
<b>TOTALS</b>		<b>1190</b>	<b>181</b>	<b>9</b>	<b>190</b>	<b>0</b>

## MIHU RESALE

There are pending MIHU resales at Dorset Gardens, Riverwalk and Shipley's Grant. Previous MIHU resale activity (only communities with resale activity are shown here):

Development	Status	First Owner	Second Owner	Third Owner	Released from program
Belmont Station	C	17	0	0	1
Cherry Tree Townhomes	C	17	1	0	
Dorset Gardens	UC	24	2	0	
Elkridge Crossing Condos	C	10	6	1	
Elkridge Crossing Townhomes	C	4	0	0	1
Legacy at Cherry Tree Condos	C	7	1	0	
Riverwalk	C	6	0	0	
Shipley's Grant	C	13	2	0	
Oxford Square Townhomes	UC	21	3	0	1
Village Towns	C	14	3	0	

