



MIHU Report

July 2017

Department of Housing and Community Development

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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 (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. 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.

As of July 1, 2017, new MIHU pricing and standards are in effect. The New MIHU Pricing and Standards have been posted on our website and are available by contacting the office <http://www.howardcountymd.gov/mihudevelopers.htm>. Rental rates and rental community contact information is available by phone or email and on the department website.

July 2017 was an open enrollment period for the MIHU homeownership program. Application submissions were slightly above average at a count of 98 submissions overall. Approximately 51% were online submissions which marked a notable increase over the previous open enrollment period in April. In addition to an increase in on-line submissions, social media marketing and on-line registration for MIHU information workshops appears to be the reason for the increase in homeownership inquiries and workshop attendance. There were 63 attendees at 2 MIHU Homeownership Information Workshops, 19 in attendance at the MIHU Renters Information Workshop and 20 Howard County employees at the Live Near Your Work lunch and learn session this month.

Additional MIHU information is available by phone, website or by emailing lwiseman@howardcountymd.gov.

Lisa Wiseman

Chief of Housing Opportunities Programs

MIHU HOMEOWNERSHIP

Dorset Gardens and Howard Square have fulfilled MIHU requirements as those communities are now completely sold out. Construction at Ellicott Crossing is also complete.

Properties Pending Award in July:

Elkridge Crossing in Elkridge (1), Morris Place in Elkridge (1) and Oxford Square in Hanover (2 towns & 2 condos).

MIHU Buyers Under Contract in July:

Elkridge Crossing (1), Foxwood Manor (1) and Oxford Square (3).

Developments with MIHUs under construction:

Development	Status	Total Units	MIHUs Required	LIHUs Required	Under Contract	Closed 2007-2016	Closed 2017
Dorset Gardens	C	230	44		0	24	4
Elkridge Crossing Townhomes**	UC	200	21		1	4	2
Foxwood Manor	UC	37	5		1	0	4
Howard Square	C	413	55		0	43	8
Morris Place	UC	87	14		0	1	0
Oxford Square Townhomes	UC	197	31		2	21	3
Oxford Square Condos	UC	180	31		1	3	3
Shipley's Grant	UC	345	16		0	13	0
TOTALS		1689	217		5	109	24

Developments with MIHUs pending construction:

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

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
Ellicott Crossing	C	154	16		16	16
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
TOTALS		1351	121	9	112	112

**alternative compliance approved

MIHU RENTALS

MIHU rental applications are available year-round and offered on a first come, first serve basis at participating communities. Compliance audits are now complete and results were noted in the June report.

Development	Status	Total Units	On-site MIHUs	On-site LIHUs	Pending	Rented	Market Rent*	MIHU Rent	Difference
Azure Oxford Square	C	248	38		0	38	\$2010	\$1265	\$745
Aladdin South	C	39	39		0	39			
Alta at Regency Crest	C	150	15		0	15	\$2220	\$1265	\$1045
Annapolis Junction Town**	UC	416	32		32	0	\$2219	N/A	N/A
Ashbury Courts	C	156	24		3	21	\$1491	\$1265	\$226
Belmont Station	C	208	32		0	32	\$1750	\$1314	\$436
Brompton House 2**	C	193	9	9	0	18	\$1750	\$1323	\$427
Ellicott Gardens	C	106	103		0	103			
Miller's Grant	C	286	29		20	9			
Mission Place	C	366	61		0	61	\$1610	\$1265	\$345
Oakland Place	C	16	2		0	2			
Orchard Meadows	C	150	15		0	15	\$1653	\$1284	\$369
Orchard Park	C	40	4		0	4	\$1673	\$1284	\$389
Parkview at Emerson	C	80	80		0	80			
Penniman Park	C	186	19		0	19	\$1666	\$1284	\$382
Riverwatch**	C	84	42		0	42			
The Vine	UC	283	43		43	0			
Towns at Pine Orchard	C	71	7		0	7	\$2570	\$1265	1305
TOTALS		2602	594	9	98	505			

*for 2-bedroom unit-As of July 2017

**alternative compliance approved

Rental Communities with MIHU requirements to be built:

Development	Status	Total Units	On-site MIHU Requirement	On-site LIHU Requirement	Pending	Rented
Deep Falls	PC	60	60		60	0
Howard Square	PC	654	69		69	0
TOTALS		714	129		129	0

MIHU RESALE

Pending MIHU resales at Belmont Station, Dorset Gardens, Howard Square and Oxford Square. A resale at Dorset Gardens was awarded and is scheduled to close in August.

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	C	24	2	0	
Elkridge Crossing Condos	C	10	6	1	
Elkridge Crossing Townhomes	C	4	0	0	1
Ellicott Crossing	C	16	1	0	
Gatherings at Ellicott Mills	C	7	0	0	
Howard Square	C	51	0	0	
Legacy at Cherry Tree Condos	C	7	1	0	
Oxford Square Townhomes	UC	24	0	0	
Riverwalk	C	6	0	0	
Shipley's Grant	C	13	3	0	
Village Towns	C	14	3	0	

MIHU RELEASE

The Department has released 11 MIHUs from the program since November 2016. The volume of new unit offerings from multiple communities at the same time was greater than the number of income eligible applicants in the database. Prior to the separation in July 2016, the Housing Commission would purchase the units for the Department to provide more time to sell them to eligible MIHU households. This is no longer a viable option. At the end of the 120-day priority period, the Department must release unsold units to the builder as market rate sales. The builder is required to split the net proceeds from any released MIHU sale 50/50 with the County. The Department continues to update the database and market the program to area employers to increase the number of income eligible applicants in the MIHU database.

Previous MIHU release activity (only communities with release activity are shown here):

Development	Status	Units Released	Reason	2009-2015	2016	2017
Dorset Gardens	C	16	Qualifying Income	10	2	4
Elkridge Crossing Townhomes	C	4	Market conditions	4	0	
Gatherings at Ellicott Mills Condos	C	4	Age-restricted	4	0	
Gatherings at Jefferson Pl. Condos	C	5	Age-restricted	5	0	
Guilford Mews	C	3	Age-restricted	3	0	
Jones Station	C	3	Age-restricted	3	0	
Morris Place	UC	4	Qualifying Income	0	0	4
Oxford Square	UC	3	Qualifying Income	0	0	3
Village Towns	C	2	Market conditions	2	0	
TOTAL		44		31	2	11
Key		PC - Pending Construction/ UC – Under Construction/ C - Complete				

FEE-IN-LIEU

One method of alternative compliance is a fee-in-lieu option. Developers of single family, detached dwellings may pay a fee-in-lieu instead of providing MIHUs in the following zoning districts: RC, RR, R-ED, R-20, R-12, and R-SC. Developers of age-restricted, planned senior communities, single family attached dwellings in R-H- ED and mixed use developments in MXD are also eligible for the fee-in-lieu option. Developers contact the Department for an MIHU agreement when they receive a Technically Complete letter from Planning and Zoning.

The County's Office of Inspections, Licenses and Permits will collect the fee in lieu. The Department is tracking this information to comply with the legislation's reporting requirements and to determine potential revenue for affordable housing units and programs. The Department has signed fee in lieu agreements with 36 developers for 294 units through 7/31/17. The FY17 budget spending authority for the fee-in-lieu revenue is \$500,000. The Department spent \$492,883 in fee in lieu funds to provide loans to first-time homebuyers, including \$48,317 in workforce loans, through the Settlement Downpayment Loan Program (SDLP) in 2016.

Development	Zip Code	Zoning	New lots	Agreement Signed
Fawcett Property	21043	R-20	2	pending
Hilltop Landing	21044	RSC	7	7/21/17
Holiday Hills Lots 125-126	21044	R-20	1	7/27/17
Holiday Hills Lot 127-128	21044	R-20	1	7/13/17
Kings Arms 6	20723	RSC	5	pending
Maple Lawn South Phase II	20759	R-ED	108	pending
Trotter Woods Section 2	21029	R-20	7	7/21/17