



# MIHU Report

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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](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.

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

October was an open enrollment period. A total of 90 applications were received. Since having the introduced online application option in April 2017, those applications have shown a noticeable increase more than 50% of all application submissions. Two MIHU homeownership information sessions and one MIHU rental information session were held this month to accommodate the increased number of information requests. More than 65 attendees were present for the homeownership sessions and at least 35 attendees were present for the rental session.

Our outreach efforts continue to increase as we seek new partnerships, avenues, and networking opportunities to promote the MIHU program. This month, in addition to Director Cimino participating in a live on-air interview with Cris Oviedo at Howard County Community College’s Dragon Digital Radio (interview later posted to our Facebook page), HCD staff presented MIHU information at the 50+ Expo at Wilde Lake High School.

Lastly, we continue to see the benefit of the *Homebuyer Money Matters* (HMM) 5-session workshop series. HMM is designed to assist income-eligible applicants in our database who might otherwise qualify for MIHU purchase opportunities, but are unable to move forward due to excessive debt or low credit scores. In October, another HMM attendee settled on an MIHU home.

Additional MIHU information is available by phone, website or by emailing [lwiseman@howardcountymd.gov](mailto:lwiseman@howardcountymd.gov).

*Lisa Wiseman*  
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## MIHU HOMEOWNERSHIP

Morris Place recently signed amendments to existing MIHU agreements changing lot designations. Oxford Square is preparing to start construction of River Overlook phase in early 2018.

### Properties Pending Award in October:

Morris Place in Elkridge (1)

### MIHU Buyers Under Contract in October:

Elkridge Crossing (1), Morris Place (1) and Oxford Square (2) – (1) condo and (1) TH

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	C	37	5		0	0	5
Howard Square	C	413	55		0	43	8
Morris Place	UC	87	14		1	1	0
Oxford Sq./Folly Bridge/Springdale	UC	197	31		1	21	7
Oxford Square/Exeter Condos	UC	180	31		1	3	4
Shipley's Grant	UC	464	21		0	13	0
<b>TOTALS</b>		<b>1808</b>	<b>222</b>		<b>4</b>	<b>109</b>	<b>30</b>

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
Oxford Square/River Overlook	PC	126	19	0
Waverly Grove	PC	30	3	0
<b>TOTALS</b>		<b>259</b>	<b>22</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
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
<b>TOTALS</b>		<b>1351</b>	<b>121</b>	<b>9</b>	<b>112</b>	<b>112</b>

\*\*alternative compliance approved

### MIHU RENTALS

MIHU rental applications are available year-round and offered on a first come, first serve basis at participating communities. Apartments at Howard Square Verde II are under construction and expected to open in 2018.

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			
Howard Square Verde II	UC	344	35		35	0			
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			
Townes at Pine Orchard	C	71	7		0	7	\$2570	\$1265	1305
<b>TOTALS</b>		<b>2946</b>	<b>629</b>	<b>9</b>	<b>133</b>	<b>505</b>			

\*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	On-site LIHU Requirement	Pending	Rented
Beechcrest	PC	64	33		33	0
Burgess Mill Station II	PC	53	6		6	0
Oxford Sq./Dartmoor Place	PC	258	39		39	0
Deep Falls	PC	80	55		55	0
<b>TOTALS</b>		<b>455</b>	<b>133</b>		<b>133</b>	<b>0</b>

### MIHU RESALE

Pending MIHU resales: Belmont Station, Dorset Gardens, Elkridge Crossing, Howard Square, Legacy at Cherry Tree and Oxford Square.

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	28	3	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	1	0	
Legacy at Cherry Tree Condos	C	7	1	0	
Oxford Square Townhomes	UC	26	5	0	
Riverwalk	C	6	0	0	1
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	
<b>TOTAL</b>		<b>44</b>		<b>31</b>	<b>2</b>	<b>11</b>
<b>Key</b>		<b>PC - Pending Construction/ UC – Under Construction/ C - Complete</b>				

## 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 46 developers for 594 units through 10/31/17. The FY18 budget spending authority for the fee-in-lieu revenue is \$500,000

Development	Zip Code	Zoning	New lots	Agreement Signed
Legacy @Ellicott's Retreat	21043	POR	160	10/27/17
Maple Lawn South Phase II	20759	R-ED	108	Pending
Holloman Property	21042	R-20	1	10/05/17
Doves Fly	20723	R-20	19	10/05/17
Mill Haven – Resub	21045	R-12	1	10/26/17
Melvin Property	21043	R-20	5	Pending
Enclave@Tierney Farm Ph.2	21029	R-ED	70	10/27/17
Estates at Schooley Mill	20777	RR-DEO	10	Pending
Pagan Property	21043	R-20	1	Pending