



# Affordable Housing Strategic Plan

*Strategies for Narrowing the Housing Affordability Gap in  
Howard County*



*February 2009*

## Table of Contents

<b><i>Introduction</i></b> _____	<b>- 3 -</b>
<b><i>Where We Are</i></b> _____	<b>- 6 -</b>
<b>The Affordability Gap</b> _____	<b>- 6 -</b>
<b>The Current Affordable Housing Toolkit</b> _____	<b>- 8 -</b>
<b><i>Where We Want to Go</i></b> _____	<b>- 11 -</b>
<b>Housing Goals and Values</b> _____	<b>- 11 -</b>
<b>Re-supplying the Toolkit: New Affordable Housing Strategies</b> _____	<b>- 17 -</b>
<b>Inclusionary Zoning (MIHU Program):</b> _____	<b>- 17 -</b>
<b>Redevelopment of Existing Affordable Housing Properties:</b> _____	<b>- 20 -</b>
<b>Development Process Incentives:</b> _____	<b>- 22 -</b>
<b>Preservation:</b> _____	<b>- 22 -</b>
<b>Homeownership Programs:</b> _____	<b>- 23 -</b>
<b>Zoning Changes:</b> _____	<b>- 25 -</b>
<b>Land Acquisition:</b> _____	<b>- 26 -</b>
<b>Rental Housing Finance:</b> _____	<b>- 26 -</b>
<b>Sharpening the Toolkit: Affordable Housing Resources</b> _____	<b>- 33 -</b>
<b>Funding:</b> _____	<b>- 33 -</b>
<b>Public Education:</b> _____	<b>- 36 -</b>
<b>Re-organization:</b> _____	<b>- 36 -</b>
<b><i>Conclusion</i></b> _____	<b>- 38 -</b>

## A Letter from the County Executive



Dear Neighbor,

The Howard County Task Force on Affordable Housing, in its November 2006 report, declared that “there is an affordable housing crisis in Howard County.” This indisputable conclusion should not come as a surprise to those concerned about the quality of life in our community, nor is it unique to our area. For a variety of reasons, housing prices rose dramatically in the Baltimore region between 2000 and 2007, while incomes simply did not keep pace, creating a persistent imbalance that threatens the vitality of our community. In Howard County the problem is particularly acute because, although we can now boast one of the highest median household incomes in the nation, housing costs more than doubled in that period.

As the Task Force Report pointed out, the affordability gap hurts most those who contribute greatly to the quality of life and diversity of our County – public servants, service workers, retirees, those with special needs, young families, and recent college graduates. Seventy percent of the workforce in Howard County cannot afford to live here. As the gap grows, so do its concomitant effects – increased traffic and pollution, depletion of a readily available workforce, and the loss of social and economic diversity. Because of it, the County runs the risk of becoming an exclusive bedroom community of only the high income.

The Task Force Report represents a bold beginning toward correcting this problem, and the County is indebted to the Task Force members for creating a solid framework for addressing the housing needs of our community. This Plan is a next step – an attempt to build upon the Task Force’s good work and to begin to propose and implement some workable solutions. As the Report warned, however, there is no silver bullet, no magic wand, no single solution to the problem. Instead, we must work together with housing advocates, our local communities, employers, developers, and housing finance agencies to continue to build and sharpen our “toolkit” of affordable housing strategies so that all of our citizens can “come home to Howard County.”

Sincerely,

***Ken Ulman, County Executive***

## A Letter from the Housing Director



Dear Howard County Citizens,

Howard County Housing is pleased to present to you this *Affordable Housing Strategic Plan*. This Plan has been two years in the making. Using the 2006 Affordable Housing Task Force Report as a guide and baseline, the Plan has evolved out of the thoughts, ideas, and critical analysis of a host of talented, dedicated contributors. It has been thoroughly reviewed and vetted through numerous meetings and correspondence with, among others, the Department of Planning and Zoning; the Howard County Housing and Community Development Board; the Howard County Housing Commission; local housing advocates; developers; builders; lenders; community organizations; and ordinary citizens. From these discussions has emerged what I believe to be a comprehensive yet cogent strategy to tackle the arduous task of bridging the housing affordability gap in Howard County.

While far-reaching in scope, the Plan is also meant to be both practicable and flexible. As we have experienced in recent months, the economy in general, and the housing market in particular, can be volatile and fast-changing, requiring a nimble and pragmatic response. By expanding and sharpening our toolkit, we hope to be better prepared to meet the housing needs of low- and moderate-income citizens even in the face of changing market conditions.

That said, the six fundamental goals and values established in this Plan are overarching and universal. In all of our programs, the principles of housing integration, superior design, sustainability, universal design, long-term viability, and economic self-sufficiency must always guide and inform our efforts.

Within the past two years, Howard County Housing has already taken significant strides toward achieving these goals. Among other things:

- Through our newly-created Division of Development Finance and Project Management, we have successfully closed on the financing, and begun construction, of 186 new affordable rental units; acquired 360 additional rental units; instituted plans to redevelop and build a 270-unit mixed-income project; substantially rehabilitated 24 of our existing rental units; and begun the development of 30 new moderately-priced single-family homes.
- The MIHU program has been revised and streamlined, resulting in the sale of 58 new homes to moderate-income buyers.
- The Housing Choice Voucher waiting list has been re-opened for the first time in five years.

Despite these and other advancements, we still have far to go toward accomplishing Howard County Housing's mission. Indeed, completely bridging the housing affordability gap may be an unattainable goal. Nonetheless, this *Affordable Housing Strategic Plan*

will serve as a framework for our continuing efforts to reduce the gap and provide more decent, safe, and affordable housing for all of our citizens.

Sincerely,

***Stacy L. Spann, Housing Director***

## Where We Are

### The Affordability Gap

***“The children of County residents, their parents on fixed incomes, County teachers and police officers and firefighters, hospital workers and others do not earn enough, in many cases, to rent or buy in the County today, because Howard County average house purchase prices and rentals are out of the economic reach of most low and moderate wage workers.”***

This conclusion of the Howard County Task Force on Affordable Housing, from its November 2006 report, is beyond dispute. The causes and extent of the problem are aptly described in the Report and need not be repeated here, except to highlight and update the following points:

- Although the County’s median income for a family of four now stands at \$101,672,<sup>1</sup> the average single family house price (including both single family detached and townhomes) is now over \$460,000.<sup>2</sup> In order to afford the average house, then, a first-time homebuyer would need an income of over \$130,000; less than one-third of Howard Countians earn as much.
- What’s more, only about 10% of the homes for sale at any one time are priced at or below \$300,000, and most of those are condominiums. To afford a \$300,000 home, a family must earn about \$100,000.
- Much of the rental housing market also continues to be out of reach for most low- and moderate-income households. The average two-bedroom apartment in Howard County rents for nearly \$1,270 per month (not including utilities paid by the tenant),<sup>3</sup> requiring a household income of over \$50,000. Meanwhile, 123,000, or 70%, of the jobs in Howard County pay wages under \$50,000; 92,000 pay under \$35,000.
- The Task Force estimated a need for up to 20,000 more units of housing affordable for households with incomes below \$50,000.
- The growth of service jobs as a result of the federal Base Realignment and Closure (BRAC) program will likely exacerbate the affordability gap. The Howard County BRAC Task Force estimates that BRAC will add

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<sup>1</sup>Source: U.S. Census Bureau, 2007 American Community Survey.

<sup>2</sup> Source: Howard County Budget Office, Economic Indicators September 2008.

<sup>3</sup> Source: 2008 Howard County Housing Rental Survey.

between 2,300 and 2,800 Howard County households by 2015, many of whom will make less than \$80,000 per year.

- Current market, regulatory, and social conditions in the County pose significant barriers to the development of affordable housing, and thus threaten to widen the gap, including the high cost and scarcity of developable residential land; limited housing allocations; insufficient funding for affordable housing programs; and local community distrust and opposition to affordable housing efforts.

The consequences of allowing the affordability gap to grow are dire and, quite simply, unacceptable. They include:

- A loss of social and economic diversity in our community.
- The depletion of a ready inventory of employees for local business and industry.
- Increased traffic congestion and its associated adverse environmental impacts, as more workers must drive longer distances to employment in the County.
- A greater and inequitable burden on surrounding jurisdictions to provide housing to Howard County workers at all income levels.

*What is "affordable" housing? Affordable housing is generally regarded as housing that costs no more than 30% of the monthly income of a homebuyer or renter.*

## The Current Affordable Housing Toolkit

Howard County has long valued and cultivated economic and social diversity among its population and has worked to ensure decent, safe and affordable housing for all of its citizens. County government has offered a growing variety of affordable housing programs since becoming a charter government in 1968. In 1971, the County developed the 94-unit Hilltop community in Ellicott City and, in 1981, the 100-unit Guilford Gardens community in Columbia. In addition, under the auspices of the Office of Housing and Community Development, the County has continuously administered a Rehabilitation Loan Program and the federal Housing Choice Voucher rent subsidy program.

In 1991, the Howard County Housing Commission was established as the housing authority for Howard County. The Commission immediately created 50 units of public housing. Between 1991 and 1996, using various federal, State and local funding sources, the County and Commission developed several other rental housing opportunities, including Kingswoods, Morningside Park (a senior community), and Stoney Run, to increase the total number of County- and Commission-owned rental units to 245. In addition, the County provided financial assistance for several other affordable and mixed-income housing projects, including Columbia Commons, Orchard Crossing, Owen Brown Place, Selborne House at Dorsey Hall, and Parkview at Ellicott City.

In 1996, the County was designated as an entitlement community enabling it to receive Community Development Block Grant (CDBG) funds directly from the federal Department of Housing and Urban Development (HUD). CDBG funds yield approximately \$1.2 million annually that is used to benefit low- and moderate-income families in various forms throughout the County. The County also developed the Settlement Downpayment Loan Program (SDLP) to assist moderate-income homebuyers with settlement costs.

Also in 1996, the Howard County Council enacted the Moderate Income Housing Unit (MIHU) Program, which has since been modified and expanded to become one of the most stringent inclusionary zoning laws in the State.

In 2002, the Office of Housing and Community Development was elevated to the status of a County department. In 2003, The County became a participating jurisdiction in HUD's Home Investment Partnership Program (HOME), adding approximately \$560,000 in annual funding for low- and moderate-income rental or for-sale housing development. In 2006, the County completed the 25-unit Tiber-Hudson senior community located on the grounds of Hilltop. In the summer of 2007, the 84-unit Port Capital Village community was opened.

As the Task Force Report indicates, between 1991 and 2006 the County government in conjunction with the private development community has produced about 1,200 units of low- and moderate-income rental housing. Only about 33 affordable for-sale units were produced under County programs prior to 2007.

While the County's programs have served some of the need, clearly more must be done. What's more, the County Executive's Transition Team evaluation of the Department, released in January 2007, indicated that the Department had in some cases operated with insufficient vision, efficiency, transparency, and accountability which led to a loss of trust from the community.

The administration's review of the Department's programs in 2007 and an external audit of the Housing Commission's finances substantiated many of the Transition Team's findings. The Department and Housing Commission were in need of improved financial accounting systems; some of the County's rental properties were in need of repair and better management practices; appropriate procedures were needed to ensure fairness and openness in its programs; some programs that had gone underutilized needed to be revived; and the concentration and isolation of some affordable housing in the County needed to be addressed.

If the Department and Commission are to take a significant role in combating the affordability gap, they must redirect and reinvigorate their efforts and regain the community's trust. In just its first two years, the new administration has, among other things:

- completed a special financial review and begun instituting new financial systems;
- taken over the management of Guilford Gardens and begun the planning process for its redevelopment into a mixed-income community;
- acquired for preservation the 300-unit Columbia Landing Apartments;
- revised the MIHU law and regulations and held the first lotteries since 2004;
- held the first ever "Come Home to Howard County" Housing Fairs;
- increased and reorganized staff; and
- reversed the practice of permitting off-site transfers of MIHUs.

**Table 1: Affordable Rental Housing Units in Howard County Through 2008**

	<i>County/Commission owned</i>	<i>Affordable</i>	<i>Subsidized</i>	<i>MIHUs</i>	<i>TOTAL</i>
<b>Operating</b>	480	1,280	1,480	52	<b>3,292</b>
<b>Planned/Under construction</b>	396	80	0	63	<b>539</b>
<b>TOTAL</b>	<b>876</b>	<b>1,360</b>	<b>1,480</b>	<b>100</b>	<b>3,831</b>



*Columbia Landing Apartments*

*What is "Howard County Housing"?*

*It is actually made up of two separate entities – the Department of Housing and Community Development, a principal department of Howard County government, and the Howard County Housing Commission, a public housing authority and instrumentality of the State of Maryland. Although the two entities share the same director and staff, they have distinct powers and responsibilities.*

*Nonetheless, they operate in tandem and share the same mission - to provide safe, quality, affordable, and sustainable housing opportunities for low- and moderate-income families who live or work in Howard County and to assist them in moving toward economic independence.*

## Where We Want to Go

### Housing Goals and Values

Before embarking on any journey, it is wise to have a compass. With this in mind, in 2007 the staff of Howard County Housing adopted the following Mission Statement:

*“Howard County Housing’s mission is to provide safe, quality, affordable, and sustainable housing opportunities for low- and moderate-income families who live or work in Howard County and to assist them in moving toward economic independence.*

*Howard County Housing will pursue this mission through open, efficient, innovative, and accountable processes.”*

In devising strategies to help narrow the County’s housing affordability gap and accomplish these goals, however, we must also be guided by the following principles and values:

#### **1. Affordable housing should be integrated with market rate housing and not concentrated or isolated.**

The deleterious effects of concentrating and isolating low income housing in communities have recently led many State and local housing programs throughout the country to a renewed emphasis on promoting mixed-income developments and “full-spectrum” housing. The federal government, too, has adopted policies, such as the HOPE VI program, that attempt to de-concentrate poverty and provide housing at a full spectrum of incomes and prices. In Howard County, promoting an integrated mix of incomes and social backgrounds is not a new idea – it was a driving principle for the new town of Columbia. Moreover, successful mixed-income rental communities, such as Columbia Commons and Orchard Crossing Apartments, have existed and prospered in the County.



*Columbia Commons*



*Orchard Crossing*

The benefits of mixed income housing are many. Mixed income developments have reduced the risk and impact of social ills such as crime and unemployment that can result from the social and economic isolation of lower income persons. Moreover, integration of low- and moderate-income households into the community offers these households healthier, more positive life chances. In addition, mixed-income developments have demonstrated effectiveness in revitalizing distressed neighborhoods.<sup>4</sup>

Mixed-income developments also tend to be of higher quality and more compatible with surrounding market rate housing. This is in part due to the fact that, by including a mix of market rate units, they can generate more revenue than traditional concentrated low-income housing and thus pay for continuing maintenance and improvements. For this same reason, mixed-income developments require less public subsidy and thus free up public funds for the production of more affordable units.

The County's policies and programs should therefore promote the development of mixed-income and full spectrum communities and the integration and de-concentration of low- and moderate-income housing in both rental and homeownership communities.

## **2. Affordable housing should compare favorably to housing in the community.**

Affordable housing often suffers from the public perception, sometimes deserved, that it will be unattractively designed, cheaply built, and poorly maintained, thereby lowering property values in the area. This need not be the case. Affordable housing, especially mixed-income development, can be attractively designed and well built so that it blends in with the surrounding community. Studies have shown that recently-built affordable housing projects have had no effect and, in some cases, a positive impact on neighboring property values.<sup>5</sup>

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<sup>4</sup> Alistair Smith, *Mixed Income Housing Developments: Promise and Reality*, Joint Center for Housing Studies, Harvard University, 2002, p. 28.

<sup>5</sup> Urban Land Institute, *Mixed Income Housing: Myth and Fact*, 2003, p. 18.

Providing superior design is not only of benefit to the community, it also better serves the residents. Quality housing with amenities such as community buildings, more green space, and access to services can give residents a greater sense of pride and ownership in the community. Also, incorporating quality design elements often saves on energy and long-term maintenance costs that ultimately benefit the resident.

In designing affordable housing strategies, then, the County should insist on high-quality design and construction standards that are at least comparable to the surrounding neighborhood. The commitment to quality should not end there, however; the County should also insist on high quality management practices so that affordable housing is properly maintained for the long term.



*Maverick Landing – Boston, Mass.*



*Faison Mews – Camden, N.J.*



### **3. Affordable housing should be environmentally friendly.**

In step with the County Executive's initiatives for reducing energy consumption, Howard County Housing will establish and implement sustainable green standards and practices for all affordable housing developments owned or financed by the County. These green building standards will not only help further the goal of environmental sustainability but also, in the long run, will be cost effective for tenants and homebuyers participating in the County's programs. Affordable housing is often the least efficient in terms of energy use, which puts an additional burden on those who can least afford it, but building to green standards ensures high efficiency and low energy bills.



*Waverly Gardens*

In addition to establishing green building standards, housing policies should be aimed at promoting the development of affordable housing that is close to job centers and services. Employees who live near their work reduce travel times, traffic congestion, and greenhouse gas emissions.

### **4. Affordable housing should be universally designed.**

As the County's senior and disabled population grows, their housing needs become more acute. The concepts of universal design – making housing adaptable to the needs of persons who are elderly or disabled – can provide greater opportunities for housing

these populations. The County's 2004 Senior Housing Master Plan establishes a goal to "create new housing using universal design principles and modify existing housing to incorporate as many elements of universal design as possible."<sup>6</sup> To ensure that all housing is adaptable to the needs of persons who are elderly or disabled, the principles of universal design should be expanded and applied to all proposed affordable housing communities.

### **5. Affordable housing should be self-sufficient.**

In recent years, the availability of federal funds for affordable housing programs has steadily declined. This has in turn led to a clamor for alternate sources, including state and local public funds, tax credits, foundation grants, and private capital. While sources of financing remain available to support the development of affordable housing, continuing subsidies for their operation and maintenance do not. In the County's case, inadequate planning has led to the decline of several properties, necessitating a redevelopment strategy for these properties.



*Guilford Gardens now*

Consequently, when evaluating an affordable housing development, the County should establish financial standards, property management protocols, and monitoring procedures that ensure the long-term viability of projects, such as requiring adequate reserves for repairs and replacements.

### **6. Affordable housing programs should help to move participants toward economic self-sufficiency.**

With the passage of welfare reform in 1996, Americans signaled their desire to promote work rather than dependence. Federal, state and local housing programs have emerged to promote the move to self-sufficiency, such as the Housing Choice Voucher Family Self-Sufficiency Program and the Public Housing Resident Opportunities and Self Sufficiency (ROSS) Program. These policies are grounded in a simple principle: once safe, decent and affordable housing is secured for a needy family, the primary task of

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<sup>6</sup> Howard County Senior Housing Master Plan, December, 2004, p. 5.

any affordable housing program should be to assist the family to achieve economic independence and become free from government assistance. Too often, however, government assistance programs have failed to provide either the incentives or support to help families become economically stable.

Howard County's affordable housing programs should be designed with an eye toward providing appropriate linkage to education, job training, child care, and other support services that enable participants to move to self-sufficiency. In addition, the County should explore ways to more effectively encourage families to seek independence.

*What is a "low" or "moderate" income household? The definitions vary by housing program, but generally a low-income family is one that earns 60% or less of the area median income, while a moderate-income family is one that earns 80% or less of the area median income.*

## Re-supplying the Toolkit: New Affordable Housing Strategies

The Task Force Report recommended several new strategies for narrowing the County's affordability gap. In addition, Housing staff has met with and discussed possible affordable housing solutions with many housing advocacy groups, local communities, developers, real estate professionals, lenders, and State and local officials. From these discussions, we have developed a foundation of strategies which, in conjunction with existing programs, reflect and implement the goals and values described in this plan.

To achieve the goals and promote the values of Howard County's affordable housing plan, County administration and Howard County Housing will pursue, through policies, procedures and, if necessary, legislation, the following affordable housing strategies. We anticipate that each of these strategies can be implemented within a short-term (0-1 year), intermediate term (1-3 years), or long term (3-5 years) time frame, or as a continuous effort:

### **Inclusionary Zoning (MIHU Program):**

The County's Moderate Income Housing Unit (MIHU) Program is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a percentage (generally 10-15%) of the dwelling units to households of moderate income. Although patterned after Montgomery County's Moderately Priced Dwelling Unit (MPDU) Program, Howard County's MIHU Program is actually more stringent than most inclusionary zoning schemes because it:

- does not provide a density bonus;
- does not contain a minimum development size;
- does not permit the payment of a fee in lieu of the provision of MIHUs; and
- does not limit the duration of the affordability restrictions.

Unfortunately, the MIHU Program has not been used to its fullest potential. In order to enhance its usefulness, the Department will continue to pursue the following strategies with respect to the MIHU Program:

- **Limit the transfer of MIHUs off-site and encourage their distribution throughout each development.**

Although the MIHU Program has been in existence for 10 years, before 2007 it had yielded only 14 affordable for-sale dwelling units. This is in part due to the Department's willingness to permit developers to transfer their MIHU obligations off-site and/or to rental housing projects. In some cases, the MIHUs were transferred to properties already owned by the County or Commission, resulting in a net loss of affordable housing opportunities.

In 2007-08, staff has reversed this trend and has strictly enforced the intent of the MIHU law – which is that, absent extraordinary circumstances, MIHUs must be built on site, in proportion to each housing type, and integrated into the community. The Department has successfully promoted legislation that, among other things, reinforces this intent and prohibits transfers of MIHUs to County or Commission–owned land. To date, 58 for-sale dwelling units have been produced through the Program and another 50-60 units are expected in 2009.

The Department will continue to work to formalize this policy and to educate developers early in the development process about their MIHU obligations.



*Elkridge Crossing*

**Goals/values promoted:** Increase supply of affordable housing; promote mixed-income communities; ensure that affordable housing is comparable to the neighborhood.

**Time Frame:** Short-term.

- **Consider expanding the MIHU requirement to single-family residential zones.**

While the MIHU program has been implemented in 10 of the zoning districts in the County, they generally are the higher-density residential zones. The developments in these zones are yielding primarily rental apartments and condominiums, with a smaller portion of townhomes. In fact, of the approximately 1,000 MIHUs in the current pipeline, more than 80% are apartment type units.

The County administration will explore potential legislation to expand the inclusionary zoning law to include more single-family detached housing in the Program.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed-income communities; ensure that affordable housing that is comparable to the neighborhood.

**Time Frame:** Intermediate term.

- **Consider developing a “middle” or “workforce” housing requirement (80-120% of median income).**

As the Task Force Report indicated, the affordability gap adversely affects not only those at the lower end of the income spectrum, but also those in the middle – with incomes between 80% and 120% of the area median income. Moreover, the advent of a “middle” or “workforce” inclusionary zoning requirement will promote the development of full-spectrum communities. The County administration will therefore consider support of legislation to create, in addition to the current requirements for moderate-income housing units, a set-aside for housing units serving incomes between 80% and 120% of the Howard County median.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed-income communities; ensure that affordable housing is comparable to the neighborhood.

**Time Frame:** Intermediate term.

- **Consider allowing a density bonus in exchange for the provision of full spectrum housing.**

While the imposition of new regulatory restrictions mandating the development of more MIHUs can produce additional affordable housing units, it has the potential for one deleterious effect - the developer's cost of providing lower priced housing might be passed on to the buyers of the market rate units, resulting in even higher market prices. In order to make affordable housing development more revenue-neutral for the development community, incentives can be provided.

Most inclusionary zoning programs throughout the country offer some form of density bonus to developers to defray the cost of the set-aside of affordable units. The County will study and consider implementation of a system of density bonuses as an incentive for the development community to produce more

affordable housing; provided, however, that (1) the density bonuses do not impair the County's growth management strategies and (2) the density bonuses are used to provide full-spectrum housing in compatible, high-quality developments.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed income communities; ensure that affordable housing is comparable to the neighborhood.

**Time Frame:** Long term.

- **Apply MIHU requirements to condo conversions.**

Currently, rental apartment complexes with MIHU obligations that convert to a condominium regime must make a share of the condominium units affordable. Prior to 2007, however, this was not the case for the many existing rental apartments that were not built under the MIHU Program. The County administration supported recently-enacted legislation (CB 68-2007) to require any property converting from rental to condominium ownership to provide MIHUs. The Department will implement this new law.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed-income communities.

**Time Frame:** Short-term.

### **Redevelopment of Existing Affordable Housing Properties:**

- **Aggressively explore and pursue the redevelopment of existing, aging, affordable and market-rate rental housing properties, both County- and privately-owned, into world class, mixed-income, green, universally-designed, self-supporting communities.**

The Department of Planning and Zoning reports that, under current conditions, there is only enough residentially zoned land left in Howard County to develop about 13,000 new housing units. The County's housing allocation system allows the development of only about 1,850 new housing units per year. Clearly, new construction cannot be the only avenue for bridging the affordability gap.

Meanwhile, the County's existing housing stock is beginning to show signs of age. Some older properties are in dire need of repair or renovation and were developed well under their full capacity. The County itself owns and operates several affordable housing properties that are aging and underutilized. These properties represent opportunities to create new, high-quality, mixed-income communities.

The County has already begun plans to redevelop its 100-unit Guilford Gardens complex into a 270-unit mixed-income rental community using superior, green, and universal design components. The County will use this model to

pursue renovation or redevelopment of some of its other properties, and to explore ways to spur similar efforts for other existing properties, both affordable and market rate, throughout the County. The Housing Commission's recent acquisition of the 300-unit Columbia Landing represents another step in this direction.



*Guilford Gardens proposed*

**Goals/values promoted:** Preserve/increase supply of affordable housing; promote mixed income communities; ensure compatibility with surrounding communities; promote green, universally-designed developments.

**Time Frame:** Continuous effort.

- **Explore implementing resident services programs at existing and future housing properties, and promote their adoption in other affordable communities throughout the County.**

Resident services are support programs designed to help low- and moderate-income families access existing community services that foster positive outcomes for individuals, families and communities. Unlike housing with supportive services, resident services programs are significantly less resource intensive because they can leverage existing community services and service providers, which are quite extensive in Howard County. Most often, resident services programs require only a single staff person and an office/program space per community. Research has shown, however, that resident services have demonstrably positive impacts on the families and financial performance of affordable and mixed-income housing communities.

**Goals/values promoted:** Promote mixed income communities; ensure compatibility with surrounding communities; create self-sufficient communities; support self-sufficiency for participants.

**Time frame:** Continuous effort.

## **Development Process Incentives:**

- **Provide a fast track development review process for bona fide full-spectrum affordable housing projects.**

“Time is money” is an adage that is particularly apropos to the field of residential construction. While it is difficult to quantify the cost savings that could be realized through an expedited development review process (and the extent to which the savings may translate into less costly housing), nonetheless such a system would undoubtedly serve as an incentive for developers to build affordable housing. The County will therefore explore and pursue methods to reduce the time involved in approving a subdivision or site plan for any development that is a bona fide full-spectrum affordable housing project.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed-income communities.

**Time Frame:** Short term.

- **Reduce, waive, or reimburse development and permit fees for bona fide full spectrum affordable housing projects.**

Likewise, the reduction or reimbursement of development fees can serve as an incentive for housing developers to build lower cost housing. While the County currently has on the books a Rental Housing Expense Assistance Program (RHEAP), which is designed to help defray the development costs of affordable rental housing, this program has been under-funded and underutilized. The County will seek to reinvigorate this program and possibly expand it to include for-sale full spectrum housing projects.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed income communities.

**Time Frame:** Intermediate term.

## **Preservation:**

- **Explore the possibility of a right of first refusal for the sale of existing affordable rental housing developments.**

As previously stated, many affordable rental housing developments in the County are aging and underutilized. In addition, some projects with affordability restrictions are nearing the expiration of those restrictions. Other counties, such as Montgomery County, have enacted laws to increase the chances of preservation of existing affordable rental housing. The County will explore pursuing legislation requiring the first opportunity to purchase certain affordable multifamily housing developments that are put up for sale.

**Goals/values promoted:** Preserve supply of affordable housing.

**Time Frame:** Intermediate term.

## **Homeownership Programs:**

- **Revive the County's Settlement Downpayment Loan Program.**

Many first-time homebuyers have difficulty mustering sufficient financial resources to move from renting to buying. In the 1990's, the Department developed a Settlement Downpayment Loan Program that, in recent years, has gone unused. The Department is in the process of streamlining and enhancing the Program to make it available to more moderate-income homebuyers.

**Goals/values promoted:** Increase supply of affordable housing.

**Time Frame:** Short-term.

- **Improve and streamline the County's Rehabilitation Loan Program to help repair and renovate the County's aging for-sale housing stock.**

The County recognizes the value of its existing older housing stock, some of which is in need of repair. The Department's Rehabilitation Loan Program provides assistance to low- and moderate-income homeowners to make necessary repairs and improvements to their homes. This program, too, has been underutilized in recent years. The Department is working to improve the program and use it to as one tool to reinvest in and revitalize our existing communities. In addition, by providing assistance to make "green" and universal design improvements to properties, the program can become a vital tool in helping to improve the environment as well as allow fixed-income seniors to "age in place."

**Goals/values promoted:** Preserve supply of affordable housing; promote green building standards; promote universal design.

**Time Frame:** Short-term.

- **Create an Acquisition and Rehabilitation Loan Program to encourage individuals and entities to purchase and renovate aging or deteriorating dwellings.**

As another means of preserving and improving the County's existing housing stock, the Department will explore the creation of a program, similar to Baltimore City's "Healthy Neighborhoods" loan program, to help finance the purchase and renovation of properties in decline. The renovations should include green and universal design elements.

**Goals/values promoted:** Preserve supply of affordable housing; promote green building standards; promote universal design.

**Time Frame:** Intermediate term.

- **Expand and improve the Commission’s Shared Equity Program to ensure perpetual affordability.**

The Housing Commission’s Shared Equity Program, in which the Commission shares co-ownership in a residence with a moderate-income homebuyer, is an innovative technique for helping to bridge the affordability gap for first-time homebuyers. In the past, however, shared equity homeowners have been allowed to buy out the Commission’s interest, resulting in the loss of the unit from the County’s affordable housing stock.

The County will establish criteria and procedures for the Shared Equity Program to ensure perpetual affordability. The County will explore ways that the Program can be expanded to serve more moderate-income homebuyers.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed income communities.

**Time Frame:** Short term.

- **Provide homeownership education and credit counseling for moderate-income persons.**

Homeownership education and credit counseling are crucial elements in the success of the County’s homeownership programs. Fannie Mae’s “Fastrak to Homeownership” is an example of a successful program that helps familiarize moderate-income buyers with mortgage lending requirements, home budgeting principles, home maintenance, and the availability of special housing programs. The County will accelerate its efforts to develop similar homeownership education programs and improve the ability of moderate-income families to avoid default and foreclosure. In addition, the Department will seek to link with successful credit counseling programs to assist families to qualify for homeownership.

**Goals/values promoted:** Increase supply of affordable housing; move families to self-sufficiency.

**Time Frame:** Continuous effort.

- **Consider a “Live Near Your Work” homeownership finance program for Howard County workers.**

Many jurisdictions, like Baltimore City and Arlington, Virginia, have enacted successful financial assistance programs to encourage homeownership close to an individual’s place of employment. These programs generally involve partnerships between local government and private employers to pool their resources to provide downpayment and settlement cost assistance to employees who locate close to their work. The County will explore the potential for a similar program and encourage major County employers to participate.

**Goals/values promoted:** Increase supply of affordable housing; promote housing that is environmentally friendly.

**Time Frame:** Short term.

- **Improve our ability to assist homeowners in crisis.**

The foreclosure levels throughout the state of Maryland during the past two years are unprecedented. Many homeowners find themselves facing foreclosure and are unable to stop the process. Howard County Housing has begun to use several of the previously-discussed tools strategically to assist homeowners facing foreclosure. Coincident with the foreclosures themselves are the challenges of maintaining neighborhood stability. In partnership with the federal government and the State of Maryland, Housing has begun to explore tools to assist in stabilizing foreclosure-impacted neighborhoods.

**Goals/values promoted:** Preserve supply of affordable housing; move families to self-sufficiency.

**Time Frame:** Intermediate term.

### **Zoning Changes:**

The County recognizes that many of our growth management tools, such as the Adequate Public Facilities Ordinance (APFO) and housing allocation restrictions, while effectively controlling the pace of growth, tend to impede the community's attempts to increase the proportion of affordable housing, or worse, drive up the cost of housing even more. The County will examine its growth management policies and seek ways to ensure that they do not work at cross-purposes with this Housing Plan. For example, the Department will:

- **Work with DPZ to explore methods of encouraging the development of newer forms of housing, such as accessory apartments.**

Land costs and building size contribute significantly to the cost of a housing unit. The County will investigate options for encouraging the construction of less land-intensive housing as well as smaller units with modest amenities, such as accessory apartments. In some cases, a given site can absorb such smaller, higher density housing while remaining visually compatible with the neighborhood and providing a quality living environment for its residents. The Department will work with DPZ to study and implement innovative, as well as tried and true, methods of encouraging smaller and more affordable housing.



**Goals/values promoted:** Increase supply of affordable housing; ensure that affordable housing is comparable to the neighborhood.

**Time Frame:** Long term.

- **Work with DPZ to explore innovative planning strategies to promote the development of more affordable housing, such as zoning overlays, higher densities, relaxed bulk restrictions, and additional affordable housing allocations.**

Other strategies recommended by the Task Force Report, such as zoning overlays, increased densities, additional density bonuses, relaxed bulk restrictions, and additional housing allocations for affordable housing should be examined thoroughly in the context of the overall comprehensive land planning for the County. The County will explore these and other innovative planning strategies to promote the development of more affordable housing as part of its upcoming decennial General Plan process.

**Goals/values promoted:** Increase supply of affordable housing.

**Time Frame:** Long term.

### **Land Acquisition:**

- **Research and aggressively pursue land acquisition opportunities including surplus public lands, foreclosures, distressed properties, and donations.**

While land resources in Howard County are undoubtedly scarce, there remain occasional opportunities for the County or Commission to pursue land acquisitions at less than market prices. These may include publicly owned lands not in use; distressed properties or buildings that have become obsolete; foreclosed properties; or donations. The County will institute a system to allow it to begin to aggressively seek out and pursue these opportunities with an eye to converting them to high quality affordable housing.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed income communities; ensure compatibility with communities.

**Time Frame:** Continuous effort.

### **Rental Housing Finance:**

- **Revive and improve the County's Rental Housing Development Program to offer financial assistance to proposed rental housing projects in the County, with an emphasis on mixed-income, green developments.**

Since 1989, the County has had on the books a program for financing costs relating to the acquisition, construction, rehabilitation and/or operation of

affordable rental housing known as the Rental Housing Development Program. This program was successfully used in the early 1990's to supplement State and private financing for several mixed-income, high-quality developments. Unfortunately, it has been used only sparingly in recent years.

The Department will review the RHDP statute and regulations and, if necessary, revise them to ensure that the Program can be effectively used to encourage the development of high quality, mixed-income, sustainable, self-sufficient communities. The Department will develop procedures for fair and competitive distribution of the funds and promulgate development guidelines to ensure that recipient projects meet the goals and values of this Housing Plan.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed income communities; ensure compatibility with surrounding communities; provide green, universally designed housing; create self-sufficient communities.

**Time Frame:** Intermediate term.

### **Rental Assistance Programs:**

The Housing Commission administers the federal Housing Choice Voucher program in Howard County, which provides rental assistance to about 1,100 families. As federal funds diminish and rents increase, however, the Commission is able to serve fewer needy households. The Commission closed its waiting list in 2003. As of January 2008, the list contained about 1,600 names, which represented a wait of 5-7 years. Through the agency's efforts, however, the waiting list has been purged and was re-opened on May 15, 2008.

In order to more effectively serve the County's low income population Howard County Housing will:

- **Regularly review and purge the Housing Choice Voucher waiting list.**

In order to ensure that only those in true need remain on the Housing Choice Voucher waiting list, the agency will regularly review the list and purge any names that are no longer qualified or interested in housing.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed income communities.

**Time Frame:** Continuous effort.

- **Revive and expand the Housing Choice Voucher Homeownership Program.**

The Housing Commission is currently authorized to provide homeownership assistance to Housing Choice Voucher tenants who desire and demonstrate the ability to move up to homeownership. Unfortunately, this program has not been used in recent

years. The agency will begin to aggressively promote the program to our clients and assist them to move toward self-sufficiency.

**Goals/values promoted:** Increase supply of affordable housing; promote mixed-income communities; move families to economic self-sufficiency.

**Time Frame:** Intermediate term.

- **Improve and expand the Housing Choice Voucher Family Self Sufficiency Program.**

Similarly, the Commission is currently authorized to provide assistance to Housing Choice Voucher tenants who seek job training or education opportunities to enable them to become economically self-sufficient. This program, too, has gone underutilized. The agency will explore ways to improve and promote the FSS program so that more Housing Choice Voucher clients are able to achieve economic independence.

**Goals/values promoted:** Increase supply of affordable housing; move families to economic self-sufficiency.

**Time Frame:** Intermediate term.

- **Explore the creation of a Credit Assistance Program to insure the credit worthiness and unit maintenance skills of eligible renters.**

Some moderate-income families who are otherwise able to afford market rental rates are unable to obtain decent housing because of past credit or rental history issues. Howard County Housing will investigate the creation of a program to provide a limited “guarantee” for landlords against lost rent or damages caused by a tenant, while providing credit counseling and housekeeping training to participating families.

**Goals/values promoted:** Increase supply of affordable housing; move families to economic self-sufficiency.

**Time Frame:** Intermediate term.

**Table 2: Summary of New Affordable Housing Strategies**

Key: S= short-term (within 1 year)  
 I= intermediate (within 3 years)  
 L= long-term (within 5 years)  
 C= continuous effort

<b>Strategy:</b>	<b>Time Frame:</b>
<b>Inclusionary Zoning (MIHU Program):</b>	
Limit the transfer of MIHUs off-site and encourage their distribution throughout each development.	S
Consider expanding the MIHU requirement to single-family residential zones.	I
Consider developing a "middle" or "workforce" housing requirement (80-120% of median income).	I
Consider allowing a density bonus in exchange for the provision of full spectrum housing.	L
Apply MIHU requirements to condo conversions.	S
<b>Redevelopment of Existing Affordable Housing Properties:</b>	
Aggressively explore and pursue the redevelopment of existing, aging, affordable and market-rate rental housing properties, both County- and privately-owned, into world class, mixed-income, green, universally-designed, self-supporting communities.	C
Explore implementing resident services programs at existing and future housing properties, and promote their adoption in other affordable communities throughout the County.	

<b>Development Process Incentives:</b>	
Provide a fast track development review process for bona fide full-spectrum affordable housing projects.	S
Reduce, waive, or reimburse development and permit fees for bona fide full spectrum affordable housing projects.	I
<b>Preservation:</b>	
Explore the possibility of a right of first refusal for the sale of existing affordable rental housing developments.	I
<b>Homeownership Programs:</b>	
Revive the County's Settlement Downpayment Loan Program.	S
Improve and streamline the County's Rehabilitation Loan Program to help repair and renovate the County's aging for-sale housing stock.	S
Create an Acquisition and Rehabilitation Loan Program to encourage individuals and entities to purchase and renovate aging or deteriorating dwellings.	I
Expand and improve the Commission's Shared Equity Program to ensure perpetual affordability.	S
Provide homeownership education and credit counseling for moderate-income persons.	C
Consider a "Live Near Your Work" homeownership finance program for Howard County workers.	I
Improve our ability to assist homeowners in crisis.	S

<b>Zoning Changes:</b>	
Work with DPZ to explore methods of encouraging the development of newer forms of housing, such as accessory apartments.	L
Work with DPZ to explore innovative planning strategies to promote the development of more affordable housing, such as zoning overlays, higher densities, relaxed bulk restrictions, and additional affordable housing allocations.	L
<b>Land Acquisition:</b>	
Research and aggressively pursue land acquisition opportunities including surplus public lands, foreclosures, distressed properties, and donations.	C
<b>Rental Housing Finance:</b>	
Revive and improve the County's Rental Housing Development Program to offer financial assistance to proposed rental housing projects in the County, with an emphasis on mixed-income, green developments.	I
<b>Rental Assistance Programs:</b>	
Regularly review and purge the Housing Choice Voucher waiting list.	C
Revive and expand the Housing Choice Voucher Homeownership Program.	I
Improve and expand the Housing Choice Voucher Family Self Sufficiency Program.	I

Explore the creation of a Credit Assistance Program to insure the credit worthiness and unit maintenance skills of eligible renters.	I
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## Sharpening the Toolkit: Affordable Housing Resources

*"I can make just such ones if I had tools, and I could make tools if I had tools to make them with."*

- Eli Whitney

While the County has served some of the past housing need, its existing toolkit is inadequate to address the affordability gap we now face. In addition, the inadequate staffing, organization and past operation of the Department and Commission have handcuffed the County's ability to properly use these tools.

The Task Force Report recommended several ways in which the County's toolkit can be improved. Housing advocates and staff have identified several others. In order to better position the County to pursue the new strategies identified in this plan, the administration and Howard County Housing will seek to sharpen the toolkit as follows:

### **Funding:**

The Department's primary source of funding for affordable housing programs has been the transfer tax – by law, 1/8 of each year's transfer tax receipts are dedicated to housing programs. While the Department received about \$3.9 million in transfer tax monies in FY07, this represented a high water mark in transfer tax proceeds. In FY08, this figure fell to \$2.8 million, and is expected to further decline to \$2.75 million by the end of FY09. As the housing market continues to slow, the Department's funding will decrease.

What's more, because the Department receives no general County funds, the Department must use the transfer tax revenue as its primary source for funding employee salaries, benefits, and administrative costs. This reduces the amount of funding available for direct housing assistance. Unlike general funds, however, the transfer tax money is dedicated to housing – meaning it carries over from year to year and therefore serves as a revolving housing fund.

The Department's other sources of funding are two capital projects (used for repairs to rental properties and for land banking and construction costs), rental receipts, loan repayments, and CDBG, Community Legacy, and HOME grant funds. The Commission receives Housing Choice Voucher funds and collects rents from its rental properties. A synopsis of County housing funding sources in FY08 appears below:

**Table 3: FY08 Housing Funding**

<b>Source</b>	<b>Department</b>	<b>Commission</b>	<b>Total</b>
Transfer Tax	\$2,854,951	n/a	\$2,854,951
CDBG	\$1,158,318	n/a	\$1,158,318
HOME	\$490,092	n/a	\$490,092
Rental Income	\$535,943	\$1,420,043	\$1,955,986
Housing Choice Voucher	n/a	\$13,899,748	\$13,899,748
Other Revenue	0	\$2,873,385	\$2,873,385
<b>Subtotal</b>	<b>\$5,039,304</b>	<b>\$18,193,176</b>	<b>\$23,232,480</b>
Capital Projects	\$1,000,000	n/a	\$1,000,000
<b>TOTAL</b>	<b>\$6,039,304</b>	<b>\$18,193,176</b>	<b>\$24,232,480</b>

As the Task Force Report noted, this level of funding is wholly inadequate to meet the need for development subsidies or to take advantage of preservation opportunities. Other sources must be found. Howard County Housing will:

- **Create an affordable housing trust fund for Howard County.**

The Task Force Report recommended that Howard County follow the model of Montgomery County and other jurisdictions around the country to create a dedicated source of revenue for housing programs. An affordable housing trust fund can serve as a source of revenue for a variety of housing purposes, including land acquisition, preservation, development and construction, and mortgage lending. The Task Force suggests that a trust fund may be able to accomplish these goals in a more efficient and timely manner.

The County will seek to create an affordable housing trust fund to serve as a permanent, dedicated, revolving revenue source for affordable housing programs in the County.

- **Explore adjustments in the rate or allocation of transfer tax revenues dedicated to affordable housing programs.**

The Task Force recommended raising the 1% transfer tax to the State-permitted maximum rate of 1.5% and dedicating all of the additional revenue (about \$16 million annually) to housing programs. If this is not feasible, another option is to increase the allocation of transfer tax funds that is earmarked for housing programs.

The administration will study these options and consider seeking State legislation to increase the amount of transfer tax revenues that are dedicated to affordable housing programs.

- **Make greater use of State and federal housing financing programs such as tax-exempt bonds.**

The State of Maryland administers a variety of financing programs for affordable housing, including the Multi-Family Bond Program (MBP), which is designed to increase the construction and rehabilitation of multi-family rental housing for families with limited incomes. Tax-exempt and taxable bonds and notes provide below-market and market rate construction and permanent financing. Bond financing is often used to leverage federal Low-Income Housing Tax Credits. Loans from the issuance of the bonds may be made to for-profit developers as well as non-profit entities and are ideal for the development of mixed-income communities.

The State reports that there is an ample supply of tax-exempt revenue bond allocations available for loans to affordable housing projects in Howard County. The County must make greater use of this resource, and encourage private developers to do so, for not only new construction but also for redevelopment opportunities.

- **Aggressively pursue partnerships with the private sector to leverage public dollars, including private equity funds.**

Public funds alone will not close the affordability gap. The County must aggressively seek to leverage public dollars with private funds. To this end, the County must review its relationships with banks, lenders, and other financial institutions to find ways to encourage them to carry out affordable housing activities. The County will also actively pursue investment from private equity funds.

- **Review the PILOT formula for affordable housing projects.**

The County has in the past authorized developers of affordable housing to make payments based on a project's cash flow in lieu of paying County property taxes. This has proven to be a valuable financing incentive. The County will review its use of PILOTs and consider whether the program can be revised, expanded, and better marketed to encourage more residential development, both new and existing, to adopt a mixed-income, full spectrum model.

## **Public Education:**

- **Educate the public on the need for and benefits of providing more quality affordable housing in Howard County.**

Aside from the economic obstacles, efforts to provide affordable housing face their most significant challenge from neighbors and community groups who express fears and misperceptions about the potential impact of affordable housing on the community. These concerns include fears of poorly designed and maintained units, increased density, traffic, crime, and lowered property values. Sometimes, negative stereotypes about low- and moderate-income families fuel community opposition.

Public education about the need for, and benefits of, affordable housing is vital to the success of any development or program. In 2006, the groundswell of community opposition to the aborted Centennial Gardens project was due, in part, to a failure on the part of the Commission to adequately inform the public about its plans and purposes in proposing the development.

The County must conduct an intensive outreach effort to dispel the common myths about affordable housing and earn community acceptance of its programs. The truth is that affordable housing, properly implemented, can help improve communities while promoting both economic and social diversity.

- **Aggressively publicize existing and new housing programs.**

Simply put, efforts to provide affordable housing to low- and moderate-income families will not work if the families in need don't know about them. Many of the County's programs – including the Rehabilitation Loan Program and CDBG and HOME grant programs - have gone underutilized in part because they have not been adequately publicized to potential recipients.

The Department will develop and begin an aggressive program marketing effort to ensure that assistance reaches those most in need.

## **Re-organization:**

Upon taking office in 2007, the new administration discovered that the agencies responsible for administering the County's affordable housing programs – the Department and the Commission – had in some instances operated with a lack of vision, efficiency, transparency, and accountability. The agencies were in need of appropriate financial accounting systems and operational policies and procedures; better property management and maintenance practices; policies and procedures to ensure fairness and openness in their programs; better utilization and marketing of some of programs; and policies and practices that reduce the concentration and isolation of affordable housing in the County.

During the administration's first two years, staff has taken steps to reorganize and remake the agency into more efficient and accountable organization. A special financial review of the Housing Commission has been completed and corrective action begun; maintenance functions have been placed under the auspices of the property management division and staff has been increased; the management agent for Guilford Gardens has been removed and replaced with Housing staff; on-site property managers and security guards have been hired for several County-owned properties; a new Division of Development Finance and Project Management has been created; a Monitoring and Compliance Officer has been hired; a new and more efficient housing software program has been procured; and twelve new positions have been authorized.

In order to further improve the agency's delivery of services, the County will:

- **Reorganize the Department and Commission to achieve greater efficiency, accountability, and transparency in the delivery of services.**
- **Create a Division of Development Finance and Project Management to ensure the proper financial analysis and oversight of both County-owned and County-financed development.**
- **Build out the property management and maintenance functions to ensure that the County's developments are of the highest quality, benefiting both residents and the community at large.**
- **Build out the finance and accounting function of the Commission to ensure its financial stability and accountability.**
- **Establish written policies, procedures, and desk manuals for all programs.**
- **Establish policies and procedures that ensure community input and accountability in decision-making.**
- **Increase staff training, make greater use of technology, and promote a higher standard of customer service.**
- **Encourage innovation in the creation and administration of affordable housing programs.**

## Conclusion

*“Howard County is now one of the wealthiest population centers in the country. The power of its wealth and the will of its citizens must be harnessed if it is not to become exclusive in the sense of excluding all those who don’t meet an income qualification well beyond that of its own public service workers. [While] the current affordable housing deficit probably cannot be erased, ... through aggressive action, the County can implement measures so it does not get worse and assure a continued diversity and vitality in the community.”*

- **Task Force on Affordable Housing, November 2006**

The 2006 Affordable Housing Task Force concisely described the extent and urgency of the housing affordability problem that existed in Howard County and rightly challenged the County and its citizens to seek workable solutions. While economic conditions have changed since then, the housing affordability gap and its core causes persist.

This Strategic Plan provides a blueprint and proposes some tools with which to begin to build a bridge across the affordability divide. As the times, markets, and needs of the community change, however, so must this Plan; it is by no means cast in stone, but should be treated as a flexible document that can and should be periodically refined and improved as circumstances require. Indeed we recommend that the principles and strategies contained in this Plan should be continuously revisited, reviewed, discussed, and revised as necessary. The Housing Commission, the Housing and Community Development Board, the network of housing advocates, and County citizens must continue to search for and advance new and innovative solutions to ensure the continued affordability of the County’s housing stock - and thereby the continued diversity and vitality of our community.