



# 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 2016 is \$107,490. 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 July 1, 2016. The new rental rates apply to units leased from July 1 through December 31, 2016. The 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 is the next open enrollment month for the MIHU homeownership applications. A workshop will be scheduled at that time. 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)).

As the Department reflects back on 2016, here are some of the highlights:

42 new, affordable townhomes in Ellicott City, Elkridge and Hanover were awarded to first-time homebuyers earning up to 80% of Howard County area median income;

457 affordable rental apartments in Ellicott City, Elkridge, Hanover and Laurel were leased to households earning up to 60% of Howard County area median income;

4 existing MIHU homes were resold to new first-time homebuyers so the units will remain in the program;

25 MIHU homebuyers were approved for deferred loans from the Settlement Downpayment Loan Program (SDLP) to help them pay downpayment and closing cost expenses at closing; and

\$365,221 in MIHU fee-in-lieu income was received from developers so far in FY17 to help fund other affordable housing programs. We are looking forward to providing more affordable housing options for families of all income levels in 2017. Stay tuned for updates.

*Kelly A. Cimino*  
Director

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## MIHU HOMEOWNERSHIP

Priority periods in effect in December:

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

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

Ellicott Crossing (1), Howard Square (7), Oxford Square (2)

Developments with MIHUs under construction:

Development	Status	Total Units	MIHUs Required	LIHUs Required	Awarded	Pending	Closed 2007-2015	Closed 2016
Dorset Gardens at Blue Stream	UC	230	44		24	0	14	10
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	25	18
Morris Place	UC	87	14		1	0	0	1
Oxford Square Townhomes	UC	197	31		22	1	12	9
Oxford Square Condos	UC	180	31		4	1	0	3
Shipley's Grant	UC	345	16		13	0	12	1
<b>TOTALS</b>		<b>1806</b>	<b>228</b>		<b>134</b>	<b>10</b>	<b>82</b>	<b>42</b>

Developments with MIHUs pending construction:

Development	Status	Total Units	MIHUs Required	LIHUs Required
Foxwood Manor	PC	37	5	0
Joseph's Courtyard**	PC	24	0	1
Long Gate Overlook**	PC	79	0	5
<b>TOTALS</b>		<b>140</b>	<b>5</b>	<b>6</b>

Completed developments with MIHU homes:

Development	Status	Total Units	MIHUs Required	LIHUs Required	Awarded	Closed 2007-2015
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.

Communities with MIHU requirements in December:

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	7	0			
Woodfield Oxford Square	C	248	38	0	38	\$2020	\$1233	\$787
<b>TOTALS</b>		<b>2602</b>	<b>542</b>	<b>85</b>	<b>457</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 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	
Shipley's Grant	C	13	2	0	
Oxford Square Townhomes	UC	21	3	0	1
Village Towns	C	14	3	0	

## MIHU RELEASE

The MIHU regulations offer developers the options for alternative methods of program compliance. Council Bills 34 and 35 defined alternative methods of compliance so developers and builders can make decisions about their projects in advance of the site development process. Allowing alternative methods of compliance can help the Department keep units in the program rather than releasing them at a later time.

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

Development	Status	Units Released	Reason	2009-2014	2015	2016
Dorset Gardens	UC	12	Qualifying Income	10	0	2
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	
Village Towns	C	2	Market conditions	2	0	
<b>TOTAL</b>		<b>33</b>		<b>31</b>	<b>0</b>	<b>2</b>
<b>Key                      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 are instructed to contact Housing for an MIHU agreement when they receive a Technically Complete letter from Planning and Zoning. The fee-in-lieu for each project must be paid before the first use and occupancy permit is issued.

The County's Office of Inspections, Licenses and Permits will collect the fee in lieu with building permit applications. 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 19 developers for 93 units through 12/31/16. The fee in lieu revenue budgeted for FY 17 is \$506,940. The Department will review potential activities to spend these funds before June 30, 2017.

Development	Zip Code	Zoning	New lots	Agreement Signed
Chase Farm	21737	RR-DEO	1	pending
Cottage Grove	20794	R-12	4	12/5/16
Five Hills Farm	21784	RC-DEO	3	pending
Hill Property	20759	RR-DEO	5	pending
Pine Acres	21075	R-20	21	pending
Pinehurst	20723	R-SC	4	12/5/16
The Cedars Extended	20794	R-SC	5	pending
Westland Farm Estates	20759	RR-DEO	11	12/6/16