



# MIHU Report

September 2020

Department of Housing and Community Development

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## **PROGRAMSUMMARY**

Welcome to the MIHU Monthly Report. The report is posted monthly on the County website at [www.howardcountymd.gov/Housing\\_publications](http://www.howardcountymd.gov/Housing_publications).

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 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 2020 is \$115,576. All dwelling types 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\\_openenrollment](http://www.howardcountymd.gov/MIHU_openenrollment). Rental applications are accepted year-round on a first-come, first-serve basis at rental communities that offer MIHU apartments. Visit our website for a list of participating rental communities.

MIHU pricing for July 1, 2020 – December 31, 2020 is available by contacting the office or by visiting our website: [www.howardcountymd.gov/mihu\\_developer](http://www.howardcountymd.gov/mihu_developer). Rental rates and participating rental community contact information is also available by phone, email, or on the department website.

Staff held 2 lotteries this month to award 4 units at Paddock Pointe in Laurel. 3 units were awarded. Buyers are concerned about higher condo fees, so units are more challenging to award in this community. Expected settlement dates will be in December. There were 5 MIHU closings this month (Delacour at Blue Stream-3; Oxford Square/River Overlook-2).

The County signed an MIHU Agreement and Declaration of Covenants for the second section of Elkridge Crossing II development. There will be 36 new townhomes in this section and 6 new MIHUs on-site to meet the 15% MIHU requirement for CAC-CLI zoning.

Due to the County's continued COVID-19 state of emergency order, the Department is working with developers of new MIHUs to award units safely and effectively. Developers have been advised that the priority periods for new units may extend beyond the standard 120-day period. The Department continued processing resale requests this month. Requests from homeowners are considered for pricing and priority periods based on the date they were received. Requests received from 4/16 – 5/15 were priced and priority periods initiated this month. If homeowners have a verifiable hardship, they can submit documentation to the department for consideration. Homeowners and potential buyers must sign a COVID addendum before homes can be toured or awarded.

The vacant division chief position was posted on the County's job openings page. Once the application deadline closes, eligible applicants will be contacted to schedule interviews.

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

*Faith McCullough and Quanita Kareem*  
Housing Opportunities Programs Division

## MIHU RENTALS

MIHU rental applications are available year-round and offered on a first come, first serve basis at participating communities. The Wexley @100 may begin accepting applications for new MIHUs by the end of the year. The 2020 rent comparison and occupancy information are shown below:

MIHU Developments	Status	Total Units	On-Site MIHU's	On-Site LIHU's	Pending	Rented	Market Rent*	MIHU Rent
Aladdin South	C	39	39	0	0	39		
Alta at Regency Crest	C	150	15	0	0	15	\$ 2,270	\$ 1,560
Annapolis Junction Town**	C	416	32	0	10	22	\$ 2,316	\$ 1,560
Ashbury Court	C	156	24	0	0	24	\$ 1,692	\$ 1,379
Azure Oxford Square	C	248	38	0	0	38	\$ 2,055	\$ 1,324
Belmont Station	C	208	32	0	0	32	\$ 1,817	\$ 1,375
Brompton House 2**	C	193	9	9	0	18	\$ 2,250	\$ 1,375
Burgess Mill Station II	C	53	6	0	0	6	\$ 1,708	\$ 1,175
Dartmoor Place	C	258	39	0	0	39	\$ 2,133	\$ 1,398
Ellicott Gardens	C	106	103	0	0	103		
Howard Square Verde II**	C	344	35	0	0	35	\$ 2,026	\$ 1,379
Miller's Grant	C	286	29	0	16	13		
Mission Place	C	366	61	0	0	61	\$ 1,836	\$ 1,379
Oakland Place	C	16	4	0	0	4		
Orchard Meadows	C	150	15	0	0	15	\$ 1,793	\$ 1,398
Orchard Park	C	40	4	0	0	4	\$ 1,919	\$ 1,398
Parkview at Emerson	C	80	80	0	0	80		
Penniman Park	C	186	19	0	0	19	\$ 1,732	\$ 1,398
Riverwatch I**	C	84	42	0	0	42		
The Refinery	C	250	38	0	0	38		
The Vine	C	283	43	0	0	43	\$ 2,644	\$ 1,367
The Wexley @ 100	UC	394	40	0	40	0		
Townes at Pine Orchard	C	71	7	0	0	7	\$ 2,625	\$ 1,379
<b>TOTALS</b>		<b>4377</b>	<b>754</b>	<b>9</b>	<b>66</b>	<b>697</b>		

\*2 Bedroom Rents as of July 2020

\*\*alternative compliance approved

### Rental Communities with MIHU requirements to be built:

Development	Status	Total Units	On-site MIHU Requirement	Pending
Beechcrest	PC	64	33	33
Bristol Court	PC	318	48	48
Deep Falls	PC	80	55	55
Dorsey Overlook	PC	82	41	41
Riverwatch II	PC	58	33	33
Robinson Overlook	PC	48	5	5
<b>TOTALS</b>		<b>650</b>	<b>215</b>	<b>215</b>

PC - Pending Construction | UC - Under Construction | C - Complete

**MIHU HOMEOWNERSHIP SUMMARY**

MIHUs in Priority Periods in September: Hidden Ridge (2); Paddock Pointe (2)

MIHUs Under Contract in September: Oxford Sq./River Overlook (1); Paddock Pointe (2); Trotters Knoll (1)

MIHU Developments	Status	Total Units	MIHUs Required	LIHUs Required	Under Contract	Released to Builder	MIHU/LIHU Closed 2007-2019	MIHU/LIHU Closed 2020
Belmont Station	C	110	17	0	0	0	17	0
Delacour at Bluesream	UC	108	34	0	0	0	0	4
Cedar Creek	PC	184	19	0	0	0	0	0
Cherry Tree Townhomes	C	110	17	0	0	0	17	0
Dorset Gardens at Bluesream	C	230	44	0	0	16	28	0
Elkridge Crossing Condos**	C	56	18	0	0	4	10	0
Elkridge Crossing Townhomes**	C	172	15	0	0	0	7	0
Elkridge Crossing II	UC	72	10	0	0	1	3	0
Ellicott Crossing	C	154	16	0	0	0	16	0
Fox Hunt Estates	C	32	4	0	0	0	4	0
Foxwood Manor	C	37	5	0	0	0	5	0
Gatherings at Ellicott Mills Condo**	C	127	10	1	0	4	7	0
Gatherings at Jefferson Pl. Condo**	C	135	14	0	0	5	9	0
Guilford Mews	C	26	3	0	0	3	0	0
Hidden Ridge	UC	12	2	0	0	0	0	0
Howard Square**	C	413	55	0	0	0	51	0
Joseph's Courtyard**	C	24	0	1	0	0	1	0
Jones Station	C	22	3	0	0	3	0	0
Legacy at Cherry Tree Condo**	C	152	4	3	0	0	7	0
Long Gate Overlook**	PC	79	0	5	0	0	0	0
Magnolia Manor	PC	59	3	0	0	0	0	0
Morris Place**	C	175	28	0	0	24	4	0
Oxford Square/Folly Bridge/Springdale	C	197	31	0	0	2	29	0
Oxford Square/Exeter Park Condos	UC	180	31	0	0	0	27	2
Oxford Square/River Overlook	UC	126	19	0	1	1	12	6
Oxford Square/The Yard	UC	56	9	0	0	0	0	4
Paddock Pointe (formerly Laurel Park)	UC	220	34	0	2	0	0	0
Riverwalk	C	58	6	0	0	0	6	0
Shiple's Grant	C	464	21	0	0	0	21	0
Simpson Mill**	C	150	0	5	0	0	5	0
St Charles Woods**	PC	22	0	1	0	0	0	0
Trotter's Knoll	UC	77	8	0	1	0	3	3
Waverly Grove	C	30	3	0	0	0	3	0
Village Towns	C	259	23	0	0	2	14	0
<b>TOTALS</b>		<b>4328</b>	<b>506</b>	<b>16</b>	<b>4</b>	<b>65</b>	<b>306</b>	<b>19</b>
** approved alternative compliance								

PC- Pending Construction/UC-Under Construction/C- Complete

## **MIHU TRACKING – RESALES and RELEASES**

MIHU homes are perpetually affordable. In other words, once the units are designated as MIHUs, they remain in the program in perpetuity. When a builder requests a priority period for new MIHUs, the Department has 120 days to find eligible buyers to purchase the MIHUs. In the event the Department does not provide an eligible buyer within the priority period, the unit is released to the builder to be sold at market rate. When units are sold at market rate as a non-MIHU, the builder is required to split the net proceeds with the County 50/50. Upon receipt of the net proceeds, the department will execute a release of the unit from the program.

A similar process occurs for MIHU resales. When an MIHU homeowner contacts the Department to request a resale price, a 120-day priority period begins to find an eligible buyer for the home. If the home is not awarded within the priority period, the homeowner may sell the home at market rate as a non-MIHU and split their proceeds with the net proceeds with the County 50/50. The Department continues to update the database and increase marketing efforts to identify income eligible, mortgage ready candidates for new and resale units.

No resale inquiries from MIHU homeowners were received this month. If the homeowners decide to proceed with selling their homes, the Department will have 120 days to award the homes at the new MIHU price to income-eligible applicants. The Department modified procedures so staff can safely process resale requests during COVID-19; however, homeowners have been advised that the 120-day priority periods may be extended. Priority periods for 4 resale units began this month (Ellicott Crossing-1; Oxford Square/River Overlook-1; Simpson Mill-2).

<b>Community</b>	<b>Re-Sales Closed 2013 - YTD 2019</b>	<b>Re-Sales released from MIHU Program</b>	<b>Re-Sales Closed in 2020</b>	<b>Totals</b>
Belmont Station	1	2	0	3
Cherry Tree Townhomes	3	0	0	3
Dorset Gardens at Bluestream	2	0	0	2
Elkridge Crossing Condo	6	0	0	6
Elkridge Crossing Townhomes	0	1	0	1
Fox Hunt Estates	0	1	0	1
Ellicott Crossing	4	0	0	4
Gatherings at Ellicott Mills	0	1	0	1
Howard Square	1	0	0	1
Legacy at Cherry Tree	2	0	1	3
Oxford Square - Exeter Park	1	0	0	1
Oxford Square - Folly Bridge Springdale	0	2	0	2
Riverwalk	2	1	0	3
Shipley's Grant	3	0	1	4
Village Towns	2	0	0	2
<b>Totals</b>	<b>27</b>	<b>8</b>	<b>2</b>	<b>37</b>

**MIHU 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 Department of Inspections, Licenses and Permits collects the fee in lieu. Our 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 for 48 units in 9 developments through September 2020.

<b>Development</b>	<b>Zip Code</b>	<b>Zoning</b>	<b>New Lots/Units</b>	<b>Agreement Signed</b>
Goldberg Property	21043	R-20	1	9/30/20
Clifton Link	21029	RR-DEO	1	Pending
AJ Gill Property	21029	RR-DEO	1	Pending

The Department will continue to use MIHU fee-in-lieu funds for SDLP and Workforce Initiative loans in FY21. In addition, \$400,000 in MIHU fee-in-lieu funds has been awarded to several nonprofits to engage in a collaborative effort to create, rehabilitate and/or preserve affordable housing units in the County.