



Howard County

HOUSING



MIHU Report

September 2015

Department of Housing and Community Development

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CONTENTS

MIHU PROGRAM SUMMARY	2
MIHU HOMEOWNERSHIP	3
MIHU RENTALS	4
MIHU RESALE	4
MIHU RELEASE	5
MIHU FEE IN LIEU	5

PROGRAM SUMMARY

Welcome to the MIHU Monthly Report. The report is posted monthly on the County website at www.howardcountymd.gov (click on “Departments – Housing and Community Development”).

The MIHU Program is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion of the dwelling units to households of moderate income. MIHUs are sold or rented through Howard County Housing at affordable prices and rents. MIHUs are interspersed throughout each development and residents enjoy all of the amenities in the community.

A household of moderate income is defined as one whose household income does not exceed 80% of the Howard County median income for purchasers and 60% of the Howard County median income for renters. The Howard County median income for 2015 is \$109,476. 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, option 4, or online at www.howardcountymd.gov.

MIHU pricing and standards changed on July 1, 2015. The Howard County median income remained the same at \$109,476, but a reduction in the FHA mortgage insurance premium caused an increase in the MIHU base sales prices. The new pricing schedules can be accessed on the housing department’s website at <http://www.howardcountymd.gov/mihudevelopers.htm>.

The 4th Annual Housing Matters Mini Fair was held on Saturday, September 19, 2015, from 9:00 am to 1:00 pm at the Ascend One building on Stanford Boulevard in Columbia. The 120+ attendees chose from more than 15 education sessions focusing on renting or buying in Howard County. Guidewell Financial Solutions was also on hand to provide free credit reports and credit counseling to attendees.

Staff will attend the 50+ Expo at Wilde Lake High School on Friday, October 16, 2015. This event is an opportunity to market the MIHU program to the age 55+/active adult community in the County.

October is an open enrollment month for the MIHU homeownership program. Applications will be accepted beginning October 1 through October 30, 2015. Interested applicants may register to attend an MIHU informational workshop on Wednesday, October 14th, from 6:00 – 8:00 pm at the Columbia Gateway building. Applications and additional information can be found at the housing office, online, by email or by phone (www.howardcountymd.gov/mihu or 410-313-6318). 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.

Kelly A. Cimino
Chief of Housing Opportunities Programs

MIHU HOMEOWNERSHIP

MIHU buyers are under contract and awaiting completion of their new homes in the following communities: Ellicott Crossing in Ellicott City (2), Howard Square in ElkrIDGE (1), Legacy at Cherry Tree in Laurel (2) and Oxford Square in Hanover (1).

There were 6 MIHU closings in September: Ellicott Crossing (1), Fox Hunt Estates (1), Howard Square (4) and Oxford Square (2). The Housing Commission purchased 2 units in September (1 at Howard Square and 1 at Fox Hunt Estates) to keep them in the program. The units will be resold to MIHU households in an upcoming lottery. Five (5) units at Howard Square, three (3) units at Dorset Gardens and four (4) units at Oxford Square are currently in priority periods. Lotteries will be scheduled to award the units after the October open enrollment period.

Pending MIHU agreements or amendments:

Morris Place – The MIHU agreement and declaration for Phase V is pending signatures. Phase V will add 34 townhouse units, including 6 MIHUs, to the community.

Howard Square – The MIHU agreement and declaration for Phase 6 is pending review. Phase 6 will add 83 townhouse units, including 10 MIHUs, to the community on Rt. 1 in ElkrIDGE.

Homeownership unit activity for September 2015:

Development	Status	Total Units	MIHU Required	LIHU Required	Awarded	Pending
Ellicott Crossing	UC	154	16	0	14	2
Howard Square	UC	413	55	0	23	1
Legacy at Cherry Tree	UC	152	4	3	7	2
Oxford Square	UC	197	31	0	12	1

MIHU program activity for closed homeownership transactions is noted here:

Development	Status	Total Units	MIHUs Required	LIHUs Required	Awarded	Pending	Closed 2007-2014	Closed 2015
Belmont Station Townhomes	C	110	17		17	0	17	0
Cherry Tree Townhomes	C	110	17		17	0	17	0
Dorset Gardens at Blue Stream*	UC	230	44		14	0	14	0
ElkrIDGE Crossing Townhomes**	PC/C	200	21		4	0	4	0
ElkrIDGE Crossing Condos	PC/C	64	10		10	0	10	0
Ellicott Crossing Townhomes*	UC	154	16		14	2	4	8
Fox Hunt Estates*	C	32	4		4	0	2	2
Gatherings at Ellicott Mills**	C	127	10	1	7	0	7	0
Gatherings at Jefferson Place**	C	135	14		9	0	9	0
Guilford Mews Townhomes**	C	26	3		0	0	0	0
Howard Square Townhomes*	UC	413	55		23	1	13	9
Jones Station**	C	22	3		0	0	0	0
Legacy at Cherry Tree Condos*	UC	152	4	3	7	2	4	1
Oxford Square*	UC	197	31		12	1	3	8
Riverwalk Townhomes	C	58	6		6	0	6	0
Shipley's Grant Townhomes	UC	332	14		12	0	12	0
Simpson Mill	C	150	0	5	5	0	5	0
Village Towns Townhomes**	C	259	23		14	0	14	0
TOTALS		2771	292	9	175	6	141	28

*updated September 2015

**alternative compliance or released units

MIHU RENTALS

Rental MIHUs are currently offered at Alta at Regency Crest (Ellicott City, age-restricted), Ashbury Courts (Laurel), Belmont Station (Elkridge), Mission Place (Jessup), Orchard Meadows (Ellicott City), Orchard Park (Ellicott City), Penniman Park (Elkridge) and Woodfield Oxford Square (Hanover). MIHU rental applications are available year round and offered on a first come, first serve basis at participating communities.

The Vine Apartments – The MIHU agreement and declaration for this rental community in Laurel is pending signatures.

MIHU rental activity for September 2015:

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	\$2235	\$1268	\$967
Annapolis Junction Town	UC	416	32	32	0			
Ashbury Courts	C	156	24	3	21	\$1560	\$1268	\$292
Belmont Station	C	208	32	0	32	\$1828	\$1302	\$526
Burgess Mill Station	C	198	20	0	20			
Columbia Landing	C	300	60	0	60			
Deep Falls	PC	60	60	60	0			
Ellicott Gardens	C	106	103	0	103			
Howard Square	PC	654	69	69	0			
Miller's Grant*	UC	286	29	29	0			
Mission Place	C	366	61	0	61	\$1690	\$1268	\$422
Monarch Mills	C	269	27	0	27			
Oakland Place	C	16	2	0	2	\$2000	\$1606	\$394
Orchard Meadows	C	150	15	0	15	\$1598	\$1287	\$311
Orchard Park	C	40	4	4	0	\$1695	\$1287	\$408
Penniman Park	C	186	19	0	19	\$1685	\$1287	\$398
Parkview at Emerson	C	80	80	0	80			
Riverwatch	PC	84	42	42	0			
Woodfield Oxford Square*	UC	248	38	0	38	\$2000	\$1268	\$732
TOTALS		4012	771	239	532			

*updated September 2015

**for 2 bedroom unit – Revised July 2015

MIHU RESALE

Resale requests have been received from several homeowners (Belmont Station, Cherry Tree, Legacy at Cherry Tree and Shipley's Grant). The priority period for the Belmont Station units expired so the homeowner will sell it at market rate and split the proceeds with the County when it sells. The Commission closed on the Cherry Tree townhouse on August 3, 2015. The home will be resold to an MIHU household at an upcoming lottery. The Shipley's Grant resale unit is under contract and closing is scheduled for November 9, 2015.

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

Development	Status	First owner	Second Owner	Third Owner
Belmont Station	C	17	0	0
Cherry Tree Townhomes	C	17	2	0
Elkridge Crossing Condos	C	10	6	1
Legacy at Cherry Tree Condos	C	5	1	0
Shipley's Grant	C	12	1	0
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	2009-2013	2014	2015
Dorset Gardens Townhomes	C	10	MIHU price	10	0	
Elkridge Crossing Townhomes	C	4	Market conditions	4	0	
Gatherings at Ellicott Mills	C	4	Age-restricted	0	4	
Gatherings at Jefferson Place	C	5	Age-restricted	5	0	
Guilford Mews Townhomes	C	3	Age-restricted	3	0	
Jones Station	C	3	Age-restricted	3	0	
Village Towns Townhomes	C	2	Market conditions	2	0	
TOTAL		31		27	4	0
Key PC - Pending Construction/ UC – Under Construction/ C - Complete						

*updated Sept. 2015

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.

Several developers have signed fee-in-lieu agreements with the Department for new projects in eligible zoning districts. The County's Office of Inspections 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 future projects. An annual report of fee-in-lieu revenue and expenditures is required per Section 13.402C.3.8 of the MIHU law.

Development	Zoning	New lots	Agreement Signed
Holiday Hills	R-20	2	pending
King Property	R-12	3	pending
Millard Taylor Subdivision	RC-DEO	1	9/21/15
Wright Property	R-20	1	pending