

Howard County Housing Affordability Coalition

County Council Public Hearing

September 21, 2019

Council Bill 50-2019 Testimony

Good evening Council Chairwoman Rigby and Council members. My name is Paul Revelle and I am testifying on behalf of the Howard County Housing Affordability Coalition in support of Council Bill 50.

We applaud the Administration and particularly the Department of Housing and Community Development (DHCD) for proposing changes to the Moderate Income Housing Unit (MIHU) Program as it is the only County program dedicated to creation of housing affordable to moderate and low income households. We believe generally that several of the proposed amendments will help clarify owner/renter eligibilities and will increase DHCD capabilities to better ensure enforcement and accountability in the MIHU Program.

The Coalition particularly supports instituting a provision for development of units for persons with disabilities with incomes at or below 20% of the Howard County median. Providing an MIHU option for Disability Income Housing Unit (DIHU) would be the second step the Council has taken this year in response to the huge need for affordable housing for this economically vulnerable segment of our community's population. The initial step was Council approval of the Robinson Overlook Project PILOT (CR 97-2019) that supports inclusion in the project of nine housing units specifically designated for persons with disabilities. The new DIHU option will expand opportunities for people with disabilities to choose to live in homes that they can afford and that meet their needs and goals.

Equally important in CB 50 is the amendment clarifying that nonprofit entities are eligible to receive DHCD Fee-in-Lieu generated funding. This proposed language underscores the importance of DHCD having the authority to engage with other community entities, particularly the Howard County Housing Commission, for the creation and preservation of affordable housing units.

Thank you for the opportunity to offer these comments in support of Council Bill 50.

Respectfully,

Paul Revelle

Paul Revelle, Member
Housing Affordability Coalition

Cc: Housing Coalition Members

The Howard County Housing Coalition represents over 50 organizations and individuals that seek to:

Achieve community understanding, policymaking and regulatory decisions that will lead to an increase in and equitable access to Howard County housing affordability.

Create a community-wide recognition that Howard County's economic vitality is dependent upon access to jobs, resident mobility, quality education and housing affordability.

MIHU Fee in Lieu Revenue and Uses by Zip Code Through 09.30.19

Revenue		ZIP CODE																Total		
		20723	20759	20777	20794	21029	21036	21042	21043	21044	21045	21046	21075	21076	21104	21163	21723		21784	21797
Calendar Year																				
2015	179,408.25							20,642.04					162,314.16		117,350.37				40,600.08	520,314.90
2016	198,463.32				42,066.54	146,566.35	12,792.60	25,243.65	9,257.04	28,081.62	17,884.80	226,170.27		161,242.65					37,079.91	904,848.75
2017	282,017.12	177,841.67			47,268.11	275,645.94	67,536.03	138,427.93		18,409.93				107,495.10				16,021.94	105,931.91	1,236,595.68
2018	591,368.40	487,477.13	17,482.85		39,952.68	961,912.55	34,454.64	7,649.40	459,966.68			44,215.00		31,652.24					160,381.07	3,220,326.68
YTD 9/30/2019	235,558.04	444,809.99	119,574.27		17,811.36	995,898.58		54,041.09	77,983.74	54,841.44			229,556.13	82,225.32		1,225.12	13,548.24	18,083.60	158,759.57	2,503,916.49
Total Units	177	95	7	18	208	2	11	44	11	7	2	85	9	113	1	1	2	84		877
MIHUs not built																				87.7
Uses		ZIP CODE																Total		
		20723	20759	20777	20794	21029	21036	21042	21043	21044	21045	21046	21075	21076	21104	21163	21723	21784	21797	
SDLP	Calendar Year																			
	2016	19,881.00											673,640.00	140,205.00						833,726.00
	2017	104,691.00						36,634.00			21,410.00		369,820.00	206,435.00						738,990.00
	2018	25,000.00						63,884.00	34,853.00			94,414.00	241,994.00						460,145.00	
	YTD 9/30/2019	10,618.00			2,994.00			111,777.00				50,886.00	155,677.00		39,606.00					371,558.00
Fee in Lieu (FIL) Initiatives FY19																				
	iHomes (Hicks RD)				92,500.00															92,500.00
	Rebuilding (Green)							100,000.00												100,000.00
	Living in Recovery	20,000.00																		20,000.00
	Bridges	16,401.00						16,401.00		67,100.00	16,401.00	16,401.00	16,401.00						149,105.00	
	Financial Education																			37,500.00
	Total	196,591.00	-	-	95,494.00	-	-	16,401.00	312,295.00	101,953.00	37,811.00	16,401.00	1,205,161.00	744,311.00	-	39,606.00	-	-	-	2,803,524.00
SDLP Units Created		12			1			14	1	1		61	42		2					134
MIHU FIL Units Created		4			3			3	1	15	3	3	3							35
Future Uses																				
	FY20 Fee in Lieu Initiatives																	800,000.00		
	FY20 SDLP																	1,000,000.00		
	Autism Project																	500,000.00		
	Oakland Place																	300,000.00		

CB50-2019 DIHU Testimony

October 21, 2019

Good Evening. My name is Cindy Parr and I am the Executive Director at The Arc of Howard County. I am here this evening to ask for your support of CB50-2019. While I registered to speak as an individual I have also received the appropriate approval from my Board to speak on behalf of The Arc of Howard County. Our agency supports more than 80 individuals residentially. Each month we receive requests from Howard County families seeking housing for their disabled loved ones. Here in Howard County, more than 21,000 people live with at least one disability and of that number more than 1,600 of them are living in poverty. I know firsthand that affordable, accessible housing is scarce and when found most times, must be subsidized.

This bill, as written, would provide an option. It would create DIHUs (Disability Income Housing Units) that comply with zoning regulations which are tied to market-rate single-family housing developments. Right now, a wait list of 464 individuals exists for Section 811, the Weinberg Apartments and other subsidy programs. All of these 464 individuals are seeking affordable housing opportunities in Howard County.

Currently, developers are offered the option of producing MIHUs (Moderate Income Housing Units) or paying a fee-in-lieu of producing MIHUs to the County's Department of Housing and Community Development.

This bill, if passed, will allow an alternative form of compliance and create opportunities for extremely low income individuals with disabilities an additional housing option. I am here this evening to strongly encourage you to pass this bill, so people with disabilities in Howard County can afford to stay and live in their community. Thank you.

Respectfully submitted,

Cindy Parr
Executive Director
The Arc of Howard County

CB 50-2019 – Disability Income Housing Units

October 21, 2019 – Public Hearing

TESTIMONY - SUPPORT

Hello. My name is Patricia Rynn Sylvester and I live at 9229 Winterfield Lane Columbia MD 21045. I am pleased to testify in favor of CB 50-2019, which revises and updates the County's Moderate Income Housing Unit (MIHU) program, including the addition of Disability Income Housing Units (DIHUs) as an optional method of compliance. DIHUs will serve people with disabilities receiving cash payments of SSI or SSDI with incomes at or below 20% of the Howard County median income.

I am currently retired with more than 20 years of affordable housing experience, including leading innovative initiatives to expand integrated affordable and accessible housing for people with disabilities with extremely low incomes. DIHUs is such an innovation and will add a new important tool for addressing a significant need locally. It could be a national model. My personal testimony tonight focuses on the housing needs of people with disabilities and support for DIHUs.

People with disabilities struggle every day to find and sustain housing that meets their needs and goals. There are insufficient homes integrated within Maryland and Howard County communities that are both affordable and accessible. Thus, people often are faced with living in situations that can hinder their efforts for employment, social enrichment, and community integration. DIHUs will be a new resource to help expand choice for people with disabilities, who are important and vibrant members of our Howard County family.

There is a need to increase the supply of homes in Howard County for People with Disabilities

- **22,089 persons with disabilities live in Howard County** (source – American Communities Survey 2012-2016)
 - 2,513 live at or below the poverty line (11%)
 - 2,869 live between 100-200% of the poverty line (13%)
 - 45% are 65 and older with 12% below the poverty line
 - 44% are 18-64 with 16% below the poverty line
 - *The poverty line was \$11,880 in 2016 and is \$12,490 for 2019*
- **9.8% of the Howard County student population reports a disability**, up from 8.8% in 2012
 - 16.77% report Autism (statewide percentage is 11.15%)
 - 1,575 are in grades 9-12 (27.6%) (source: MSDE as of October 2017)
- **Approximately 600 students with learning disabilities, autism, developmental delay, or intellectual disabilities are expected to transition out of Howard County high schools in the next five years.**
(source: The Howard County Autism Society's brochure about their Intentional neighborhood Initiative)

People with Disabilities need financial assistance to rent a unit in the county.

- **1,622 non-elderly adults in Howard County receive Supplemental Security Income (SSI) of \$771/month or \$9,252/year** (source - Social Security Administration, December 2016)
- **SSI income is about 12% of Howard County's 1-person area median income**
- A person who relies solely on SSI can afford a rent of \$231/month and would need to spend 155% of household income to rent a moderately priced one-bedroom unit. (source - Maryland statewide data from the Technical Assistance Collaborative report Priced Out in 2019)
- **The average market rent in Howard County is \$1,384, 180% of SSI income.**
- The 2014 Rental Housing Survey commissioned by Howard County Housing Commission (HCHC) notes:

- **Persons with disabilities in Howard County experience poverty at 5 times that of the overall county average.**
- 28% of persons with disabilities living in the Normandy submarket lived in poverty and 21% of those living in Columbia did as well.
- The 2018 Rental Housing Survey commissioned by HCHC states:
 - **Only 10% of the rental housing stock in the County serve people with incomes below 60% AMI;** 3/4 serve those making between 60-100% AMI and 14% serve those making more than 100% AMI.
 - **Median county-wide renter household income is \$79,370, 65% of the AMI (2018)**
 - **Renter incomes in 2018:**

▪ <\$15,000	2,524	7.8%
▪ \$15-25,000	1,870	5.8%
▪ \$25-50,000	5,151	15.9%
▪ \$50-100,000	10,567	32.7%
▪ >\$100,000	12,246	37.8%
- Rental subsidy programs such as the Housing Choice Voucher are over-subscribed and the waitlist is closed.
- **110 current Howard County residents with disabilities** are on the Maryland Department of Disabilities (MDOD) waitlist for its 3 housing programs:
 - 3 live in nursing facilities or other similar institutions
 - 42 live in group homes or other similar congregate settings
 - 41 are homeless or at risk of homelessness
 - 17 live with family or others and want to move to their own home
 - 95 are looking for one-bedroom units (86%)
 - 17 need physically accessible units (15%)
 - Another 353 people on MDOD's waitlists want to live in Howard County and a total of 2,904 persons with disabilities are on the 3 waitlists, which are open.

CB 50 can continue recent progress in Howard County addressing the needs of People with Disabilities

- HCHC and Harford County successfully partnered to receive 35 new Mainstream vouchers from HUD. Approximately 17 are being used in Howard County.
- Robinson Overlook will provide 9 affordable units for people with disabilities on the MDOD waitlists.
- Ellicott Gardens Two and Artists Flats, two recently awarded Low Income Housing Tax Credit projects, will bring new units for people with disabilities on the MDOD waitlists:
 - 14 units at Ellicott Gardens Two at 30% Baltimore area median income.
 - 11 units at Artists Flats with project-based vouchers.

Please vote in favor of CB 50 , which is critically needed to continue Howard County's progress in helping people with disabilities find a place in the county they can be pleased and proud to call home.