



Howard County
Internal Memorandum

Subject: Testimony on Council Resolution No. 97-2019, a Resolution approving a Payment in Lieu of Taxes Agreement for Robinson Overlook Limited Partnership

To: Christiana Mercer Rigby,
Council Chairperson

From: Carl DeLorenzo,
Director of Policy and Programs

Date: June 17, 2019

Summary

Resolution 97-2019 supports approval of the terms and conditions of a Payment in Lieu of Taxes Agreement (PILOT) by and between Howard County, Maryland and Robinson Overlook Limited Partnership (Partnership) for the development of a 48-unit mixed-income rental housing development. Approval of the PILOT will also authorize the Department of Planning and Zoning (DPZ) to allow the development to proceed subject to the Special Affordable Housing Opportunities provision of the Adequate Public Facilities Act (APFO) because the development is projected to fail the School Capacity Test for elementary schools.

Background

The Partnership plans to construct and operate a 48-unit mixed-income rental housing development; 43 units will be rented to households that earn at or below 60 percent of Area Median Income (AMI), of which 8 units will be rented to residents with disabilities who earn at or below 50 percent of AMI.

The Partnership has applied for public financing from the Maryland Department of Housing and Community Development in the form of (1) equity financing from Low Income Housing Tax Credits in the approximate amount of \$12,934,467, and (2) a Rental Housing Programs Fund loan in the approximate amount of \$1,875,000.

In addition to the funding sources listed above, the Partnership is seeking additional funding from Howard County for the project in the form of a PILOT to enable the Partnership to borrow the necessary funds to complete construction of the development. Under its terms, in lieu of payment of County property taxes, the Partnership will be required to pay to the County



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\$310 per unit, which equates to approximately \$15,000 per annum. To the extent funds are available in any given year, the Partnership is also required to pay additional amounts from the project's surplus cash (2%) and residual receipts up to the full amount of taxes otherwise due.

As a condition of the PILOT, the County requires the owner to restrict the occupancy of all units to persons of lower income for 40 years. By its terms, the PILOT terminates upon, among other things, a foreclosure or a default under the PILOT or the lower income covenants.

Fiscal Impact

Should the PILOT be approved, the fiscal impact is expected to result in an annual County property tax revenue loss of approximately \$21,000 per annum. The Partnership has demonstrated that the proposed PILOT is necessary to make the project financially feasible.

Adequate Public Facilities Act Special Affordable Housing Opportunities Provision

The Robinson Overlook development is projected to fail the School Capacity Test for elementary schools. The Special Affordable Housing Opportunities provision of APFO allows the development to proceed despite the failure if the following requirements are met:

1. At least 40 percent of the units shall be affordable to households earning 60 percent or less of AMI;
2. The project is led by or in partnership with a local nonprofit or the Housing Commission;
3. The project is seeking or has received an allocation of Low Income Housing Tax Credits;
4. The project has received a letter of support from the County Executive;
5. The County Council and County Executive have approved a PILOT for the project.

The County has evaluated and found that the development meets requirements 1 through 4 above. Under requirement 5, the County Council shall consider the following factors when approving the PILOT:

1. The capacity utilization at the school or schools impacted by the project and at adjacent schools, including limiting the potential impact on any elementary or middle school with a capacity utilization rate greater than 115 percent unless an adjacent school with the same grade levels has a capacity utilization rate of 100 percent or less;
2. Estimated student generation from the project;
3. Any potential for the Board of Education to add capacity to the impacted school or schools through redistricting, facility expansion, or other programs;



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4. The need for affordable housing the County, including factors such as the housing cost burden on families, the availability of housing for individuals with disabilities, and the extent of homelessness among families and school children.

The County is submitting information to guide the County Council's consideration of these factors as follows:

1. A DPZ memo titled 'Robinson Overlook PILOT Agreement', which shows that there are three adjacent elementary schools with a capacity utilization rate of less than 100 percent (Clarksville, 73.1%; Swansfield, 83.4%; Dayton Oaks, 86.4%);
2. A DPZ memo titled 'Robinson Overlook PILOT Agreement', which estimates that the development will yield a projected 28 students (12 elementary school, 7 middle school, 9 high school);
3. An excerpt from the Howard County Public School System's 2019 Feasibility Study, which provides three options for redistricting elementary schools in the "southwestern" area of Howard County. All three options move the Robinson Overlook development to Clarksville Elementary School, and in all three options, the capacity utilization of Clarksville Elementary School remains at less than 100 percent.
4. An excerpt from the 2018 Howard County Rental Survey, which estimates that an affordable housing gap of over 5,500 units exists countywide.

Cc: Opel Jones, Councilperson
Deb Jung, Councilperson
Liz Walsh, Councilperson
David Yungmann, Councilperson
Jessica Feldmark, Administrator
Craig Glendenning, County Auditor

Attachments



HOWARD COUNTY DEPARTMENT OF PLANNING AND ZONING

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From: Jeff Bronow, Chief, Division of Research, DPZ
To: Carl Delorenzo, Howard County Executive's Office
Date: May 31, 2019
Subject: Robinson Overlook PILOT Agreement

Robinson Overlook is a proposed 48-unit Low Income Housing Tax Credit (LIHTC) apartment project located near the intersection of Grace Drive and Cedar Lane adjacent to the Robinson Nature Center in Howard County. The project is being developed in partnership between the Howard County Housing Commission and Woda Cooper Companies, Inc. and will be using tax credit financing administered by the Maryland Department of Housing and Community Development.

The environmental concept plan (ECP-19-005) for this development project was approved on March 19, 2019. The site development plan (SDP-19-055) is currently under review. Once the SDP is deemed technically complete it will take the APFO Allocations and School Capacity tests. The project will receive Established Communities allocations (as there are an ample amount currently available) but will then fail the school capacity test due to Pointer's Run Elementary being closed. Clarksville Middle and Atholton High are both open. The open/closed status for these schools are on both the current 2018 adopted School Capacity chart as well as the recently pre-filed 2019 School Capacity chart scheduled for a County Council vote on July 1, 2019.

Per Section 16.1103(e)¹ of the Adequate Public Facilities regulations, LIHTC housing projects with at least 40% of the units designated as affordable that are being developed in partnership with the Howard County Housing Commission with a letter of support from the County Executive and with an approved Payment In lieu of Taxes (PILOT) agreement may proceed with development despite failing the APFO School Capacity test. This approval process requires the County Council to hold a public hearing and consider 4 criteria. This memo provides information related to the first two of the four criteria listed below:

1. The capacity utilization at the school or schools impacted by the project and at adjacent schools, including limiting the potential impact on any elementary or middle school with a capacity utilization rate greater than 115 percent unless an adjacent school with the same grade levels has a capacity utilization rate of 100 percent or less;
2. Estimated student generation from the project;

¹ This provision was added to APFO under CB 1-2018 (adopted 2/14/2018) with the intent, as indicated in the code: "to balance the County's policy goals to provide adequate school facilities and affordable housing in accordance with section 7-101 of the Land Use Article of the Annotated Code of Maryland and the County's General Plan."

3. Any potential for the Board of Education to add capacity to the impacted school or schools through redistricting, facility expansion, or other programs; and
4. The need for affordable housing in the County, including factors such as the housing cost burden on families, the availability of housing for individuals with disabilities, and the extent of homelessness among families and school children.

Criterion 1

The table below shows the capacity utilization for Pointers Run Elementary, Clarksville Middle, and Atholton High in 2022, the first year of the recently pre-filed school capacity chart (to become effective July 1, 2019, if adopted by the County Council). The capacity utilizations of all adjacent elementary schools are also shown since Pointers Run is over 115%. The map on Page 3 shows the five elementary school districts, the school locations, and the location of the proposed Robinson Overlook development.

Although high schools are not part of criterion 1, capacity utilization is shown just for informational purposes. Per the APFO regulations, the first year of the school capacity chart is 3 years in the future given it takes approximately 3 years for a plan to move through the subdivision, site planning, and construction process. So, it can be reasonably anticipated that the 48 apartment units in Robinson Overlook will be completed by 2022. Capacity utilizations are also shown for the current 2018 school year based on September 30, 2018 official enrollments.

2018 and 2022 Capacity Utilizations for Robinson Overlook Attendance Areas (and adjacent elementary schools)

Schools	2018			2022 (3)		
	Capacity (1)	Enrollment (2)	Utilization	Capacity	Enrollment	Utilization
Pointers Run Elementary	744	869	116.8%	744	900	121.0%
<i>Adjacent Elementary:</i>						
Clarksville	543	419	77.2%	543	397	73.1%
Swansfield	694	574	82.7%	694	579	83.4%
Dayton Oaks	675	650	96.3%	675	583	86.4%
Hammond	653	623	95.4%	653	662	101.4%
Atholton	424	415	97.9%	424	477	112.5%
Clemens Crossing	521	491	94.2%	521	638	122.5%
Fulton	826	918	111.1%	826	1,113	134.7%
Clarksville Middle	643	666	103.6%	643	630	98.0%
Atholton High	1,460	1,504	103.0%	1,460	1,604	109.9%

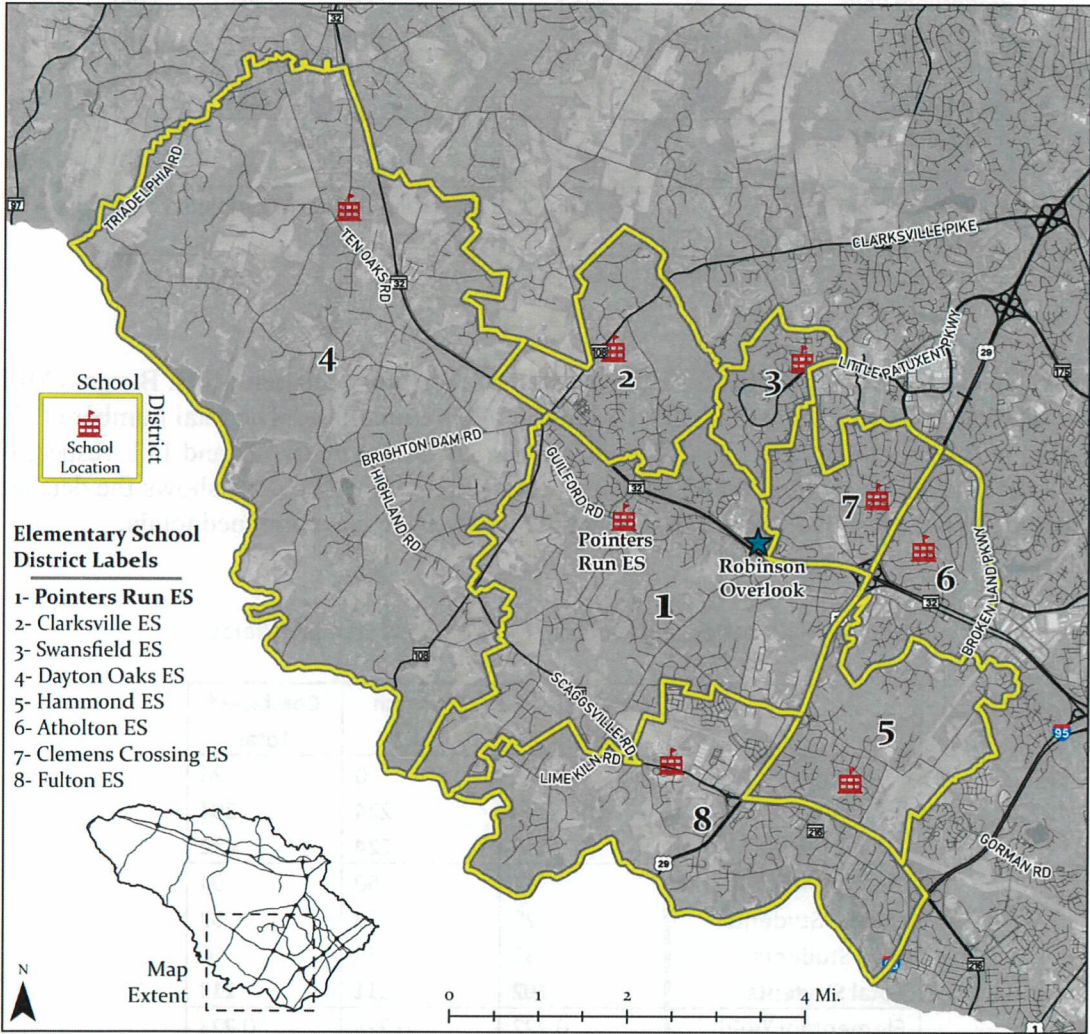
(1) 2019 capacity from HCPSS 2018 Feasibility Report (post measures charts)

(2) September 30, 2018 official enrollment (not including pre-K)

(3) From the pre-filed 2019 APFO School Capacity chart to be voted on July 1, 2019

Pointers Run Elementary school is currently over 115% capacity utilization and is projected to grow to 121% capacity utilization by 2022, the first year of the 2019 APFO chart. However, there are 3 school districts adjacent to Pointers Run that have a projected capacity utilization of less than 100% in 2022. In all 3 cases the capacity utilization rates are significantly below 100%, with Clarksville at 73.1%, Swansfield at 83.4% and Dayton Oaks at 86.4% in 2022. Criterion 1 of the APFO regulations indicates that the County Council take this into consideration when deciding to allow an affordable housing development to move forward despite being in

a closed school district. The Howard County Public School System (HCPSS) will begin a redistricting process this upcoming summer, with the final redistricting effective for the 2020/21 school year. This would be before Robinson Overlook would be completed. So, it could very well be that the students coming from this project will not end up in a school district that is over 100% capacity.



Criterion 2

An appropriate measure to estimate the number of new students that will reside at the proposed Robinson Overlook development are to use existing student yields for two similar developments, Burgess Mill Station and Monarch Mills. Both Burgess Mill Station and Monarch Mills are LIHTC projects owned by the Housing Commission, and they both have a relatively high percentage of two and three-bedroom multifamily units. The table below shows the unit mix for these two projects as well as Robinson Overlook. Robinson Overlook is proposed to have a higher average of about 2.3 bedrooms per unit compared to averages of about 2 bedrooms per unit for both Burgess Mill Station and Monarch Mills.

Unit Type Mix for Robinson Overlook Compared to Burgess Mill Station and Monarch Mills

Bedrooms	Robinson Overlook		Burgess Mill Station		Monarch Mills	
	Number	Percent	Number	Percent	Number	Percent
1-bedroom units	8	17%	41	21%	55	25%
2-bedroom units	19	40%	112	57%	121	54%
3-bedroom units	21	44%	45	23%	48	21%
Total Units	48	100%	198	100%	224	100%
Total Bedrooms	109		400		441	
Average Bedrooms per Unit	2.27		2.02		1.97	
Average Bedrooms per Unit Combined			Burgess and Monarch Combined			
			1.99			

Source: Howard County Housing Commission

The table below shows the student yields for Burgess Mill Station and Monarch Mills. Burgess Mill Station includes 198 dwelling units and Monarch Mills includes 224 dwelling units. The total number of HCPSS students residing in these developments as of September 30, 2018 amount to 102 and 111, respectively. This results in a combined average yield of 0.505 students per dwelling unit. The table shows the detailed yields by elementary, middle and high schools for each development as well as the combined totals.

Burgess Mill Station and Monarch Mills Student Standing Yields

	Burgess Mill Station	Monarch Mills	Combined Total
SFA Units	28	0	28
Apt Units	170	224	394
Total Units	198	224	422
Elementary Students	44	50	94
Middle Students	25	28	53
High Students	33	33	66
Total Students	102	111	213
Elementary Yield	0.222	0.223	0.223
Middle Yield	0.126	0.125	0.126
High Yield	0.167	0.147	0.156
Total Yield	0.515	0.496	0.505

Source: Dwelling Units from Howard County DPZ Land Use Database
Students from HCPSS Planning Office as of September 30, 2018

The table below shows the estimated number of students that could be generated the 48 units of Robinson Overlook based on the observed yields of Burgess Mill Station and Monarch Mills. This results in 12 elementary school students (K-12), 7 middle school students and 9 high school students for a total of 28 students. These estimates are determined by multiplying the existing combined total yields in Burgess Mill Station and Monarch Mills times 114% (which is the ratio of the average number of units per bedroom in

Robinson Overlook to that of Burgess Mill Station and Monarch Mills combined) times 48 units as proposed in Robinson Overlook.

Estimated Students That May Reside in Robinson Overlook

	Burgess and Monarch Combined	Robinson Overlook	Ratio
Average Bedrooms per Unit ==>	1.99	2.27	114%
Elementary Yield	0.223		
Middle Yield	0.126		
High Yield	0.156		
Total Yield	0.505		
Yields Multiplied Times 114% Ratio			
Elementary Yield	0.254		
Middle Yield	0.143		
High Yield	0.178		
Total Yield	0.575		

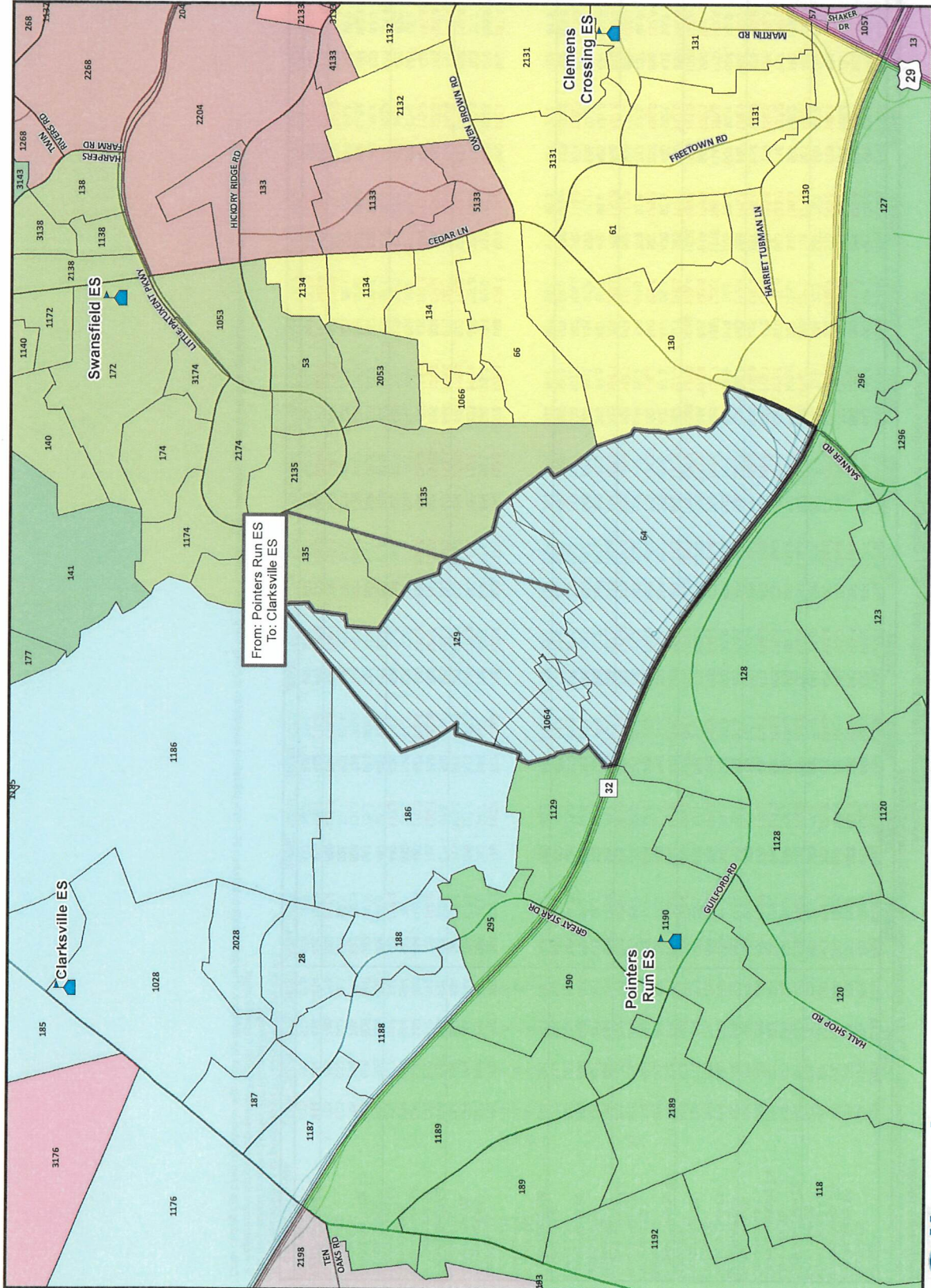
Students at Robinson Overlook in 48 Apartment Units (1)	
Elementary Students	12
Middle Students	7
High Students	9
Total Students	28

(1) Rounded to whole number of students

Source: Bedrooms from Howard County Housing Commission

Yields from HCPSS Planning Office as of September 30, 2018

Southwestern Option # 1 - Elementary School Map



Showing proposed boundaries and areas reassigned for this option.

2019 Feasibility Study Boundary Review
Southwestern ES Option #1



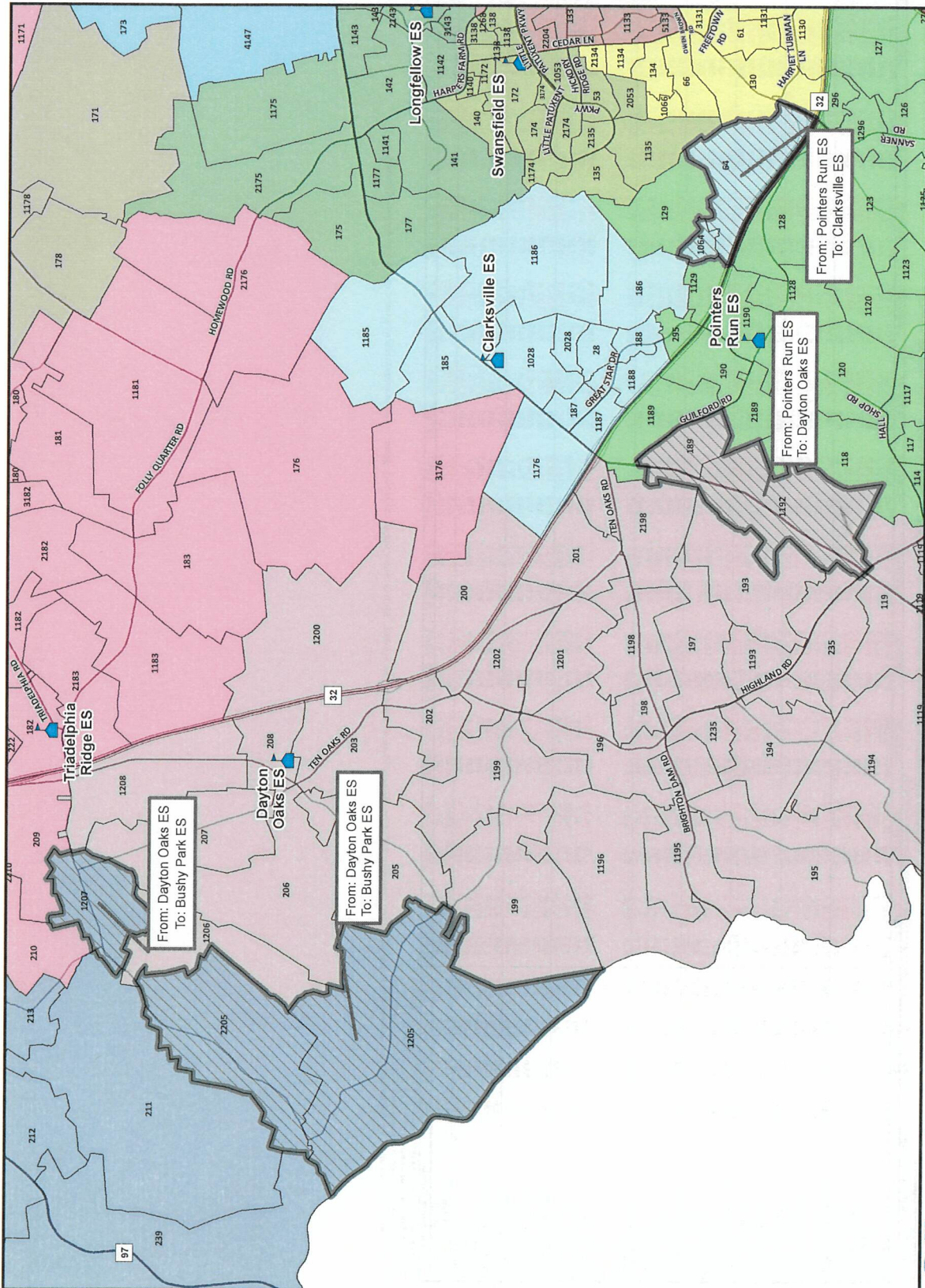
Southwestern Option # 1 - Elementary Post Measures

ELEMENTARY SCHOOLS - Data for Demonstrative Purposes Only
Capacity Utilization Rates with Proposed FY 2021 Capital Budget Projects - Not Test for APFO

School	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj
	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.
Atholton ES	424	424	424	424	441	441	441	441	441	441	441	441
Bellows Spring ES	726	726	726	726	889	889	889	889	889	889	889	889
Bollman Bridge ES	666	666	666	666	825	825	825	825	825	825	825	825
Bryant Woods ES	361	361	361	361	451	451	451	451	451	451	451	451
Bushy Park ES	725	725	725	725	897	897	897	897	897	897	897	897
Centennial Lane ES	647	647	647	647	715	715	715	715	715	715	715	715
Clarksville ES	543	543	543	543	537	537	537	537	537	537	537	537
Clemens Crossing ES	521	521	521	521	548	548	548	548	548	548	548	548
Cradle Creek ES	388	388	388	388	460	460	460	460	460	460	460	460
Dayton Oaks ES	700	700	700	700	667	667	667	667	667	667	667	667
Deep Run ES	750	750	750	750	682	682	682	682	682	682	682	682
Ducketts Lane ES	650	650	650	650	569	569	569	569	569	569	569	569
Elkridge ES	760	760	760	760	883	883	883	883	883	883	883	883
Forest Ridge ES	713	713	713	713	678	678	678	678	678	678	678	678
Fulton ES	826	826	826	826	1009	1009	1009	1009	1009	1009	1009	1009
Gorman Crossing ES	735	735	735	735	826	826	826	826	826	826	826	826
Guilford ES	465	465	465	465	367	367	367	367	367	367	367	367
Hammond ES	653	653	653	653	618	618	618	618	618	618	618	618
Hanover Hills ES	NS	810	810	810	723	723	723	723	723	723	723	723
Hollifield Station ES	732	732	732	732	923	923	923	923	923	923	923	923
Richester ES	584	584	584	584	588	588	588	588	588	588	588	588
Jeffers Hill ES	421	421	421	421	413	413	413	413	413	413	413	413
Laurel Woods ES	609	609	609	609	556	556	556	556	556	556	556	556
Lisbon ES	527	527	527	527	484	484	484	484	484	484	484	484
Longfellow ES	512	512	512	512	438	438	438	438	438	438	438	438
Manor Woods ES	681	681	681	681	624	624	624	624	624	624	624	624
New ES #43	NS	0	0	0	0	0	0	0	0	0	0	0
New ES #44	NS	0	0	0	0	0	0	0	0	0	0	0
New ES #45	NS	0	0	0	0	0	0	0	0	0	0	0
Northfield ES	700	700	700	700	759	759	759	759	759	759	759	759
Phelps Luck ES	597	597	597	597	566	566	566	566	566	566	566	566
Pointers Run ES	744	744	744	744	769	769	769	769	769	769	769	769
Rockburn ES	584	584	584	584	593	593	593	593	593	593	593	593
Running Brook ES	515	515	515	515	468	468	468	468	468	468	468	468
St. Johns Lane ES	612	612	612	612	726	726	726	726	726	726	726	726
Stevens Forest ES	380	380	380	380	414	414	414	414	414	414	414	414
Swansfield ES	694	694	694	694	547	547	547	547	547	547	547	547
Talbot Springs ES	A	377	377	377	540	540	540	540	540	540	540	540
Thunder Hill ES	509	509	509	509	508	508	508	508	508	508	508	508
Triadelphia Ridge ES	606	606	606	606	542	542	542	542	542	542	542	542
Veterans ES	799	799	799	799	822	822	822	822	822	822	822	822
Waterloo ES	603	603	603	603	548	548	548	548	548	548	548	548
Waverly ES	A	788	788	788	886	886	886	886	886	886	886	886
West Friendship ES	414	414	414	414	426	426	426	426	426	426	426	426
Worthington ES	515	515	515	515	458	458	458	458	458	458	458	458
Countywide Totals	25576	25576	25739	25739	25784	25784	25784	25784	25784	25784	25784	25784

A includes additions as proposed for FY 2021 CIP for grades K-5
 NS New School proposed for FY 2021 Capital Budget
 R Replacement School proposed for FY 2021 Capital Budget
 Color coding has been updated to align with the definition of target utilization (between 90-110% utilization) as outlined in Policy 6010. Blue is under target utilization, green is within target utilization and red is over target utilization.

Southwestern Option # 2 - Elementary School Map



Showing proposed boundaries and areas reassigned for this option.

2019 Feasibility Study Boundary Review
Southwestern ES Option #2 (Elementary Boundaries)



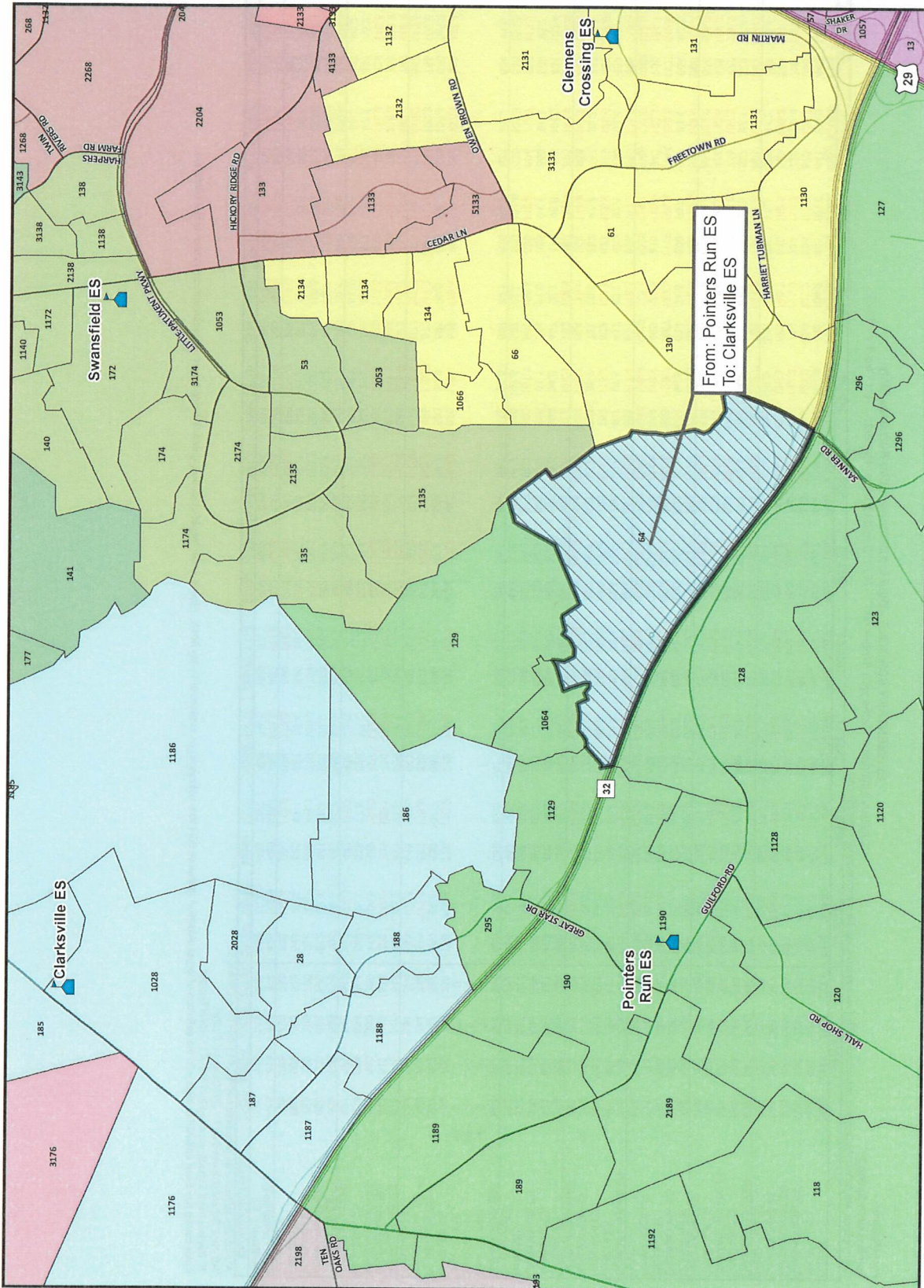
Southwestern Option # 2 - Elementary Post Measures

Post-Measures
Southwestern Option 2
Chart reflects May 2019 Projections, potential FY 2021 requested capacities, and boundary adjustments.
Capacity Utilization Rates with Proposed FY 2021 Capital Budget Projects - Not Test for APFO

School	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041
Alhollon ES	724	724	726	726	726	726	726	726	726	726	726	726	726	726	726	726	726	726	726	726	726	726
Arking ES	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666
Bryant Woods ES	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361
Burbury Park ES	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725
Centennial Lane ES	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543
Clemens Crossing ES	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398
Dayton Oaks ES	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700
Deep Run ES	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650
Elkridge ES	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760
Forest Ridge ES	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926
Fullton ES	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826
Green Crossing ES	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465
Hammond ES	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910
Harmon Hills ES	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421
Hollifield Station ES	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609
Jeffers Hill ES	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527
Libbon ES	512	512	512	512	512	512	512	512	512	512	512	512	512	512	512	512	512	512	512	512	512	512
Longfellow ES	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632
Maple ES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New ES #43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New ES #44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New ES #45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Northfield ES	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597
Pointers Run ES	744	744	744	744	744	744	744	744	744	744	744	744	744	744	744	744	744	744	744	744	744	744
Rockburn ES	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584
Running Brook ES	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515
St. Johns Lane ES	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380
Stowers ES	694	694	694	694	694	694	694	694	694	694	694	694	694	694	694	694	694	694	694	694	694	694
Talbot Springs ES	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377
Thunder Hill ES	509	509	509	509	509	509	509	509	509	509	509	509	509	509	509	509	509	509	509	509	509	509
Walden Ridge ES	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799
Waterloo ES	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603
Waverly ES	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788
West Friendship ES	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514
Woods ES	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515
Woods ES Totals	25576	25576	25739	25739	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764
Woods ES Totals	25576	25576	25739	25739	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764	25764

'A' includes additions as proposed for FY 2021 CIP for grades K-5
'NS' New School proposed for FY 2021 Capital Budget
'R' Replacement School proposed for FY 2021 Capital Budget
Color coding has been updated to align with the definition of target utilization (between 90-110% utilization) as outlined in Policy 6010. Blue is under target utilization, green is within target utilization and red is over target utilization.

Southwestern Option # 3 - Elementary School Map



Showing proposed boundaries and areas reassigned for this option.

2019 Feasibility Study Boundary Review
Southwestern ES Option #3



Southwestern Option # 3 - Elementary Post Measures

ELEMENTARY SCHOOLS - Data for Demonstrative Purposes Only
Capacity Utilization Rates with Proposed FY 2021 Capital Budget Projects - Not Test for APFO

Capacity Utilization Rates and boundary adjustments.
Chart reflects May 2019 Projections, potential FY 2021 requested capacities and boundary adjustments.

School	2020	2021	2022	2023	2023-21	2023-22	2023-23	2023-24	2023-25	2023-26	2023-27	2023-28	2023-29	2023-30	2030-31		
	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj		
	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.	% Util.		
Alhollon ES	424	424	424	461	108.7	457	107.8	442	104.2	444	104.7	442	104.2	441	104.0	442	104.2
Bellows Spring ES	726	726	726	767	105.6	808	111.3	826	113.8	867	119.4	889	122.5	885	121.9	887	121.8
Bollman Bridge ES	666	666	666	666	100.0	666	100.0	666	100.0	666	100.0	666	100.0	666	100.0	666	100.0
Bryant Woods ES	361	361	361	451	124.9	485	134.3	475	131.6	489	135.5	495	137.1	500	138.5	508	140.7
Bushy Park ES	725	725	725	597	82.3	593	81.8	563	77.6	544	75.0	530	73.1	536	73.9	534	73.7
Centennial Lane ES	647	647	647	715	110.5	716	110.5	736	113.8	727	112.4	741	114.5	768	118.7	788	121.8
Clarksville ES	543	543	543	467	86.0	495	91.2	510	93.9	513	94.5	509	93.7	522	95.8	517	95.2
Clemens Crossing ES	521	521	521	548	105.2	521	100.0	521	100.0	521	100.0	521	100.0	521	100.0	521	100.0
Cradleridge ES	398	398	398	460	115.6	470	118.1	473	119.1	473	119.1	472	118.6	472	118.6	472	118.6
Dayton Oaks ES	700	700	700	667	95.3	708	101.1	717	102.4	752	107.4	789	112.7	807	115.3	818	116.9
Deep Run ES	750	750	750	682	90.9	713	95.1	731	97.5	759	101.3	786	104.8	806	107.5	820	109.3
Duckets Lane ES	650	650	650	569	87.5	580	90.2	589	90.6	603	92.8	600	92.3	602	92.6	614	94.5
Elkridge ES	760	760	760	893	117.5	903	118.8	909	119.5	906	119.2	926	121.8	965	127.0	986	129.7
Forest Ridge ES	713	713	713	694	97.3	713	100.0	713	100.0	713	100.0	713	100.0	713	100.0	713	100.0
Fulton ES	826	826	826	1009	122.2	1041	126.0	1038	125.7	1072	129.8	1070	129.5	1048	126.9	1019	123.4
Gorman Crossing ES	735	735	735	826	111.7	860	117.0	878	119.5	869	118.2	861	117.1	852	115.9	863	117.4
Guilford ES	465	465	465	367	78.9	360	77.4	346	74.4	351	75.5	364	78.3	398	85.6	407	87.5
Hammond ES	653	653	653	618	94.6	614	94.0	626	95.9	658	100.8	686	106.6	728	111.5	752	115.2
Hanover Hills ES	810	810	810	723	89.3	705	87.0	713	88.1	700	87.5	697	86.0	694	85.7	729	90.0
Hollfield Station ES	732	732	732	923	126.1	905	123.8	884	120.8	862	117.8	870	118.9	868	118.6	869	118.7
Ichester ES	584	584	584	598	102.4	602	103.1	606	104.1	625	107.0	641	109.8	704	120.5	725	124.1
Jeffers Hill ES	421	421	421	413	98.1	408	96.9	387	91.9	395	93.6	389	92.4	390	92.6	399	94.8
Laurel Woods ES	609	609	609	566	93.0	563	92.4	561	92.1	546	89.7	546	89.7	546	89.7	554	91.0
Lisbon ES	527	527	527	484	91.8	505	95.8	510	96.6	519	98.5	523	99.2	517	98.1	562	106.6
Longfellow ES	512	512	512	438	85.5	452	88.3	468	91.4	470	91.8	474	92.6	490	95.7	499	97.5
Manor Woods ES	681	681	681	624	91.6	630	92.5	611	89.7	638	93.7	607	89.1	615	90.0	607	89.1
New ES #43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New ES #44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New ES #45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Northfield ES	700	700	700	759	108.4	776	110.9	772	110.3	796	113.7	824	117.7	842	120.3	876	125.1
Phelps Luck ES	597	597	597	566	94.8	563	94.3	563	94.3	594	99.5	584	97.6	584	99.5	593	99.3
Pointers Run ES	744	744	744	839	112.8	867	116.5	885	119.0	912	122.6	915	123.0	913	122.7	895	120.3
Rockburn ES	584	584	584	593	101.5	611	104.6	611	104.6	627	107.4	638	109.2	654	112.0	676	115.8
Running Brook ES	515	515	515	468	90.9	471	91.5	500	97.1	551	107.0	583	112.2	604	116.3	624	120.3
St. Johns Lane ES	612	612	612	726	118.6	735	120.1	750	122.5	768	125.5	787	128.6	805	131.7	804	131.4
Stevens Forest ES	380	380	380	414	108.9	420	110.5	427	112.4	440	115.8	435	114.5	439	115.5	439	115.5
Swansfield ES	694	694	694	547	78.8	538	77.5	538	77.5	535	77.1	542	78.1	545	78.5	555	80.0
Talbot Springs ES	377	377	377	442	117.2	426	112.7	426	112.7	406	107.5	409	107.5	422	111.1	435	114.5
Thunder Hill ES	509	509	509	508	99.8	487	95.7	485	95.3	467	91.7	466	91.6	468	91.9	457	91.7
Triadelphia Ridge ES	606	606	606	542	89.4	541	89.3	551	90.9	554	91.4	552	91.1	566	93.4	562	92.7
Veterans ES	799	799	799	822	102.9	808	101.1	799	100.0	794	99.4	801	100.3	800	100.1	809	101.3
Waterloo ES	603	603	603	548	90.9	525	87.1	521	86.4	486	80.6	508	84.2	519	86.1	528	87.2
Waverly ES	788	788	788	896	113.7	894	113.5	894	113.5	899	114.1	918	116.5	912	113.7	895	113.9
West Friendship ES	414	414	414	426	102.9	450	108.7	462	111.6	487	117.6	532	128.5	561	133.5	613	148.0
Worthington ES	515	515	515	457	88.7	459	89.1	469	91.1	492	95.5	519	100.0	531	103.1	607	117.9
Countywide Totals	25576	25576	25739	25784	100.8	26099	102.0	26259	102.0	26606	103.4	27000	102.5	27481	104.3	28346	103.2
*A includes additions as proposed for FY 2021 CIP for grades K-5																	
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estimated 1,692 senior households aged 62+ with incomes below 30 percent of area median income, representing a penetration rate of just 9.2 percent.

There are 903 age-restricted affordable units in Howard County, consisting of tax credit, MIHU or county owned units, and 2,848 senior households with incomes between 30 percent and 60 percent of area median income, representing a penetration rate for age-restricted affordable units of 31.7 percent. In Elkridge, Normandy and Southeast, the affordable penetration rate is between 38 and 45 percent. In Columbia, the penetration rate for affordable age restricted units is just 24 percent. Given the lack of age-restricted PBRA units, these Tax Credit units are likely serving many of these lower income households, suggesting that the penetration rates for these units is likely much lower.

Table 42 Senior Penetration Rate Analysis

	Columbia	Elkridge	Normandy	Rural West	Southeast	St. Johns	Howard County
Extent of Senior Housing Needs							
2018 Total Renter Households	15,442	4,365	5,091	473	5,056	1,713	32,358
2018 Total Renter Hhlds 62+ / % of Renter Hhlds	3,620 23.4%	549 12.6%	1,128 22.2%	134 28.2%	736 14.6%	529 30.9%	6,697 20.7%
Inventory of Age-Restricted Units	504	100	212	0	140	102	1,058
% of Renter Hhlds 62+ to Age-Restricted Units	13.9%	18.2%	18.8%	0.0%	19.0%	19.3%	15.8%
% of Senior Renter Hhlds Rent Overburdened (40% inc. on rent)	42.2%	44.7%	64.6%	0.0%	58.5%	49.2%	48.7%
Senior Penetration Rate Analysis - Subsidized Units - less than 30% AMI							
Inventory of Subsidized Age-Restricted	155	0	0	0	0	0	155
No. of Qualifying 62+ Renter Hhlds	1,054	121	212	9	174	36	1,692
Estimated Penetration Rate	14.7%	0.0%	0.0%	0.0%	0.0%	0.0%	9.2%
Senior Penetration Rate Analysis - Affordable Units 30-60% AMI							
Inventory of Affordable Age-Restricted	349	100	212	0	140	102	903
No. of Qualifying 62+ Renter Hhlds	1,454	260	490	26	314	107	2,848
Estimated Penetration Rate	24.0%	38.5%	43.3%	0.0%	44.6%	95.4%	31.7%

F. Overall Affordable Housing Gap

While the supply and demand analysis and the penetration rate analysis provide indicators of housing demand and housing need by submarket, this final analysis quickly identifies the shortage of affordable housing units throughout the county.

Although housing programs typically group households into income categories based on a percentage of AMI, a straight analysis of rental households below the \$50,000 and \$25,000 income thresholds offers another insight. Table 11 on page 19 shows that more than 9,500 renter households, or nearly 30 percent of all renter households in Howard County have incomes below \$50,000. Of those, nearly 4,400 households (13.6 percent of all renters) have incomes below \$25,000. The \$50,000 threshold works to identify households that would likely qualify for rent-restricted housing and could potentially be eligible for home ownership in the future, while the \$25,000 threshold works to identify households that likely need assistance to afford rent.

We can compare the numbers of renter households at this level with the number of rent-restricted and subsidized rental units throughout the county. There are 1,250 multifamily subsidized rental units and another 1,886 multifamily rental units that are rent-restricted. Additionally, Howard County administers approximately 1,350 tenant-based Housing Choice Vouchers (HCV) of which 800 are county vouchers and 550 are Port-In vouchers from other jurisdictions. Assuming the unlikely scenario that no vouchers are used at tax credit communities, a combined 4,486 units are available to support the 9,545 low to moderate-income renter households in the county, leaving a gap of over



5,000 units, which provides a context for the county's HCV waiting list of a comparable length. The left side of the chart in Figure 12 illustrates this gap, particularly for households earning between 30 and 60 percent of the area AMI. The supply of multifamily housing that is affordable to households in this income range is undersupplied.

Alternatively, we see a potential oversupply of High Rent and Very High Rent Units in each submarket illustrated on the right side of the chart. The oversupply of these units reflects a growing base of renters with various levels of income throughout the county and the new product that has, or will, come online to serve households in these income categories. The oversupply of units also demonstrates the introduction of the new product in areas targeted for growth such as downtown Columbia and the Route 1 corridor of Elkridge and the Southeast. While the household growth may not be fully evident quite yet, some of the new product targeting these high growth areas already exists. A short term oversupply of units can be mediated through the offering of rental incentives to appeal to renters in the income category close to, but below, its original target. For instance, in efforts to increase absorption rates at some of the newest communities, a high rent property may offer rental incentives that make a new community affordable to a moderate income household.

The shortage of affordable units is more difficult to address as the market is not adding enough product at these levels in the same way new product is being introduced for higher income renters. Within the current state of the market, new production is not adequately addressing demand for households at the Low and Very Low affordability band. Incentives at the High and Very High Rent communities may address some demand at the top of the Moderate Rent category, but they do very little to address a significant undersupply of units for those households earning less than 60 percent AMI. The current supply of moderately priced units only addresses 28 percent of moderate-income households with incomes below 60 percent of AMI.

We hope the information provided by this analysis will assist Howard County Housing in monitoring trends in the Howard County rental market, and in their efforts to create and preserve affordable housing in the county.