

Amendment 44 to Council Bill No. 28 -2023

**BY: The Chairperson at the Request
of the County Executive**

**Legislative Day 11
Date: October 2, 2023**

Amendment No. 44

(This Amendment provides support for mobile home parks as affordable home ownership and rental opportunities. Additionally, should redevelopment opportunities arise, especially in areas close to transit, the County should strive for a minimum of one-to-one replacement of affordable units and relocation assistance should be provided along with strategies to keep social and familial connections together.

This Amendment creates a new implementing action to include these goals.)

- 1 In the *HoCo By Design* General Plan, attached to this Act as Exhibit A, amend the following
- 2 pages as indicated in this Amendment:
 - 3 • Chapter 6, Dynamic Neighborhoods – page 64 and 66
 - 4 • Chapter 11, Implementation – page 44
- 5
- 6 Correct all page numbers, numbering, and formatting within this Act to accommodate this
- 7 amendment.

ENHANCING EXISTING NEIGHBORHOODS WITH AFFORDABLE HOUSING PRESERVATION, INFRASTRUCTURE, AMENITIES, AND REVITALIZATION

According to the Housing Opportunities Master Plan (HOMP), the preservation of affordable housing—both income-restricted (homes that can only be sold or rented to households that meet specific income requirements, often due to subsidy or regulation) and market-rate (homes that cost less due to market conditions, such as older smaller housing stock or fewer neighborhood amenities, but are not restricted to certain incomes due to a subsidy or regulation)—is a critical part of a comprehensive housing affordability strategy. Preservation is important from an equity standpoint, given the disruption and hardship faced by cost-burdened and displaced households. Research suggests that preservation can be more cost-effective than new development. In addition, the challenges and timelines associated with new development make preservation necessary to maintain affordability while waiting for new units to be placed into service.

A comprehensive preservation strategy requires a combination of policies, programs, and land use. While the policies and actions in this section focus on land use, the HOMP provides guidance on other aspects of this strategy.

The HOMP suggests a goal of zero net loss of existing affordability for households with incomes below 60% AMI. In other words, Howard County should pledge to maintain the number of housing units that are currently in the County while adding new affordable housing units. To meet those goals, the County has the following programs established:

- Right of First Refusal – In 2020, Howard County passed the Affordable Housing Retention Act, which created a legal “window of opportunity” when a market-rate rental property is put up for sale for the Howard County Department of Housing and Community Development or Housing Commission to purchase the rental property.
- Community Development Block Grants (CDBG) and Home Investment Partnership (HOME) funds – The County also receives funding from these two federal programs to advance affordable housing preservation and neighborhood revitalization goals. Some of the efforts these programs support include: downpayment and closing cost assistance for first time homebuyers, grants and loans for home renovations that address code violations and emergency repairs for both homeowners and renters to maintain property values, and public facility construction or rehabilitation in communities without access to these resources.
- Reinvest, Renovate, Restore Program (RRR Program) – To supplement the annual allocations of CDBG and HOME funds, the County also provides low interest loans to existing homeowners to make health and safety improvements to stay in their homes or make modifications to age-in-place. In addition to the RRR Program, the County administers various programs on behalf of the State to support homeowners with upgrades and repairs to their homes.

Some jurisdictions offer acquisition/rehabilitation grant/loan programs that assist low- and moderate-income homebuyers with purchasing a lower cost home in need of improvements and repairs. A combination of grants and loans often assist the homebuyer with both acquisition and renovation costs. Jurisdictions may also work directly with nonprofit partners, such as affordable housing developers, to implement the acquisition and rehabilitation work and then sell the home to an income-eligible homebuyer.

The HOMP also provides guidance for identifying neighborhoods in the County with a higher concentration of affordable housing stock. These areas, referred to as “Preservation-Revitalization” Neighborhoods, are those in which “the age, tenure, quality, and price point of the housing stock enables residency of a wider range of households, and lower-income households in particular.” Many of these neighborhoods offer a more affordable housing stock, such as cape cods, cottages, and ranchers that were built in the early to mid-20th century. However, they lack various amenities and upgraded infrastructure that newer neighborhoods tend to have, such as sidewalks, community parks, modern stormwater management facilities, and streetlights. Some examples include areas within Long Reach, Oakland Mills, and much of the Route 1 Corridor. The HOMP recommends that the County establish a process to help support these neighborhoods and ensure that any future developments contribute to the revitalization or strengthening of these communities.

Therefore, as these neighborhoods experience infill and redevelopment, “policies should work to support mixed-income opportunities over the long-term by preventing concentrations of poverty, preventing displacement, providing supportive services to households with greater needs, and encouraging revitalization of any lower-quality/deteriorating housing stock.” It will also be important to assess their needs for upgraded infrastructure and access to high-quality community facilities and parks.

[Mobile homes tend to provide affordable home ownership and rental opportunities. According to the Land Use database maintained by the Department of Planning and Zoning, there are approximately 1,200 mobile homes in the County. The majority, a little more than 800 homes, are located in three mobile home parks in the Elkridge area and the remainder are in three mobile home parks in the southeastern portion of the County.](#)

[In 2019, the County passed legislation that repealed the Mobile Home Tax to reduce the tax burden experienced by these residents. Additionally, through the non-profit organization, Rebuilding Together, the County assists residents with repairs to mobile homes. The County should continue to support revitalization and affordable housing opportunities in these areas. HoCo By Design envisions that these communities will maintain their existing character; however, should redevelopment opportunities arise, especially in areas that are in close proximity to transit, such as Transit Activity Centers, the County should strive for a minimum of a one-to-one replacement of affordable units. Any relocation assistance that may be provided by the County should include strategies that keep established social and familial connections together.](#)

Through the planning process, residents of some older multi-family communities expressed concerns with the lack of maintenance of their properties. They shared that their landlords don’t keep their units updated, pipes are old with potential lead hazards, and the exteriors need landscaping. While Howard County has requirements for rental housing licenses, maintenance, and inspections, many residents may not be aware of these requirements or know how to report an issue. The County should work with the multi-family rental community to better understand barriers to reporting and resolving property maintenance issues.

For policies and actions that guide the design and character of infill development and redevelopment, see the Quality by Design chapter. Additionally, the Economic Prosperity chapter discusses opportunities in the County for greater or continued revitalization efforts. Finally, the Supporting Infrastructure chapter provides a detailed overview for addressing existing and new infrastructure needs.

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Housing affordability is critical to this conversation. As older communities and Village Centers are revitalized, existing residents should not be priced out and there need to be intentional efforts to make these higher-density areas more affordable. More missing middle housing in these targeted revitalization areas is key.

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- HoCo By Design process participant

DN-13 Policy Statement



Preserve affordability of existing housing stock and create opportunities for context-sensitive infill development, especially in Preservation-Revitalization Neighborhoods.

Implementing Actions

1. Identify neighborhoods and properties for preservation.
2. Continue to support the County's housing preservation programs, which are designed to preserve existing affordable housing and assist low- and moderate-income homeowners and renters to remain in their homes.
3. Explore options and partnerships for acquisition/rehabilitation programs for older single-family homes that would support homeownership opportunities for moderate-income households.
4. Encourage the development of missing middle housing types that conform to existing neighborhood character and contribute to the creation of mixed-income communities.
5. Develop strategies for employing the right of first refusal policy to ensure no loss of affordable units when there are opportunities for redevelopment of multi-family properties.
6. Preserve mobile home parks as affordable housing opportunities when possible and continue to support their revitalization. If redevelopment occurs, the County should strive for a minimum of a one-to-one replacement of affordable units and evaluate ways to provide relocation assistance that maintains social and familial connections.

DN-14 Policy Statement



Support existing neighborhoods and improve community infrastructure and amenities as needed, especially in older or under-served neighborhoods and multi-family communities.

Implementing Actions

1. Assess existing community facilities and the neighborhoods that they serve, and upgrade or retrofit as needed to support changing neighborhood needs. Engage communities in the identification of neighborhood needs.
2. Identify older communities in need of a comprehensive revitalization strategy and work with those communities to develop revitalization plans to assist those communities.
3. Work with the multi-family rental community to understand barriers to reporting and resolving issues related to multi-family property maintenance.

Table 10-1: Implementation Matrix		
Policy and Implementing Actions	Lead Agency	Timeframe (Mid-Term five-year, Long-Term six+ years, Ongoing)
DN-11 - Provide a range of affordable, accessible, and adaptable housing options for older adults and persons with special needs.		
1. Use zoning tools and incentives that increase the supply of missing middle housing and accessory dwelling units, as identified in Policy Statements DN-1 and DN-2.	DPZ DHCD	Mid-Term
2. Provide flexibility in the Zoning Regulations and the Subdivision and Land Development Regulations for adult group homes/ communal living and for accessibility modifications for persons with disabilities who wish to live independently or older adults who wish to age in place or downsize and age in their community at affordable price points.	DPZ DILP	Mid-Term
3. Encourage Age-Restricted Adult Housing (ARAH) developments to build small- to medium-scale housing units to include apartments, condominiums, townhomes, and missing middle housing types that allow seniors to downsize and are affordable to low- and moderate-income households. Evaluate if current ARAH Zoning Regulations allow sufficient density increases to incentivize missing middle housing types, such as cottage clusters, duplexes, and multiplexes.	DPZ DHCD	Ongoing
4. Explore options for additional Continuing Care Retirement Communities in the County.	DPZ	Mid-Term
5. Update the County's Universal Design Guidelines to enhance the capacity for individuals to remain safe and independent in the community through universal design in construction.	DPZ	Mid-Term
6. Require builders and homeowners to follow, when practicable, the updated Universal Design Guidelines for new and rehabilitated, remodeled, or redesigned age-restricted housing.	DPZ	Mid-Term
DN-12 - Create greater opportunities for multi-generational neighborhoods, especially in character areas identified as activity centers.		
1. Design new activity centers to accommodate the needs of various ages, abilities, and life stages. Ensure design of neighborhoods and their amenities provide accessibility using universal design guidelines with sidewalks, wayfinding, and safe connections.	DPZ	Ongoing
2. Bring multi-modal transportation options to locations planned for new multi-generational neighborhoods.	OOT DPZ	Ongoing

Table 10-1: Implementation Matrix		
Policy and Implementing Actions	Lead Agency	Timeframe (Mid-Term five-year, Long-Term six+ years, Ongoing)
DN-13 - Preserve affordability of existing housing stock and create opportunities for context-sensitive infill development, especially in Preservation-Revitalization Neighborhoods.		
1. Identify neighborhoods and properties for preservation.	DPZ DHCD	Mid-Term
2. Continue to support the County's housing preservation programs, which are designed to preserve existing affordable housing and assist low- and moderate-income homeowners and renters to remain in their homes.	DHCD DPZ	Ongoing
3. Explore options and partnerships for an acquisition/rehabilitation program for older single-family homes that would support homeownership opportunities for moderate-income households.	DHCD	Ongoing
4. Encourage the development of missing middle housing types that conform to existing neighborhood character and contribute to the creation of mixed-income communities.	DPZ	Ongoing
5. Develop strategies for employing the right of first refusal policy to ensure no loss of affordable units when there are opportunities for redevelopment of multi-family properties.	DHCD	Mid-Term
<u>6. Preserve mobile home parks as affordable housing opportunities when possible and continue to support their revitalization. If redevelopment occurs, the County should strive for a minimum of a one-to-one replacement of affordable units and evaluate ways to provide relocation assistance that maintains social and familial connections.</u>	DHCD DCRS Non-profit Sector	<u>Ongoing</u>
DN-14 - Support existing neighborhoods and improve community infrastructure and amenities as needed, especially in older or under-served neighborhoods and multi-family communities.		
1. Assess existing community facilities and the neighborhoods that they serve, and upgrade or retrofit as needed to support changing neighborhood needs. Engage communities in the identification of neighborhood needs.	DPW	Ongoing
2. Identify older communities in need of a comprehensive revitalization strategy and work with those communities to develop revitalization plans to assist those communities.	DPZ	Long-term
3. Work with the multi-family rental community to understand the barriers to reporting and resolving issues related to multi-family property maintenance.	DHCD DILP HCHC	Mid-Term