



HCCA

Howard County Citizens Association

Since 1961...

The Voice Of The People of Howard County

Date: 20 September 2023

Good evening.

My name is Stu Kohn testifying on behalf of the Howard County Citizens Association, HCCA.

The future is now and depends on what you do today for tomorrow especially if you care about the quality of life for your constituents. The future as proposed in HoCo by Design will be meaningless unless you adopt this very strongly suggested HCCA amendment to ensure the focus is on accountability throughout the document. This amendment should be your number one priority for approval. It reads as follows:

All Implementation Action statements for each Chapter of HoCo by Design shall be evaluated and include a written report card by the various lead agencies for action to require a review with the County Council and conduct a Public Hearing on a periodic basis where questions can be asked. This is to ensure all Implementation Action statements are indeed meaningful and not just rhetoric to ensure the proposed goals are being met or completed. The Implementation Matrix is impressive, but it won't mean anything unless there are checks and balances. As stated at your Work Session there are 24 Agencies responsible for execution, 78 Policies, 323 Actions of which 133 are Ongoing, 137 Mid-term, and 53 Long-term therefore it is essential we have the utmost accountability possible.

The timeframe for the Implementation Matrix needs to be revised whereby Mid-term should be 4 years, Long-term 5 to 7 years. All Ongoing activities should be reviewed preferably on a yearly basis, but at least every 2 years. We need to periodically hear the status of all Implementation statements. Without the adoption of this Amendment the 372 pages of this document becomes a "so what". We are depending on you to do what is right!

Another suggested amendment would be to Include an Implementation Action whereby the Johns Hopkins Howard County Medical Center is required to conduct a Public Forum on a yearly basis to discuss the current status of patient care at the facility. Currently the hospital cannot handle the existing patient traffic. We hear the rationale that the Hospital cannot be included because it is a "Private Institution." This is not true as the County and State have been contributing to funding the Hospital. Ideally as a quality of life issue the Hospital should be a part of APFO which we have been advocating for years.

A third suggestion is to consider including an Implementation Action item that states any new development shall have major roads either already constructed or the necessary funding approved whether it be the State and/or County for any new development..

We are extremely disappointed your Amendments have not been posted in time for this Hearing so we could possibly comment. This is wrong! There should have been a scheduled Public Hearing. On the DPZ's website titled, "Welcome to HoCo by Design" is wording stating, "County officials want to hear from every voice as we create one vision for the County's future." Apparently, this statement is not true being we don't have a voice when it comes to Amendments. It looks as though you are placating your constituents.

By the way it's been over two months since we asked via our testimony that you respond to questions, but unfortunately there has been silence. The questions were what is the present cost incurred, how does this plan differ and what are the major benefits compared to the last three General Plans? The courtesy of a response from you would be appreciated. Anyone wishing to respond now?

We hope you will take the necessary action as our future is in your hands to promote the quality of life, we are all depending on. HoCo by Design needs to be a document where words are meaningful and accountable.



Stu Kohn
HCCA President

County Council Public Hearing Testimony
CB 28-2023: HoCo By Design General Plan Amendment
September 20, 2023

Good evening, Council Members. My name is Paul Casey and I live at 4037 Dado Court in Ellicott City. I serve on the Board of the Housing Commission and previously served on the Housing Opportunities Master Plan Task Force and on an advisory panel for HoCo By Design. Tonight, however, I am testifying as a concerned citizen in favor of the most critical amendment to the HoCo By Design General Plan—an amendment authorizing an annual housing target of 2000 units with set asides for affordable and accessible housing.

My family moved to Howard County in 1985 because of the diversity and quality of life and because—forty years ago—housing was affordable for a family with school-age children. The next General Plan must continue that diversity by ensuring affordable housing is available for all who want to live and work in our County.

In the past few months you heard passionate and moving stories from many of our friends and neighbors—from seniors, young adults entering the workforce, persons with disabilities, families, public employees and others. They shared personal struggles with dramatic rent increases and the limited supply of affordable housing making it impossible to enjoy a decent quality of life in our County— or to even live in our County.

HoCo By Design proposes many bold planning changes. There is one recommendation, however, that is not bold, but is a shocking disappointment, and that is the annual housing target of only 1580 units, which is 500 units less than the County’s current target. The Report declares that this is a **critical inflection point** for our County’s housing policy—that the County could need up to 31,000 new homes by 2040 to accommodate job growth, in addition to the current “pent up” demand of 20,000 housing units for those who work in the County but live elsewhere. Given that demand, it simply does “not compute” that HoCo By Design would set a sadly inadequate housing target that not only fails to address our critical housing shortage, but

also limits housing supply with the result of imposing punishing housing costs on many of our Howard County friends and neighbors with limited incomes.

To ensure equitable economic growth, the HOMP Task Force recommended a target of 2000 housing units annually with set asides for affordable and accessible housing. The Planning Board in making its recommendations to the Council supported that target. The Housing Affordability Coalition, of which I am a member, also supports the 2000 unit annual target with set asides of 25% for affordable units and 10% for accessible units.

HoCo By Design offers innovative planning tools to develop housing units, working within environmental considerations. They include *promoting mixed-use development in existing activity centers, facilitating missing middle and accessory dwelling units, repurposing buildings and parking lots, making use of county land by mixed development of public facilities and housing, raising height restrictions, providing more realistic parking ratios and many more.* With these bold planning tools why not set a General Plan housing target that is also bold and achievable. Let's put those tools to good use. (An added benefit to developing more housing, according to the Report's fiscal study, is given the County's revenue structure, more jobs and more housing generate more revenues than it costs for services and infrastructure.) Please approve the amendment authorizing 2000 housing units annually with set asides for affordable and accessible units so that people of all incomes and backgrounds can find a home in Howard County.

Fran LoPresti
Chair, Age friendly Housing Workgroup
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Good evening council members. I am Fran LoPresti, chair of the Age Friendly Howard County Housing Workgroup. One of the dimensions of having an Age friendly community is housing and both the type and location of housing suitable for an aging population are paramount.

First, seniors are the fastest growing segment of our county population. And there is not enough housing suitable for older adults. We concur that the yearly housing allocation should be increased to 2000 with 25% set aside for affordable housing and housing for both older adults and persons with disabilities. And tighten the zoning regulations that permit developers to opt out of building affordable homes. It is not helping the housing crisis to continue to build at the high end at the expense of the low and moderate-income working families and older adults who want to live in the county.

I have testified that older adults want and need choices of the types of housing. Stacked duplexes and triplexes can provide the larger retirement home on one floor. Single story cottage squares are neighborhood oriented and a viable solution. So are multi-unit buildings. The point is to provide choices.

The location of new or redeveloped housing is also key. Older adults tend to drive less and would prefer to be near amenities such as grocery stores, community centers, etc. Having some of the amenities walkable is ideal. We must expand affordable housing to all of Columbia. Currently, it is only permitted in downtown Columbia.

Howard County needs to adopt an intentional housing posture regarding older adults.

I would like to take the rest of my time to talk about minimal building standards for ALL new or redeveloped housing as discussed in the Age Friendly Action Plan. I think this might be called housing that is sustainable for a lifetime. From stroller to wheelchair. It would benefit everyone regardless of age, physical ability, or stature without being obtrusive. These are universal design features that are in line with the Age Friendly model.

The first is a no step entrance. It could be the front door, the garage, or a side door. No one needs to use stairs to get into the home's main rooms. The path to that entrance must be wheel chair accessible with a proper ground grade. Terrain may make this difficult and there will have to be exceptions but mobility is the most reported difficulty among older adults and persons with disabilities. This type of entrance should be required wherever possible.

Second, wide doors on the first floor. Doorways should be 32-36 inches wide. This permits wheel chairs, mobility devices, and citizens with service animals to enter the home safely. Strollers too.

Third, wide hallways. They should be 36 to 42 inches wide to let wheelchairs pass through. Besides, it looks a lot better and it is easier to move furniture, especially refrigerators into the house.

Fourth, one story main living is important. A place to eat, use the bathroom and sleep are all located on one level which is barrier free. This feature is desirable to older adults and to families with visiting parents.

Fifth, there should be strength blocking between the studs in both the first-floor low threshold or no-step shower and near the toilet. It is invisible to the owner but the bathroom is the first place where older adults start to have mobility issues. The floor should have non-slip surfaces to prevent falls. These costs are minimal.

Sixth, extra floor space. Both the kitchen and the bathroom must have room so that a wheelchair can turnaround in the room. I have never heard of an owner who did not welcome a bit more room in the kitchen or bathroom.

If all new housing, including multi-family housing, were built to these standards, older adults would have many more choices in housing, families would have a welcome home for their parents, parents could more easily navigate with strollers, and any owner would be ready for unforeseeable events. A temporary or permanent disability can happen at any age. These requirements are not budget busters either when included in the initial build but can be very costly when trying to add them later. A universally designed home is a sustainable home across generations and for many different types of families.

I would like to state that other jurisdictions like Prince Georges County are starting to think about barrier free or universal design in housing that can attract a wide variety of people looking for homes. I would like to see Howard County to be one of those jurisdictions.

Thank you.



**Columbia
Housing
Center**

**Testimony to Howard County Council
Wednesday, September 20, 2023**

Good Evening. My name is Jessamine Duvall, and I am here representing the Columbia Housing Center, a Howard County nonprofit organization with a mission to champion and sustain thriving, racially-integrated communities in and around Columbia.

I'm here to ask you to adopt all amendments proposed by the Howard County Housing Affordability Coalition, because they make sense. However, the most urgent need is to ensure that at least 2,000 new homes are built each year, of which 25% or 500 homes should be affordable for households earning less than 60% of Howard County's median income. Further, 10% of the affordable homes should meet ADA requirements.

Here's why: In June of 2022, Columbia Housing Center launched an apartment referral service that helps housing seekers find rental homes in and around Columbia. Since that time, we have received 649 applications from people seeking housing in Howard County. Of those 649 households, we have only been able to provide housing referrals to 87 households – that's only 13% of the people who need housing. Why is that number so low? Because we have an affordable housing crisis in Howard County.

Here's some data on the folks we see who are desperately seeking affordable housing in Howard County. Of the 649 households who have contacted us, 67% have a female head of household. 80% of them are considered low income, meaning they earn less than 60% of the county median income. Additionally, 72% of the people in these households identify as black or African-American. The vast majority of the people who contact CHC seeking housing are working, black, single mothers, and they are being disproportionately underserved in our community. We've talked to moms who have vouchers but can't find an apartment because landlords won't accept their credit score. We've talked to moms who have been laid off and had to accept a lower-paying job, so they are struggling to make ends meet. We've talked to moms who are employees of local nonprofit organizations, including CAC, the United Way, and the Howard County Housing Commission, and are at risk of eviction due to outrageous rent increases.

For example, we recently tried to find housing for Maya*, a working single mom with a voucher who is trying to move to Howard County so her two children can benefit from our excellent school system. She has a perfect rental history. We provided several referrals, but she was denied by all of them because her credit score was less than 650.

We tried to help Gloria*, another single mom with a disabled child. She lost her home because the landlord sold the property and she couldn't find a place before her lease ended. She has a voucher that expires at the end of this month and has been denied by multiple landlords because they "selected another applicant." She is now living in a motel and is about to run out of money. She told us, "I am devastated, very worried, and afraid of being out on the streets."

And these are the folks we CAN provide with referrals. There are 562 more households we have been unable to serve at all due to the lack of affordable units. There are so many more devastating stories I could share if I had more time.

As a community, we need to step back and take a hard look at ourselves in the mirror. Is this what James Rouse imagined when he created Columbia to be a fully-integrated city where everyone has access to opportunities? In 1967, when he was describing plans for Columbia, James Rouse said "Housing will be provided at the full range of rents and prices to accommodate the company janitor and the company executive." In 2023, we are now a community where only those who make more than \$125,000 a year can find a place to live. The janitor doesn't live next to the CEO, because she can't afford to.

A final note - you've heard some people talk about wanting to preserve the character of existing neighborhoods as a reason not to build more housing. At the Columbia Housing Center, we believe that building more housing DOES preserve our character as a community. Character is defined by Oxford Languages as "the distinctive nature of something" or "the quality of being individual in an interesting or unusual way." That's Columbia. We're different. Columbia was created to be inclusive and open to all races, ethnicities, religions, and income brackets. To keep our unique character, we must allow more housing in our community. If we don't, we are abandoning the values of integration, inclusion, acceptance, and equal opportunity on which our city was built.

Please adopt the recommendations of the Howard County Housing Affordability Coalition. Thank you.

*Names have been changed to protect client privacy.

Testimony before the County Council on HoCo by Design Amendments-Accessory Dwelling Units & Stormwater Management

You have heard from me in the past on the subject of ADUs, but since we do not have access to the amendments that have been proposed, I feel I must reiterate my concerns.

ADUs could cause physical damage to nearby property in many neighborhoods. Any decrease in green space is downright harmful in Dunloggin with our poor drainage and inadequate stormwater management. ADUs will significantly increase impermeable surfaces and runoff problems and flooding for nearby homes. A number of my neighbors have experienced stormwater damage to their homes in excess of \$50,000; often this happens after the county has allowed a single oversized lot to be subdivided or a neighbor has built a significant addition to their home. I would be happy to show you some examples. New construction is not required to take steps to prevent stormwater issues it creates. This is something you should put into effect for ALL new construction, not just ADUs.

Dunloggin is an established community, like many in our county; it has a character. Good land use protects the character of established neighborhoods. ADUs could lead to significant changes in the character of the neighborhood. Older neighborhoods lack dedicated open space. Our backyards are our open space, so ADUs could significantly reduce the open space we all enjoy, even when it is in a neighbors' yard.

Cintrary to many claims, it is not "age-friendly" to older adults to promote ADUs. They say older adults could house caregivers or younger families could house parents, but we can do both now within our current homes. Older adults want to age in place, not just in our homes but also our communities. We do not want them to change to higher densities and less green space. There is also mention that older people could rent out their ADU for extra income; the LAST thing an aging person needs are the problems of being a landlord!

What happens if we sell a house with an ADU? Most people will not want a second house on the property. The property may be most likely to appeal to investors who will want to rent out both units with a conditional use. Nonresident landlords do not maintain the property the way a resident owner would. On the other hand, the seller may just ask to have the property divided and sell it to two buyers, and I would give you odds that the county would allow it. Hmmm, since the original property would still be zoned for single family, I wonder if they could then add a new ADU?

I truly understand the need for more affordable housing, but the cost per square foot to build a detached home in Howard County means detached ADUs will still be very expensive. ADUs are not a good answer to the affordable housing problem.

The board of my Saint John's Community Association has not held a specific vote on ADUs, but we did a survey in 2021. There were 134 responses, of which 106 were opposed, 23 in favor, and 5 uncertain.

Please consider the needs and desires of existing residents; do not allow accessory dwelling units as a matter of right anywhere in the county.

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Cathy Hudson

When this General Plan process began and the Planning Advisory Committee was meeting, one of my first questions to the consultant and planners was this: "Although I love the concept of mixed use, that we see in the CAC developments has been a complete failure as they became completely residential developments crammed into an area and that offered nothing to the greater community. And contrary to what the developers had promised, the higher density has just brought us luxury units, not the range of affordable housing that was envisioned." So, my question to them was, "What are we going to do differently this time around that will make mixed use a community success?" Unfortunately, I never received an answer except that now we are going to call them activity centers oh, and let's try mixing industrial with housing, which I think would be an even greater disaster-especially in the Elkridge South District.

Tonight I would like to talk about the need for more industrial, especially M-1 properties and to ensure that this general plan restores some of the lost M-1 zoned land that was lost in the last general plan.

Why do I say this?

-business owners need predictability, not only for their own property, but also for the properties that abut them. In the last general plan, many business owners, unbeknownst to them, had their M-1 zoning changed to other letters that have been a failure (CE, CE-LLI for example) And they only found out when they attempted to make a change to their property. One business owner I am aware of had to pay over \$20,000 to go through the long process of obtaining a nonconforming use. That is not being business friendly as a county. The General Plan touts how many jobs the plan will add, but it doesn't mention how many businesses it will kill or jobs will be lost in its continuing attempts to convert business uses to residential.

- Also, we need more commercial to keep our tax base healthy. I can't believe that the General Plan is actually proffering that residential development pays for itself. I don't believe those numbers and their assumptions and would be happy to debate them further. Likewise, the Spending Affordability Advisory Committee emphasized the importance of commercial-base development to rebalance expenditure needs and fiscal resources.

-Finally, I am seeing increasing pressure in residential areas of small businesses that should be in an industrial area being run out of their homes in residential districts. However, they can't find/afford industrial parcels to locate their businesses there. And these are the businesses that we as a community need, electrical, plumbing, HVAC, car repair.

Which leads me to talk more specifically about the Elkridge South District. First, I request that the whole Industrial Mixed-Use category be removed. CAC has shown us that residential will win out and this area currently provides the locally owned businesses, jobs and services that our community needs.

Council member Walsh's amendment that has been posted will also add something that was left out of the General Plan but that is a huge need in Elkridge. She changes the Industrial Mixed-Us area in an area that fronts Rt 1 into a Campus zoning. This will give Elkridge a chance at being able to get the needed acreage to actually get the needed amenities that have been promised for so long, that might include a high school, a community center or public gathering spaces. With the county library and senior center across the street, that would give Elkridge a positive gathering area that many could actually walk to and that the county could be proud of. And the areas behind and beside this Campus zoning will be given its M-1 zoning back, giving relief to many locally owned businesses.

Good evening. I'm Dick Boulton, a resident of Dorsey's Search in Columbia.

All things considered, the HoCo by Design report does a pretty good job of reviewing the state of affairs in the county and suggesting plans for moving forward.

I was disappointed, however, that the role of Columbia as a **distinct community** has been erased. Columbia is probably the country's most successful planned community and is regularly cited as one of the best places to live in America. It has a prominent role as a case study in every graduate program on community planning, and it's a driving force in the County economy.

No serious mention shows up until page 161 – **halfway into the document**. Neither Columbia with its lakes, facilities, and amenities, nor its visionary founder, James Rouse, are seen as important factors. And the covenants and New Town Zoning that made Columbia possible are criticized as standing in the way of some sort of quick and dirty "progress."

The villages – the core of Rouse's vision – are ignored, and our village centers are demoted to common "activity centers." Our parkways are seen as opportunities for commercialization, and the New Town objective of making retail less obtrusive is denigrated. The fact that Downtown and Gateway are part of Columbia seems to be overlooked.

Also overlooked:

- Rte. 40, a glittering eyesore and a supreme example of **suburban sprawl**, gets no real attention. This area desperately needs remedial action and should be seen as an example of everything to avoid in the future.
- Unmentioned are **corporate campaign contributions** that result in sound planning getting overruled. Politicians who accept such funding need to recuse themselves on community development votes.
- Stormwater needs to be retained **at the source** and not allowed to flood downstream properties nor surge into wetlands where it scours streambeds and leads to the need for lake dredging.
- **Fees-in-lieu** need to be abolished. Developers must obey stated development requirements, not foist them off into somebody else's neighborhood.
- **APFO** should have no time limits. Nothing should be built before there is supporting infrastructure.
- **School districting** and its role in economic and racial segregation needs to be addressed.

Finally, what's the deal with **100 mystery amendments**? Isn't this the antithesis of community involvement and effective oversight?

Thank you.

Comments to the Howard County Council on CB28-2023.

Thank you council members for allow^{ing} the community the opportunity to provide comments tonight.

My name is Kevin Bruening, I am Chairperson of the River Hill Community Association, a

Columbia village. I hold this role on the RHCA board in an individual capacity only, not as a representative of my employer or any member of the UBS Group.

I'd like to start with a quote from James Rouse. He said, Columbia is designed to be, " An alternative to the mindlessness, the irrationality, the unnecessary of sprawl and clutter as a way of accommodating the growth of the American city".

We should all be concerned about sprawl and clutter, as Jim Rouse puts it and we would like an alternative to the some of the irrational parts in this plan.

Placing infill and opening up Gateway to residential will only lead to more sprawl and clutter.

Our Board and our community are aware of the focus on Village Centers. There are 24 specific initiatives in the Plan that affect zoning. These policies if implemented would lead to significant changes to the character of Columbia and River Hill and Howard County. Particularly, we are concerned about :

DN-3 and the creation of a "new mixed-density and mixed-use zoning district... " and it's implementation.

A new zoning district does not need to be created. Many of these locations where the new zoning district targets are New Town zoning.

All or Part of EH-3, EP-4, EP-8 promote significant increase in density. For instance in EH-3 In the implementation part of the policy statement says, "Explore whether cluster development may also be appropriate in other residential zoning districts during the zoning regulation update process." The policy statement however reads "Ensure the Subdivision and Land Development Regulations and Zoning Regulations provide adequate protection for sensitive environmental resources within new development and redevelopment." As if the only way to protect sensitive environmental resources is to increase density. There are other ways.

For one, reduce the number of units to be built. Reduce the target allocations in the plan to a reasonable number, say 18,000 to 20,000. Less than the previous 10 years so to address the fact there is only 2% developable land and that the environment is a priority. New Town originally was a way to transfer some of the costs the county would pay and decision making to a decentralized council.

It is a partnership in a lot of ways. Affecting New Town may have significant unintended consequences.

Your job – a tough one, is to serve the people that are here today and create a welcoming and desirable place for new residents without sacrificing quality of life in the process. Howard County should be more than a place to live. You achieve this by taking a balanced approach to density of development,

environmental protection, adequate facilities and general public goods. Additionally you should maintain the Town Center as the premier shopping and entertainment destination in the county. The Plan that you will vote on has 109 Policy Statements. We ask that you amend or remove portions that will have a detrimental impact to River Hill and many of the Columbia Village Centers.

But there are still a lot missing. Your plan does not include a chapter on health care. Your plan loosely mentions decentralize/expand Howard Community College. Nor does the plan do a good job in providing a vision for business development and innovation.

A recent report from the HCPSS budget office clearly states that there is not enough money in future budgets for needed capital improvements. To quote Dan Lublie HSPCC Director of Capital Planning and Construction, "there has been "a 52% increase in the cost per square foot [from 2018 to 2024]" for school construction and renovation. And that "our local funding will cover more of the individual [project] costs. Each capital dollar will be stretched more and cover less. It could result in a change of level of service and capital needs being deferred." Through 2032, 9 years, there are scheduled school projects adding capacity of 1963 students. However, over the same period the school population is expected to increase by 6723 students, 11.8%. The school system does not have the money.

Meanwhile we are paying a record \$117k per route to an out of state company. There are 262 "mobile" classrooms. WE HAVE 5 SCHOOLS ACROSS HOWARD COUNT WITH A STATE FCI SCORE OVER 60. And 23 SCHOOLS WITH A STATE FCI SCORE OVER 45! As more residents move to Howard and developers

negotiate deals to be in certain school districts this will lead to more redistricting, a widely unpopular policy.

Reduce the residential allocation as school construction, expansions and renovations can not keep up with the inflation and growth in student population. In your amendments you should strengthen APFO to ensure adequate facilities are truly adequate.

The County Council should amend the number of allocated permits and eliminate fast tracking as part of the 10 Year Plan, and place curbs on development.

Let me briefly move on to health care. Health care access is insufficient. Members of our community constantly hear 1st hand accounts of 10 hour waits at Howard County General. Reports are that the hospital is constantly in "code red" status. People express that they will never go there again. It seems from observation that people are "stacked on top of one another" at times with infectious diseases. ER Nurses are so short they are bringing nurses in from other parts of the county. A rough estimate by our board is that Howard County General is 200 beds short.

The Plan does have parts that we support, such as policies on the environment, to name a few EH-1, parts of EH-2, and EH-5 and EH-6.

In closing amendments to the plan should seek to better balance density of development, environmental protection, adequate facilities, and general public goods. I would respectfully suggest that each of you look at Jacksonville , Florida to see what happens to schools when development is not checked.



Howard County Housing Affordability Coalition

County Council Public Hearing Testimony

CB 28-2023: HoCo By Design General Plan Amendment

September 20, 2023

Council chairwoman Rigby, co-chairwoman Jung and Council members Jones, Walsh and Yungmann, I am testifying this evening on behalf of the Housing Affordability Coalition.

Over the past three years of participation in the HoCo By Design (HCBD) process, the Coalition's message to the County Executive, Department of Planning and Zoning, Planning Board, Howard County residents and to you Council members has been that the next iteration of the General Plan is a once in a decade opportunity:

- to correct the County's current and projected significant imbalance of housing and jobs;
- to change the County's current housing and land use policies that continue to concentrate families—most often Black and Brown families—in pockets of poverty;
- to ensure that in the future our public servants, our workforce members who are earning low wages, seniors living on fixed incomes, people with disabilities, and young people launching their careers and/or their families have access to housing they can afford; and,
- to ensure that Howard County does not stagnate economically or socially and continues to be one of the best places for everyone to live in our state and the country.

Supporting these framing principles, the Coalition's comments and specific recommendations for changes in the prior HCBD draft and current Council draft can be summarized as follows:

1. Set 2,000 as the annual housing allocation of which 25 percent—500 units—will be affordable to households with incomes that are 60 percent or less of Howard County area median income (AMI); and of that 25 percent, require 10 percent—50 units—to be ADA compliant.
2. Modify the proposed land use map (FLUM) to facilitate housing equity and de-concentration of low-income neighborhoods. Allow—by right—more multifamily and missing middle housing, including accessory dwelling units (ADUs) across the county.
3. Require identification of incentives for development of housing for people who have low and very low incomes, including seniors and people with disabilities.

Howard County Housing Affordability Coalition

4. Establish a preservation and revitalization goal of zero net loss of existing housing units for households earning below 60 percent of AMI.
5. Facilitate collaborative and innovative approaches to developing new school facilities and identifying new revenue sources to support housing and schools.
6. Establish commercial, housing, school capacity and transportation targets as the foundational goals of the Gateway Master Plan and accelerate development of the Plan.

These Coalition principles and recommendations have been broadly endorsed by a significant number of community voices from across the socio-economic spectrum that call home Savage, West Friendship, Columbia, Oakland Mills, Laurel, Highland, Ellicott City and many, many communities in between. In March, 160 people who want more affordable housing units and options signed a petition to the Planning Board in support of Coalition testimony; in June, 422 signed a letter to the Council and many of those signers submitted comments. Dozens and dozens of people who are struggling to maintain or find affordable housing and advocates who work on their behalf have filled these Council room seats; many more have sent you emails; and 42 advocates stepped up to testify at the June and July hearings, many of them bravely sharing their personal stories.

We know you have heard loud and clear what has become a battle cry: 2,000/25/10! The 2,000 allocations are consistent with the current 1,980 PlanHoward 2030 General Plan approved allocations. Reducing that number in any amount just because it is in line with the past few years of building permits issued and projects in the pipeline makes no sense. The draft annual allocation approach would resign the County to the status quo that would not only intensify the current housing crisis but would fail to ensure the County's future financial viability. The HCBD report is very clear that significant numbers of additional homes for rental and homeownership—both market and affordable—are essential to expanding Howard County's commercial tax base and increasing property and income tax revenues.

What is needed rather than accepting the status quo, is an aspirational goal that recognizes the staggeringly insufficient current and projected supply of housing accessible to residents across the full income spectrum. The 2,000/25/10 goal must of course be supported by a strong set of proposed policies and implementation strategies, which we believe the current HoCo By Design draft generally provides, but which we hope will be strengthened through Council amendment.

A final request. It is reasonable to expect that the elected officials who develop and adopt a General Plan are the ones who should be responsible for the processes that will enable implementation of that General Plan. In line with that expectation, we have requested County Executive Ball to begin the APFO Act Review Commission appointment process to ensure its members are appointed by November 1st and that the Commission be directed

to deliver its final recommendations no later than June 2024. In conjunction, we respectfully request that the Council expeditiously undertake the Comprehensive Zoning process to ensure that the zoning and land use policies necessary to implement the next General Plan are legislated before May 2026, which is the election year deadline after which the current Council will be prohibited from acting on land use and zoning issues.

The Coalition is grateful for and appreciative of your commitment to ensuring that the next General Plan provides a solid policy framework for meeting our community's long-term economic, housing, education, environmental and transportation needs. You have been attentive and thoughtful throughout the DPZ information sessions, the public hearings, the work sessions, discussions with constituents and advocates, and we're sure you have burned many a night's midnight oil. We look forward to reviewing and sharing comments on Council members' proposed amendments to the HoCo By Design draft and the adoption of an updated General Plan on October 2. Thank you.

Respectfully submitted,



Jackie Eng, Coalition Coordinator

Testimony, 9/20/23

I am Bill Salganik, and I live in Clemens' Crossing in Columbia, in District 4. I come tonight to speak in support of the recommendations of the Housing Affordability Coalition.

Thank you, council members, for listening patiently to all of us, on all sides of the issues, and for weighing your decisions thoughtfully. You have a serious responsibility, and you have tremendous power to set the course for Howard County housing. In spite of that tremendous power, however, there's one thing you can't do: You can't repeal the Law of Supply and Demand.

Demand for housing in Howard County is high because this is a wonderful place to live. The supply is insufficient, as documented in the HoCo by Design Report and the Housing Opportunities Master Plan. The current HoCo by Design recommendations set a housing target which is too low to meet expected future demand, never mind to make up for the current shortage. When demand exceeds supply, prices will go up. For those of us who are current homeowners, that might seem like a good thing. But for those who want to live in the county – our teachers, our public safety employees, our children – that means that the affordability barriers will be rising. It is in the interest of all of us for these folks to be able to live in the county.

And those barriers are already high. Nearly one-quarter of renters in the county are paying 50 percent or more of their income in monthly rent, according to Census Bureau data compiled by the Association of Community Services. And that's not a quarter of low-income or moderate-income renters, that's a quarter of all renters in Howard County.

Nearly 15 years ago, I worked on the county's first ten-year plan to end homelessness, then on a five-year extension. News flash: We haven't ended homelessness. Some homelessness is triggered by mental illness, by substance abuse, by domestic violence. But much of the homelessness in Howard County is triggered when a family that is living paycheck-to-paycheck, and is already overburdened by rent or mortgage payments, suffers some kind of financial setback. It could be reduced hours at work, an expensive car repair, or an illness not fully covered by insurance.

So, an undersupply of housing causes homelessness – not all homelessness, but a good deal.

I support all the recommendations of the Housing Affordability Coalition, but I know you've heard extensive testimony, so I want to focus on one: that the housing targets be increased to 2,000 units a year, with 25% of those – or 500 units a year – affordable, and 10% of the affordable units for people with disabilities.

Howard County Council:

I am Eric Greenberg and I live in District 4 in Columbia. While I am the co-chair of the Columbia Association Board of Directors and the Columbia Council Representative from River Hill, I am testifying today as an individual. My statements reflect my views only, and not those of the Columbia Association, its Board, or the Village of River Hill.

Before I begin, I will note that while this is a hearing on amendments to the updated General plan, the amendments have not been yet posted. Therefore, I request an additional hearing for the public to provide inputs on the amendments that will be filed.

The general plan must be designed for the benefit of the current tax paying Howard County residents. Specifically it must preserve New Town Zoning, which is what makes Columbia special. It provides for the open space for everyone living in or visiting Columbia to enjoy. New Town Zoning already provides for a wide range of housing options including: single family homes, townhomes, condominiums, and apartments, which are all present in Columbia. I worry that *HoCoByDesign* may result in changes to New Town Zoning that could lead to overdevelopment and harm Columbia in the long term.

We are starting to see the impacts of overdevelopment today, with an overcrowded school system with insufficient transportation resources. Frustrated by the school bus meltdown, many people want to throw the bus contractors or administration under the bus (assuming that bus ever arrives). However, I believe that this is the result of a lack of investment in expanding school capacity to support an ever growing student population. In the last ten years, HCPSS added over 5,000 students, but did not add enough capacity to support this growth. The resulting school overcrowding has led to increased class sizes, 250 portable classrooms, and cutting bus service to 3500 students. A better solution would have been to plan for and build the necessary school capacity to serve these additional students in the first place. As we have seen over the last decade, overdevelopment does not solve overcrowding.

Before adding well over 20,000 new housing units over the next 15 years, it is imperative that the county's school system, as well as other key resources including our healthcare facilities and transportation infrastructure are all robust enough to effectively serve the current population. Just as important, we must preserve what makes Columbia special by not altering New Town Zoning in an attempt to add more density. This will ensure that both Columbia and the rest of Howard County remain one of the best places to live both now and in the future.

Thank you,

Eric Greenberg, Columbia, MD

Good evening, Everyone,

My Name is Mae A. Beale. I am a senior, have lived in Columbia, Maryland, for 51 Years, and have one son, Terrence. Howard County's housing crisis impacts seniors, young adults, families, people with disabilities, and our lower-paid residents from all spectrums of our workforce. I am here tonight to speak on behalf of our seniors by supporting the solutions the Housing Affordability Coalition recommended to **reinforce the goal of allowing 2,000 housing units each year, with 25% being affordable and 10% designated for low-income people who are disabled or seniors.** The housing crisis has not personally impacted me. I am primarily concerned about the plight of our seniors. Seniors are one of the most vulnerable residents in Howard County regarding affordable housing. Many are on a fixed income, and housing is not affordable. Most spend the majority of their retirement income on rent, and for many, their monthly income doesn't cover their rent. Some seniors have disabilities, and many houses are not ADA-compliant.

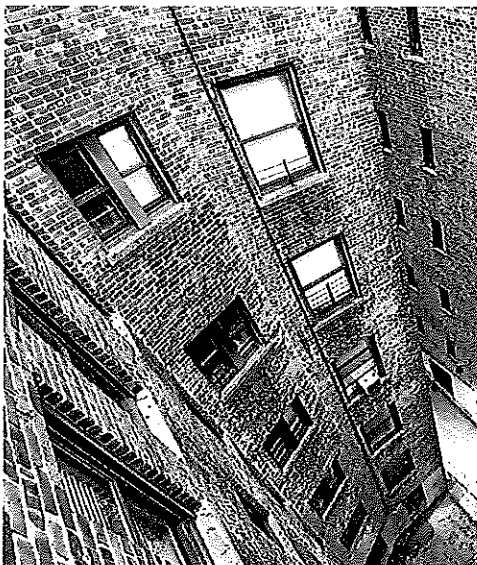
Some programs, such as the Income Housing Credit, are in place, but it does not necessarily target seniors. It is often up to the builders to decide how many units are set aside for seniors and low-income residents. In some instances, seniors must also meet HUD's income criteria for approved dwellings and fill out paperwork regarding their eligibility status. How many seniors are knowledgeable enough to take on the daunting task of completing all the necessary paperwork? Many resources and programs are available to assist seniors with housing needs in Howard County. 1. Is the information regarding the availability of housing accessible to the seniors and those who can benefit the most? 2. Are we committed to ensuring seniors are educated and informed about how, when, and where affordable houses are available.? The need for more affordable housing is unquestionable. We must create **more easily accessible housing incentives by continuing to organize and advocate for seniors and low-income residents.** Again, I support the solutions the Housing Affordability Coalition recommended.

Hello everyone, my name is Anna Rivera, and I have been fortunate enough to live in Howard County all of my life, and though I didn't realize it until I went to Hood College in Frederick, growing up here has been a significant part of my identity and worldview. I grew up believing that my family was of the lower socioeconomic status of Howard County as we always lived paycheck to paycheck in a trailer, and faced the very real possibility of homelessness ourselves once or twice but managed to just scrape by. I grew up to believe my family to be the minority, while I watched my schoolmates take extravagant trips or go to Disneyworld each year with their families. That's how I've always seen Howard County, a community of abundance while a minority of families struggled. Now, I have worked as a housing advocate for Bridges to Housing Stability for a short 7 months, and within that small time period, I have been immeasurably humbled. In the entirety of my life that I've lived in Howard County, I believed homelessness to be the one or two panhandlers I passed by on the streets every now and then. Today, I work with my peers with a never-ending full caseload of people who need our help just to survive in Howard County. We get calls daily from people who have been turned away from the Howard County shelter because they are at full capacity. And even with the resources Bridges has to offer, it has been an incredible challenge to house people here simply because it is not affordable. I just rehoused a client a couple of weeks ago, and the price tag was well over \$6,000 for prorated rent, security deposit, and first month's rent that were required for move in. And this number will undoubtedly increase by next year if something isn't done.

I've done everything that I was told I needed to do. I went to good schools, I never got in trouble, I went to college and got my degree, and I have a good job that pays more than minimum wage. I can tell you there's absolutely no way I would be able to afford to move out of my trailer if I had to dish out over \$6,000 to move in. If I can't do it, how can we expect others who haven't had the same privileges and opportunities that I have had? According to the US Census bureau, "Renter-occupied households in the lowest income quintile had a median cost ratio of 62.7% in 2021. That means that half of the renter-occupied households in this quintile paid gross rent that was more than 62.7% of their total household income, 3 percentage points higher than in 2019." And many places require that your income is 3x the rent. Compare this to the "average" renter. The US. Census bureau also stated that, "The median cost ratio for all renter-occupied households increased from 29.3% in 2019 to 30.6% in 2021." Please understand that the lack of affordable housing is a form of discrimination against disenfranchised populations, including but not limited to the disabled, those of lower socioeconomic status, people of color, among others. The position you take on this will tell your constituents which lives do, or do not, matter to you. Thank you for your time.

An official website of the United States government [Here's how you know](#)

Low-Income Renters Spent Larger Share of Income on Rent in 2021



Share of Income Needed to Pay Rent Increased the Most for Low-Income Households From 2019 to 2021

March 02, 2023

Written by: Peter J. Mateyka and Jayne Yoo

Is this page helpful?

Yes No

The pandemic began in the United States following a period of rising home prices and declining interest and vacancy rates. These pressures increased during the pandemic, contributing to higher home prices and rents.

Related America Counts Stories

The percentage of household income renter households spent on gross rent (rent plus utilities) – the housing cost ratio – increased nationwide from 2019 to 2021,

[America Counts Story](#)

[Housing Costs a Big Burden on](#)

according to recently released data from the U.S. Census Bureau's 2021 American Community Survey (ACS).

But renter households with the lowest annual incomes, a population that traditionally has less income available for other essential goods, experienced the largest percentage point increases.

Renters Spent More on Rent Since 2019

The U.S. Census Bureau calculates housing cost ratios for all renter-occupied units that pay cash rent and have positive household income.

In 2021, 20.1 million renter-occupied households met the over 30% income threshold and were cost burdened, an increase of about 1 million households since 2019.

When a household has a cost ratio of over 30%, it is considered cost-burdened, according to the Department of Housing and Urban Development (HUD).

[https://www.huduser.gov/portal/sites/default/files/pdf/worst-case-housing-needs-2020.pdf] Severely cost-burdened households have cost ratios of over 50%.

Cost-burdened households have less money to spend on other critical needs such as food, transportation and child care.

Table 1
Median Housing Cost Ratio and Percentage Cost Burdened for Renter-Occupied Households: 2019 and 2021

Renter-occupied households ¹	2019		2021	
	Total	Percent	Total	Percent
Median cost ratio ²	41,648,787	29.3	49,979,709	30.6
Cost Burdened (cost ratio greater than 30%)	19,610,000	46.8	23,050,000	46.0
Severely Cost Burdened (cost ratio greater than 50%)	9,444,022	23.0	10,420,000	26.4

¹ An unweighted average of all households that pay cash rent, three percent of total renter households in the U.S. (excluding Puerto Rico).
² The cost ratio is the percentage of household income spent on housing.
Source: U.S. Census Bureau, Y13 and Y21 American Community Survey, 3-year estimates.

[/content/dam/Census/library/stories/2023/03/low-income-renters-spent-larger-share-of-income-on-rent-table-1.jpg]

The median cost ratio for all renter-occupied households increased from 29.3% in 2019 to 30.6% in 2021 (Table 1).

Renters in Largest U.S. Counties

New U.S. Census Bureau data show that renters are more likely than homeowners to spend more than 30% of their income on housing costs.

[/library/stories/2022/12/housing-costs-burdened-america] Counts Story

Housing Vacancy Rates Near Historic Lows

Housing Vacancy Survey shows that availability of homeowner and rental housing tightened during the COVID-19 pandemic.

[/library/stories/2022/05/housing-vacancy-rates-near-historic-lows.html]

America Counts Story

A Decade After the Recession, Housing Costs Ease for Homeowner

More homeowners are spending a smaller share of their income on housing, but the burden has not changed for renters.

Is this page helpful?

Yes No

This increase shifted the number of households considered cost burdened from 46.3% to 49.0% of all renter-occupied units. That means just under half of all renter-occupied households in the United States were cost burdened in 2021.

[/library/stories/2019/11/decade-after-the-recession-housing-costs-ease-for-homeowner.html]

In 2021, 20.1 million renter-occupied households met the over 30% income threshold and were cost burdened, an increase of about 1 million households since 2019.

The number of severely burdened households rose to 25.4% (about 10.4 million renter-occupied units) from 23.0% in 2019 (9.4 million).

Renters' Household Incomes Lower Than Homeowners

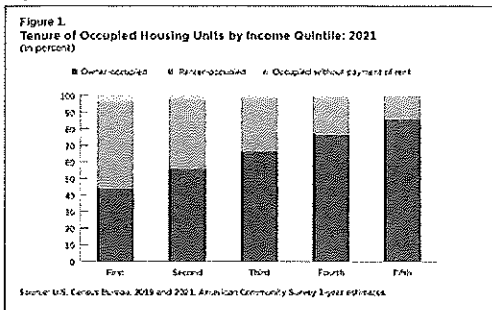
Renter-occupied households historically have lower household incomes than owner-occupied households and may be more affected by changes in household income and rental prices.

Categorizing households into five equally sized groups (known as quintiles) from those with the lowest to highest incomes showed that renter-occupied households were more likely than owner-occupied households to be in the lowest income quintiles (Figure 1).

Renter-occupied households made up 52.9% of households in the lowest income quintile and 42.4% of households in the second lowest income quintile. In contrast, only 13.8% of households in the top income quintile were in renter-occupied units.

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 Yes  No



[/content/dam/Census/library/stories/2023/03/low-income-renters-spent-larger-share-of-income-on-rent-figure-1.jpg]

Low-Income Renters Hardest Hit

Renter-occupied households in the lowest income quintile had a median cost ratio of 62.7% in 2021. That means that half of the renter-occupied households in this quintile paid gross rent that was more than 62.7% of their total household income, 3 percentage points higher than in 2019. (A cost ratio of 62.7% is over twice the HUD cost burden threshold.)

This was the largest percentage-point increase in median rental cost ratio of any income quintile (Figure 2). The second income quintile went up 1.4 percentage points and the third income quintile by 1.0 point. The top two income quintiles had the smallest increases (0.6 and 0.4 percentage points).

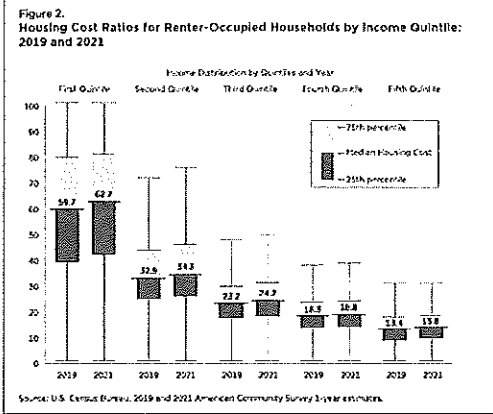
For low-income renter households, even a small change in rental costs can have a significant impact on their cost ratios.

For example, while the median housing cost ratio was higher for renter households in the lowest income quintile, the cost ratios were also much more variable for this group than the higher-income quintiles (Figure 2).

This variability reflects the outsized impact of small changes in housing costs and incomes on the cost ratio for those in the lowest-income group compared to those in higher-income groups.

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Yes No



[/content/dam/Census/library/stories/2023/03/low-income-renters-spent-larger-share-of-income-on-rent-figure-2.jpg]

Renter Households at All Income Levels More Likely to be Cost Burdened

Statistics on the number of renter households cost burdened, in addition to the median housing cost ratio, are useful because renters who meet or exceed these thresholds may face hardships [https://econofact.org/the-growing-burden-of-housing-for-low-income-renters] meeting basic needs (Table 2).

Table 2. Percentage Cost Burdened for Renter-Occupied Households by Income Quintile: 2019 and 2021

Household income quartile ¹	Renter-occupied units		Cost burdened (rental value over 30%)				Severely cost burdened (rental value over 50%)			
			2019		2021		2019		2021	
	2019 total	2021 total	Count	Per cent	Count	Per cent	Count	Per cent	Count	Per cent
Total	41,048,317	43,919,329	18,910,000	45.8	20,699,600	47.0	9,444,000	22.8	10,415,000	23.4
Income brackets ²										
\$0-\$9,999	12,590,000	12,490,000	10,709,000	85.4	10,900,000	87.3	7,693,000	60.9	8,222,000	65.9
\$10,000-\$14,999	10,730,000	10,812,000	3,943,000	36.8	4,471,000	41.0	1,530,000	14.2	1,670,000	15.4
\$15,000-\$24,999	12,318,000	12,874,000	3,874,000	31.4	4,138,000	32.1	2,586,000	20.1	2,445,000	19.0
\$25,000-\$34,999	8,335,000	8,335,000	431,000	5.1	513,000	6.1	153,000	1.8	368,000	4.4
\$35,000 and over	7,070,000	7,410,000	23,000	0.3	60,000	0.8	5,000	0.1	2,000	0.3

¹ The counts are weighted to account for the census and not just the number of households.
² Other renter-occupied households that pay zero rent. These are not included in the total. Excluding Puerto Rico.
³ Annual income is reported for 2021 in the quarterly.

[/content/dam/Census/library/stories/2023/03/low-income-renters-spent-larger-share-of-income-on-rent-table-2.jpg]

The lowest-income quintile had the largest number (10.8 million) of cost-burdened renter occupied households, which climbed from 85.5% in 2019 to 87.3% or 10.9 million in 2021.

The numbers were even more striking for the severely cost burdened with a substantial increase in renters in the lowest income quintile paying more than half their income for rent. In 2021, 65.9% of renter-occupied households in the lowest-income

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Yes No

quintile were severely cost burdened, an increase of over 500,000 households from 60.9% in 2019.

In addition, 59.9% of renter-occupied households in the second quintile were cost burdened in 2021, up from 55.6% in 2019; 17.3% of them were severely burdened, up from 14.5% in 2019.

In the third quintile, 25.3% were cost burdened, up from 21.8%. Only 3.0% of households in the third income quintile were severely cost burdened in 2021, but that was still higher than the 2.5% in 2019.

Though renter-occupied households in the top income groups were far less likely to be cost burdened, they still experienced significant increases.

The fourth quintile went from 7.4% burdened in 2019 to 8.8% in 2021, and the fifth quintile went from 0.9% to 2.5%. But renter-occupied households in the fourth and fifth income quintiles were rarely severely cost burdened.

Peter J. Mateyka is statistician and Jayne Yoo is an economist in the Census Bureau's Social, Economic, and Housing Statistics Division.

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Yes No

This story was filed under:

Families and Households [/library/stories.html?tagfilter_List_1688678669=Census:Topic/Families/families-households#List_1688678669]

Housing [/library/stories.html?tagfilter_List_1688678669=Census:Topic/Housing#List_1688678669]

Income [/library/stories.html?tagfilter_List_1688678669=Census:Topic/Income-Poverty/Income#List_1688678669]

Income and Poverty [/library/stories.html?tagfilter_List_1688678669=Census:Topic/Income-Poverty#List_1688678669]

Rental Housing [/library/stories.html?tagfilter_List_1688678669=Census:Topic/Housing/Rental-Housing#List_1688678669]



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Howard County Association of REALTORS® - Testimony
To: Council Chair Rigby and Honorable Members of the County Council
Date: September 20, 2023
RE: Council Bill 28-2023

Good Evening Chairperson Rigby and Members of the Howard County Council,

My name is Steve Miller and I am the Chair of the Legislative Committee for the Howard County Association of Realtors (HCAR). On behalf of HCAR, an organization of over 2,100 real estate professionals, we express our support with suggested amendments to Council Bill 28-2023 – the Howard County General Plan (General Plan).

We understand the critical nature of this plan as our national trend of a lack of housing opportunities and housing affordability impacts our community firsthand. With the goal in mind of finding a tangible balance between what we need and what we desire as a community, we believe that the General Plan could do more to address this problem and create proactive solutions as Howard County continues to mature.

Our association has been working to closely review the General Plan in addition to prioritizing conversations with the members of the Howard County Council, the Administration, and our members regarding how we feel this plan would affect housing and homeownership in our County. We commend the Howard County Government for the intentional development of this plan through the encouragement of community engagement and input. HCAR believes that through the lens that these topics are addressed, provides a reflection of how “community” is valued in our County.

The challenges that currently exist and lay ahead, including a lack of housing supply and lack of affordable housing options, a limited variety of housing options from starter homes to practical senior residences, the need for a pathway to homeownership by way of the support our county housing programs, a lack of a universal framework for the implementation and utilization of Accessible Dwelling Units (ADUs), and many others will dictate how the County will be shaped in accordance with this legislation.

We would be remiss if we did not acknowledge that Chapter 10 of the General Plan, titled Managing Growth, would limit housing production through the APFO to levels that are well below the known demand and need for housing in the County. In addition to constraining housing supply, the County’s growth management policies encourage developers to build large, higher-end single-family detached homes that maximize profit margins.



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Despite recognizing the need for 51,000 new housing units between now and 2040, including 31,000 units to accommodate demand created by the projected 59,000 new jobs in the County (per the “Market Research and Demand Forecast” prepared by the County’s consultant) and 20,000 units to meet “pent up” demand tied to people who work in Howard County but live outside of the County. The APFO Allocations Chart (Table 10-1) would add only 23,694 housing units through 2040, less than half (46%) of the identified housing demand.

Actual housing production likely will be even lower, as projects that receive an allocation must then meet the school capacity test. Table 10-2 indicates that for the years 2020-2024, a total of 3,146 units were placed on hold, which calculates to an average of 629 units on hold during that period. That represents about 40% of the 1,580 units allocated annually under the General Plan.

There is no indication in Chapter 10 as to what quantity or percentage of housing units that are placed on hold due to insufficient school capacity ultimately are built, either because capacity becomes available or because the maximum five-year hold period has lapsed.

The bottom line is that since 1992 the County has lived with a system that was structured to dampen growth by intentionally limiting housing production to levels that are well below known demand, and the General Plan would continue that pattern.

Along with the County convening a task force within a year after the adoption of the General Plan to review and recommend changes to the APFO, we recommend that Chapter 10 should be revised to establish specific policies and proposed changes to the APFO, taking into consideration the Planning Board recommendation for the Council to increase the housing allocations.

This can be done by establishing language that would allow for the General Plan to be a guide for future APFO amendments to allow the County to meet its housing production and diversification goals. Thus ensuring that the APFO does not act as an indirect barrier to the production of those and other types of low-impact residential development in the County, before adopting the General Plan.

Furthermore, the County should use the General Plan as the vehicle through which it establishes a policy position in favor of specific exemptions rather than asking the APFO task force to “develop recommendations as to the applicability of APFO” to ADUs, ARAH, and missing middle housing projects. Furthermore, APFO guidance published by the State of Maryland Department of Planning states that exemptions can be given to direct development to specific locations or to “encourage certain types of development.”



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Consistent with this guidance, several counties in Maryland have exempted certain types of housing from their APFO. Frederick County's APFO, for example, includes exemptions for "housing for older persons" and minor subdivisions that create five or fewer lots.

Another example is the Anne Arundel County APFO, which contains area-specific exemptions for mixed-use development projects, projects that create 25 or fewer units, housing projects that meet certain funding or affordability requirements, and residential development in transit-oriented overlay development policy areas.

Considering these exemptions is especially vital for our senior residents who need smaller, accessible, and affordable housing options where they can age in place here in Howard County and not elsewhere.

Finally, chapter 6, titled Dynamic Neighborhoods, suggests there is a significant shortage of for-sale inventory that is affordable to households earning less than 120% of AMI. If we look at the County's Housing Opportunities Master Plan, or the HOMP Market Overview, we see that the lack of for-sale housing is a contributing factor to the overall high cost of housing in the County. The HOMP Market Overview states that new housing development is generally targeting families with higher incomes given the limited units allowed to be built each year.

The County should consider revising the General Plan to include specific policies and implementing actions for increasing homeownership opportunities for households earning less than 120% AMI.

As written, DN-3 Policy Statement provides a focus on future activity centers that should include a mix of densities, uses, and building forms that provide diverse, accessible and affordable housing options. Recognizing the importance of the equity, opportunity, and generational wealth building that is significant in investing in our communities, HCAR recommends that the County consider revising this policy statement to include additional language to provide that the proposed activity centers include opportunities for homeownership in addition to general housing opportunities.

HCAR looks forward to continuing to work with our elected officials in any capacity to represent not only the interests of our industry but also to continue to advocate for pathways to homeownership for all of Howard County.

Thank you, and we look forward to continuing this conversation.

Sincerely,

Steve Miller, GRI, C2EX
Chair, Legislative Committee

Howard County Association of REALTORS®

f /HCARVOICE

8600 Snowden River Parkway, Ste. 104
Columbia, MD 21045

🐦 @HCARRealtors

Council mail
@ Howard Co. gov

In favor
of plan + proposed
suggestions

I am Rabbi Joanne Heiligman, a Howard County resident, homeowner, and clergy person for 22 years.

Our council must be visionary and pass the plan as ~~currently proposed~~ provide housing for people with disabilities and lower income.

unable to see amendments
but ~~not necessarily~~ against
most of what
I have heard
tonight
I support

My 59-year-old brother, Frank, has been 100% physically disabled since a workplace accident in 2000. After a 10-day ICU and hospital stay in Pittsburgh we had to move him here to be able to support him. After 2 more ICU stays two years ago, Frank takes Morphine and had to give up driving. His income is around 1800/month--Before medical premiums and co-pays. Obviously, Frank can't afford Howard County.

By the grace of God, my husband and I were able to buy a condo for him to live here and we subsidize his housing ourselves, by about \$500/month. My husband is a saint to do this for my brother.

My 3 adult children have grown up here and know no other home. All three have multiple special needs and need the support of remaining in the community they know and love.

My 30-year-old son David has autism. He works at Giant in Hickory Ridge. He worships and volunteers his musical talent to lead services at several congregations in in Fulton, Columbia and Ellicott City.

David is so deeply planted in our community that to move him elsewhere would dissolve his support system, religious, and social life. It would be devastating.

David's income plus SSI is \$1600 in a good month. That won't cover an apartment where he needs to live, much less food, transportation, and other essentials.

But David needs to move out and become independent. He needs to live near the transit hub because anytime you need to take two buses in Howard County, it will take **1-1/2 to 2 hours** each way.

Naomi, my 28-year-old works full-time and lives in a basement apartment sharing her kitchenette with the family's washer and dryer, and sharing her bathroom when the family has out-of-town guests. We still help her with food to make ends meet.

w/ college degree and apprenticeship completed

My 25-year-old could only afford to move out by taking over the second bedroom at the condo with my brother.

Few families can afford to do as we did and buy another home for a disabled family member.

We need *affordable* new developments in Hickory Ridge and other neighborhoods like proposed Patuxent Woods

We need *Affordable* mental and physical disability-accessible housing to keep families like mine together in their own neighborhoods.

Affordable-So people like David can stay in the only community they know

Affordable-So those who work here, and create community here, can live here.

Thank you, Rabbi Joanne Yocheved Heiligman, Columbia, 410-963-2102

ADU's
if time



*Supporting Howard County nonprofits in the achievement of their missions
because strong nonprofits improve the quality of life for all*

**HoCo by Design Public Comment
January 31, 2023**

On behalf of the Association of Community Services and our over 150 member organizations and community advocates, I am here to re-affirm our support for the recommendations made by the Housing Affordability Coalition, which would increase housing allocations to 2,000 new homes each year, with 25% being affordable for those with a household income under 60% of the area median. Additional recommendations call for modifying the land-use map, providing incentives for special needs housing, and preserving existing affordable housing.

ACS members serve many of our county residents for whom affordable housing is just a dream. These recommendations from the Housing Affordability Coalition could begin to make those dreams a reality. As our Self-Sufficiency Indicators Report shows, it takes approximately \$75,000 per year for families to be self-sufficient and financially stable in Howard County. We know that about 16,000 families have incomes below this level. Affordable housing is a critical need; creating more of it in our County needs to be an imperative.

Our report also demonstrates that, despite great wealth in Howard County, our residents experience significant racial disparities. In 2020, the median income was 47 percent higher for Asian households and 38 percent higher for White households than the median income for Black households. And there are indications that income inequality is increasing. We are pleased that HoCo by Design fully incorporates equity into all facets of the plan and hope that its implementation will address these disparities.

Lastly, I want to highlight the critical role nonprofit organizations play in our County by providing a “soft infrastructure” that supports and enriches the lives of all our residents. It is too often overlooked or taken for granted. As the County looks at the investments needed to implement HoCo by Design, investing in the capacity of our nonprofits to continue providing those services that contribute so much to our quality of life must also be a priority.

Thank you for your time and the opportunity to represent the Howard County nonprofit community. Please let me know how we can be a resource to you.

Sincerely,
Lois Mikkila, Interim Executive Director

Public Hearing Testimony: General Plan Public Hearing #3

My name is De'Ara Graves, a Columbia Maryland native and product of the Howard County School system. In 2017, I graduated from high school and left Columbia to attend college in DC at Georgetown University. I graduated in the midst of COVID in the spring of 2021 and came home to intern full time with a continuing care retirement provider located in Montgomery County. Following that internship, I was promoted to Administrator in Training and on track to receive my Nursing Home Administrator's License in the State of Maryland. The prospect of making great income and fulfilling a long-term passion of serving older adults made me feel on top of the world. What's more is that this career path brought me closer to fulfilling a lifetime goal of mine, being a homeowner.

I still live at home with my parents with hopes of saving enough for a downpayment on a property here in the very county that raised and nurtured me. I also hoped to stay engaged by doing community work with the Howard County National Association for the Advancement of Colored People, the Harriet Tubman Foundation, the Howard County General Hospital's Young Professional Committee, the Community Ecology Institute's Freetown Farm, and now Leadership Howard County's Leadership Premiere Class of 2024. I soon learned that my dream would not be attainable any time soon. With a shortage of current home inventory and pricey properties, what I thought was an above-average postgraduate salary was not enough to buy my first property on a single-income salary. This council is not ignorant to the challenges of renters and has heard many testimonies on their plights, but what I've also taken from many of these testimonies is the opportunity cost of becoming a renter.

I realize that I am fortunate enough to have family that will house me; however, I am here today to testify in support of a general plan that creates pathways for early career and post-graduate professionals such as myself, who one day hope to raise families and make contributions to a county that has meant so much since the earliest stages of her life. I believe that Howard County has always been known for its investment in its youth through great public education, robust parks and recreation, and community supports. In fact, this was one of the very reasons that my family made a choice to move here. To keep this reputation, I encourage the county council to adopt a plan that accommodates its youth once they are ready to take their next steps into early adulthood. This includes increasing the number of available units and housing inventory in the county based on projected job growth for the next 10-15 years, consider opportunities to develop land for affordable housing and starter homes in the gateway district, and lastly adopting the HoCo by Design General Plan with minimal modification.

If the council takes one thing from my testimony today, let it be the love and commitment that I have for this county, and my desire, like so many others, to be a lifelong resident and community member. Thank you.



AFRICAN AMERICAN COMMUNITY ROUNDTABLE
OF HOWARD COUNTY, MD

September 20, 2023

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Good evening Madam Chairperson and Esteemed Council Members,

My name is Dr. Tracey L. Williams, and I am a resident of District 1. I am the President of the African American Community Roundtable of Howard County and a Pupil Personnel Worker with the Howard County Public School System. I am here again to ask you to address the housing crisis that exists within this County. The African American Community Roundtable is a member of the Housing Affordability Coalition, and we ask you to vote to accept the amendments recommended by the Coalition. We desperately need to add more affordable housing units to the HoCo by Design General Plan to meet the needs of Senior citizens, differently abled residents, and residents with middle to low-income salaries.

Since July 1st, I have been working with students, families and staff members who are struggling to maintain their housing or who are already homeless and desperately trying to find some place to live in our great County. These are hardworking residents who deserve to live, play, and work in Howard County. It breaks my heart every time I hear another family is facing eviction. These families are already paying over 50% of their salary toward rent and are still facing eviction because of unregulated rent increases.

This issue goes much deeper than the Housing Crisis, it is an issue of Inequity. Many of the residents impacted by the lack of affordable and assessable housing are people of color. Limiting affordable housing has the potential to increase social issues like homelessness, poor educational outcomes, and mental and physical health conditions. In contrast, research shows that the addition of affordable housing in communities gives everyone, and I stress everyone, the opportunity to have greater educational and health outcomes.

Once again, I ask you to vote in support of the recommended amendments of the Housing Affordability Coalition. Let's live up to the title of being one of the best places to live in America because we value the lives and needs of all our residents!

Sincerely,

Tracey L. Williams

Dr. Tracey L. Williams, President
African American Community Roundtable of Howard County, Maryland

AFRICAN AMERICAN
COMMUNITY ROUNDTABLE
OF HOWARD COUNTY, MD

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General Plan Hearing Testimony

September 20, 2023

We've heard across hearings about the impact increasing affordable housing will have on our schools, so let's focus on what homelessness does to our children. The National Center on Family Homelessness reports that students with low income are twice as likely to repeat a grade, be expelled, get suspended, or drop out of high school.¹ In Maryland, the dropout rate of students experiencing homelessness is approximately 25% compared to 8.4% of housed students.⁵

Students experiencing homelessness are less likely to have adequate access to medical and dental care and may be affected by additional health challenges due to inadequate nutrition, education interruptions, trauma, and disruption in family dynamics.² Children experiencing homelessness have a high rate of asthma and related respiratory challenges.¹ They are also twice as likely to be chronically absent. Students reporting homelessness also have higher rates of victimization, including increased odds of being sexually and physically victimized and bullied.² It's not just our school children either. Homeless college students report lower GPAs, are less likely to persist in their studies and drop out at higher rates than their peers.³

I mentioned the health of our children, but homelessness impacts the health of the adults in our community as well. 40% of the health care services people experiencing homelessness need are not covered by insurance, including adult dental care and nursing services. While Medicaid has provided access to specialized health care for many people, many physicians do not accept it due to low reimbursement rates, and a lack of coverage for prescription copays.¹

People experiencing homelessness are 3-4 times more likely to die prematurely, 2 times as likely to have a heart attack or stroke and are 3 times more likely to die of heart disease if they are between 25 and 44 years old. They also disproportionately exhibit the risk factors for hypertension. We know for a fact that chronic experiences of trauma are hazardous to one's health. 93% of mothers without homes have a history of trauma and 81% have experienced multiple traumas.¹

While I am testifying today as an individual, I'm still an employee of Bridges to Housing Stability. In FY2023 Bridges served 164 female-headed households and 222 children. If we follow the math from a variety of studies, approximately 152 of those mothers have a history of trauma and 132 have experienced multiple traumas. 55 of those children will not graduate and 92 will have untreated dental concerns.⁴

We can do something about this. The 500 affordable housing units included in the APFO Allocation Chart increase to 2,000 new housing units can provide homes for the babies, toddlers, students, young adults, parents, individuals with disabilities, and senior citizens are at risk for all of the concerns I've listed today. I urge you to ensure the change is made in our General Plan.

Emily Brandon,
Donor Relations and Fundraising Manager, Bridges to Housing Stability
Resident of District 4

¹<https://www.hchmd.org/>

²<https://www.apa.org/topics/socioeconomic-status/poverty-hunger-homelessness-children>

³<https://rossier.usc.edu/news-insights/news/impacts-college-student-homelessness>

⁴ <https://journals.sagepub.com/doi/full/10.1177/1059840519875182>

⁵<https://www.marylandpublicschools.org/stateboard/Documents/2021/1207/SpotlightOnStudentsExperiencingHomelessnessDecember2021.pdf>

Testimony of Gaither Farm Homeowners Association

9/20/2023

Below is roughly the testimony provided at the County Council meeting regarding the general plan. Aside from a brief “preamble”, for the most part I read directly from the below.

The Gaither Farm Homeowners Association would like to go on the record expressing our concerns with and current opposition to the proposed extension of water and sewer lines to extend further back on the Howard County Public School System (HCPSS) Route 108 campus.

The reason for our current opposition is that we (The Gaither Farm Homeowners Association) has requested from HCPSS further information multiple times regarding the project or projects that are envisioned and which have a potential impact on our neighborhood, local area, and individual member’s properties. While HCPSS has responded, we are not satisfied due to the lack of information/transparency. We have reason to believe that information on the potential uses for this request exist. We have simply been asking for transparency regarding the possible uses and plans for any extension of these utilities on the HCPSS property.

Since we have no idea what is envisioned (or perhaps already in process), we also have no idea as to what negative impacts there might be to the community including impacts to this area that hosts much biodiversity. Therefore, we also have no idea what mitigation efforts might be able to be undertaken to address potential negative impacts to Howard County citizens.



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September 20, 2023

Legislation: CB28-2023

Position: Support Housing Affordability Coalition's Request for More Affordable Housing

The Horizon Foundation, Howard County's community health foundation and the largest independent health philanthropy in the state of Maryland, strongly supports the Howard County Housing Affordability Coalition's request for more affordable housing in HoCo by Design (i.e., CB28-2023). Specifically, we support the Coalition's ask for **the construction of 2,000 housing units each year, with 25% being affordable and 10% being designated for low-income people who are either differently abled or seniors.**

According to the World Health Organization, housing stability is a key social determinant of health, meaning it is capable of dramatically impacting the overall health and well-being of our residents. A number of our grantees most notably Bridges to Housing Stability, Columbia Housing Center, and People Acting in Howard County (PATH) have all made affordable housing access a key priority and we support their efforts.

Throughout the Horizon Foundation's recent strategic planning process, Howard County residents of color, lower income residents, and many of the Foundation's organizational partners and grantees, have all raised housing cost, availability, and quality as cause for concern.

The Foundation urges you to include the Housing Affordability Coalition's request for more affordable and accessible housing into CB28-2023. Doing so will ensure that HoCo By Design meets "the needs of current and future residents" and offers "opportunities for a more equitable future for all."

Thank you for your consideration.

September 20, 2023

Testimony on General Plan CB28

Thank you for your hard work on this exhaustive exercise to update the General Plan. It is a very extensive document to get through. We have already given a lot of testimony, with specific requests for amendments on many topics. Tonight we will add some summary issues and more suggestions with plan locations noted to address.

Throughout the plan there are many goals of changed land use. There are many benefits noted to speed and ease development, mostly regarding obtaining more affordable housing, without requiring it. This implies a belief that density equals affordable which is not the case, has not been here for a long time. Increasing same supply will not appreciably lower pricing for all, and especially will not make a home affordable when it was not previously to a set income range, nor help the homeless. Many things affect housing prices, not the least of which is an almost inelastic high demand. We will not get more affordable, more assistance for homeless nor more missing middle housing, without requiring it. Implementation goals need to be edited to insist on offsets for easing development. Otherwise, it's a missed opportunity.

Some new uses tout benefits without noting any downsides and tend to assume one size fits all for things that do not necessarily fit everywhere due to safety, traffic, or storm water issues. Contradictory statements need shoring up so future projects do not quote good goals being met, yet have the ability to ignore noted concerns. For example, adding more mixed uses to shopping centers notes parking needs could be met by street parking, then says care should be taken to minimize through traffic to adjacent neighborhoods. (Tech Appendix C Focus Areas TA-C-10 APT Redevelopment Concept).

A good way to place the ability for future decisions to rationally apply the plan goals to projects and fix problems like this example is to add to every single chapter the statement that "all proposed land use changes and residential density increases must be made in a regional, conditional process to allow for concerns to be addressed such as infrastructure needs, safety and environmental issues".

Many people seem to be okay with infrastructure being overwhelmed to get more housing built. Others feel quite the opposite. Some new land use ideas like multiplexes and ADU's could be a good supply of smaller, and thus less expensive housing. Implementation of these, needs to be done conditionally so as to locate in areas without huge issues with ingress/egress and storm water issues.

Another contradiction example is in Technical Appendix B – Character areas tab 38 under lot size and building placement. "Density bonuses and reduced parking requirements COULD incentivize development to create more affordable housing units than required, especially units for persons with disabilities." Really? Where is this unicorn land use of philanthropy we have been missing? Giving more density and less parking requirements is going to result in more affordable housing especially for those with disabilities automatically, without requiring it? We cannot just automatically overwhelm an area and its residents in this made up world of no traffic and charitable development. Please change these types of statements to a more rational approach, such as:

"Density increases and parking requirement reductions should be given only where public transit and walkability permit. Any changes to regulations made to incentivize development should contain requirements for specific increased provision of affordable housing than required, especially for people with disabilities." There, that would make much

The People's Voice, LLC

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more sense to achieve this goal.

Instead of reducing parking requirements and increasing density, creation of garages could be incentivized to take up less lot space.

There are many who can see through to the basic issues here calling for more accountability and agree with the housing advocates about what is needed, but not how to get there. If we were to have brought signs to this hearing, they would say Density does not equal affordable, please require it, or Affordable housing, require it to get it.

Incentivizing development alone is not going to get the affordable housing we need. It won't fix the problem these same policies have caused in the first place. Development easing, whether it be faster tracks, lower fees, higher density, are all extremely valuable benefits for projects. Providing more affordable housing, missing middle housing, or homeless support funding, should be noted as required to receive these benefits that are so rampantly suggested in the implementation goals of the plan. Assuming the utopia results without requiring it is a huge mistake. Please fix that.

Lastly, it seems likely many amendments will come to CB28. I hope those that are clearly substantive are deemed so, in order for proper public response to be allowed.

Thank you.

Lisa Markovitz

President, The People's Voice

County Council Hearing on HoCo by Design, September 20th - McCormack Testimony

I am Bill McCormack Jr. I served as Co-Chair of the Housing Opportunities Master Plan Task Force, but tonight I am testifying as a private resident.

Housing Opportunity Master Plan

On October 30th, 2019, County Executive, Dr. Calvin Ball, issued an Executive Order authorizing the creation of the Housing Opportunities Master Plan Task Force to create the Housing Opportunities Master Plan. The Goals of the Master Plan were:

1. Inclusiveness, Equity, Openness, Transparency and Accountability
2. Assessment of housing programs/policies, in all departments/agencies of Howard County Government to improve efficiency and effectiveness
3. Providing metrics/timelines to measure progress toward achieving goals
4. Identifying ways to create and preserve housing opportunities for residents of all incomes

The Executive Order states, "Whereas, the County views the creation of the Plan as an integral part of the creation of the upcoming General Plan."

The County spent about \$400,000 on consultants, and the 32 Task Force members spent hundreds of hours in the creation of the Housing Opportunities Master Plan.

The Housing Opportunities Master Plan was issued April, 2021. All of the performance targets and recommendations of this Plan need to be in HoCo By Design as they were developed by the Task Force and accepted by the Administration.

If all the targets and recommendations of the Housing Opportunities Master Plan are not an integral part of HoCo By Design, why did we spend \$400,000 of tax payer money and hundreds of staff and Task Force hours developing the Master Plan?

Housing Policy and the School Achievement Gap

Housing policy predicts school test scores. To close the achievement gap, close the FARM (Free and Reduced Meals) gap. Have HoCo by Design require that all future housing development and redevelopment move the FARM rate of the affected elementary school toward the county average FARM rate for elementary schools.

Thanks for reading,

Bill McCormack Jr.

Bill McCormack Jr.

9-20-2023