

County Council of Howard County, Maryland

2025 Legislative Session

Legislative Day No. 10

Resolution No. 142-2025

Introduced by: The Chairperson at the request of the County Executive

Short Title: Adopting - Howard County Consolidated Plan for Federal Fiscal Years 2025- 2029 - Federal Fiscal Year 2025 Action Plan Community Development Block Grant and Home Investment Partnerships Program (HOME) Consolidated Plan Schedule

Title: A RESOLUTION adopting the Howard County Consolidated Plan for Federal Fiscal Years 2025- 2029 for housing including the Federal Fiscal Year 2025 Action Plan Community Development Block Grant and Home Investment Partnerships Program (HOME) Consolidated Plan Schedule, and granting delegated authority to the Director of Housing and Community Development to sign as the certifying officer for housing and community development plans and activities with the U.S. Department of Housing and Urban Development (HUD).

Introduced and read first time July 7, 2025.

By order

Michelle Harrod
Michelle Harrod, Administrator

Read for a second time at a public hearing on July 21, 2025.

By order

Michelle Harrod
Michelle Harrod, Administrator

This Resolution was read the third time and was Adopted ☒, Adopted with amendments ☐, Failed ☐, Withdrawn ☐, by the County Council on July 30, 2020.

Certified By

Michelle Harrod
Michelle Harrod, Administrator

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN SMALL CAPITALS indicates additions to existing law; ~~Strike-out~~ indicates material deleted by amendment; Underlining indicates material added by amendment

1 **WHEREAS**, the Department of Housing and Urban Development ("HUD") has
2 determined that Howard County qualifies as an Urban County and is eligible to receive funds under
3 the Community Development Block Grant ("CDBG") and Home Investment Partnerships Program
4 ("HOME"); and
5

6 **WHEREAS**, the primary objective of HUD in awarding CDBG and HOME funds is to
7 develop viable urban communities by providing funding and programs to ensure decent housing,
8 suitable living environments, and expanded economic opportunities, principally for low and
9 moderate income households; and
10

11 **WHEREAS**, the Consolidated Plan provides a single document that represents the sole
12 planning document and application for all housing and community development activities funded
13 by federal entitlement programs; and
14

15 **WHEREAS**, the County must adopt a revised Consolidated Plan every 5 years to remain
16 eligible for CDBG and HOME funds, and the last plan was adopted by passage of Council
17 Resolution No. 54-2020; and
18

19 **WHEREAS**, HUD requires a formal designation by the governing body identifying the
20 chief executive officer of the responsible entity, or its formal designee, to be the certifying officer;
21 and
22

23 **WHEREAS**, the Director of Housing and Community Development is requesting
24 delegated authority to be the formal designee for the chief executive officer of the responsible
25 entity, and to sign as the certifying officer for housing and community development plans and
26 activities with HUD.
27

28 **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,
29 Maryland this 30 day of July, 2025 that the County Council adopts the Howard
30 County Consolidated Plan FFY 2025 – FFY 2029, including the Howard County Annual Action
31 Plan Program Year 2025, in substantially the form attached hereto, as the Consolidated Housing

1 Plan for the purpose of qualifying for the Community Development Block Grant and Home
2 Investment Partnerships funds.

3

4 **AND BE IT FURTHER RESOLVED**, that the Director of Housing and Community
5 Development is designated as the formal designee and certifying officer for the County on housing
6 and community development plans and activities with HUD.



Root Policy Research

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DRAFT Report

Howard County 2025- 2029 Consolidated Plan and 2025 Action Plan

PREPARED FOR:

Howard County
Department of Housing and Community Development
<https://www.howardcountymd.gov/housing-community-development>

CREATED

07/01/2025 draft

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Howard County, Maryland is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and Home Investment Partnership Program (HOME).

- CDBG is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-530.1 et seq. The programs aims to develop viable communities through investments in community development and housing programs, primarily for low- and moderate-income households. (Source: www.hudexchange.info/programs/cdbg-entitlement)
- HOME funds a wide range of housing activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership and providing direct rental assistance to low- and moderate-income households. (Source: <https://www.federalregister.gov/documents/2025/01/06/2024-29824/home-investment-partnerships-program-program-updates-and-streamlining>)

In compliance with HUD regulations, the County must prepare a Consolidated Plan every five years to assess its affordable housing, community development, economic development, and strategic planning needs. The needs and priorities identified in the Consolidated Plan are addressed annually through the Annual Action Plans which present what specific activities the County will accomplish with CDBG, HOME, and other funding sources. To complete the CDBG and HOME program year, the County reports annually on the progress it has made toward its Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

The 2025-2029 Consolidated Plan continues the Department of Housing and Community Development's work to provide safe, affordable, accessible housing to extremely low, low, and moderate income residents of Howard County.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Howard County's FY 2025-2029 Five-Year Consolidated Plan has identified the following priority needs and five-year goals that will guide the investment of block grant funding to address those needs:

Priority Housing Need: There is a need for decent, safe and sanitary and stable housing options, affordable and available to homebuyers, homeowners and renters.

Goals:

- HS-1 Housing Support – Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable to rent or buy through housing counseling and search, down payment/closing cost assistance, rental assistance and eviction prevention, .
- HS-2 Housing Construction – Encourage the construction of new affordable renter- and owner-occupied housing units.
- HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units occupied by low income owners and renters by addressing code violations, emergency repairs and handicap improvements.
- HS-4 Property and Land Acquisition –Acquire land and property for mixed income and affordable housing.

Priority Housing Need: There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless.

Goals:

- HO-1 Housing – Support the Continuum of Care's efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
- HO-2 Operation/Support – Support social service programs and facilities for the homeless and persons at-risk of becoming homeless.

Other Special Needs: There is a need for housing, services, and facilities for persons with special needs.

Goals:

- SN-1 Housing – Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.
- SN-2 Social Services – Support social service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Priority Community Development Need: There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County.

Goals:

- CD-1 Community Facilities and Infrastructure – Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.

- CD-2 Public Services – Improve and enhance the public and community development services in the County.

Priority Economic Development Need: There is a need to improve economic opportunity for low income residents in the County. Note that in the 2025 program year, DHCD is not currently funding projects to meet these goals, though this could change before the end of 2029.

Goals:

- ED-1 Employment – Support and promote job creation, retention, and skills training programs.
- ED-2 Redevelopment – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial areas.
- ED-3 Financial Assistance – Promote new economic development through local, state, and federal tax incentives and programs.
- ED-4 Access to Transportation – Support the expansion of multimodal transportation services to assist the transportation needs of the County

Administration, Planning, and Management Need: The federally funded block grant programs require Howard County staff to administer awards, to oversee programs, and to complete HUD-required reporting.

Goals:

- AM-1 Overall Coordination – Provide program management and oversight for the successful administration of funded programs.

3. Evaluation of past performance

Annually, Howard County prepares its Consolidated Annual Performance Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the County’s Department of Housing and Community Development Office and on the Department’s web page.

4. Summary of citizen participation process and consultation process

More than 60 stakeholders who work in the housing and community development fields were invited to participate in virtual focus groups to discuss priority needs in Howard County. These focus groups were held on May 30, June 5, and June 9, 2025.

Two in-person community meetings and one public hearing were held to collect input from residents and stakeholders on priority needs. These open house meetings occurred on June 11 and 12, 2025, before the draft plan comment period. The June 11 meeting was held at the North Laurel Community Center, and the June 12 meeting was held before the Housing and Community Development Board hearing—which gave residents and stakeholders both an opportunity to engage in priority needs

activities and attend the Board meeting. Many residents visited the open house meetings after engaging in activities at the North Laurel Community Center or visiting supportive service agencies in the Department of Housing and Community Development offices.

The public notices for these meetings were published in the Baltimore Sun beginning on May 27, 2025, two weeks ahead of the meetings and hearing; flyers were also distributed to Howard County libraries for posting and to approximately 65 nonprofit and similar partners for posting at their facilities.

5. Summary of public comments

During the June 11 and 12 open housing community meetings, residents engaged in activities to help Howard County identify priority needs. The most popular activity involved allocating 10 tickets among various outcomes that could be realized from CDBG and HOME investments.

Of the tickets allocated,

- Affordable housing creation received the highest number of tickets, indicating that this is a very high priority activity among county residents.
- Rental assistance was the second highest housing priority.
- For community development priorities, residents put a high priority on the distribution of senior and youth and general community centers throughout Howard County, as well as quality parks and recreation opportunities.
- Moderate priority activities included: ensuring that nonprofit organizations have affordable, quality space for operations; units for seniors to downsize into; homeowner and renter rehabilitation activities; preventing housing discrimination; and specialized housing for residents with mental illness and disabilities.

The June 12 open house community meeting was followed by a meeting with DHCD Board. A presentation on the Consolidated Plan process and preliminary public input was given. One resident attended and meeting and listened to the presentation and discussion; two board members had questions. One Board member asked about stakeholders' description of Source of Income discrimination and asked if statistics existed on the incidence of such discriminatory activity. Another board member asked how funding may change with the federal budget proposals and how best to address the rental gap given the county's limited land availability.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A; all comments were reviewed for their application in priority needs identification, goal setting, and funding allocations.

7. Summary

The overall goal of the Five Year Consolidated Plan is to improve the living conditions for all residents in Howard County, to create a suitable and sustainable living environment, and to address the housing and community development needs of the County. The Five Year Consolidated Planning process requires the County to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The County will use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG and HOME funds, as well as to provide direction to other partners addressing the housing and community development needs of the low- and moderate-income population of the County. HUD will evaluate the County's performance under the Five Year Consolidated Plan against these goals.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	HOWARD COUNTY	Department of Housing and Community Development
HOME Administrator	HOWARD COUNTY	Department of Housing and Community Development

Table 1 – Responsible Agencies

Narrative

Howard County's Department of Housing and Community Development is the administrating agency for the CDBG and HOME programs. The Department prepares the Five Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERRs), the Consolidated Annual Performance Evaluation Reports (CAPER), as well as manages monitoring, voucher payments, contracting, and oversight of the programs on a day to day basis.+

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

More than 60 stakeholders who work in the housing and community development fields were invited to participate in virtual focus groups to discuss priority needs in Howard County. These focus groups were held on May 30, June 5, and June 9, 2025.

Two in-person community meetings and one public hearing were held to collect input from residents and stakeholders on priority needs. These open house meetings occurred on June 11 and 12, 2025, before the draft plan comment period. The June 11 meeting was held at the North Laurel Community Center, and the June 12 meeting was held before the Housing and Community Development Board hearing—which gave residents and stakeholders both an opportunity to engage in priority needs activities and attend the Board meeting. Many residents visited the open house meetings after engaging in recreational or social activities at the North Laurel Community Center or visiting supportive service agencies in the Department of Housing and Community Development offices.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

A key aspect of streamlining service delivery and enhancing coordination during the Consolidated Plan will be implementation of an online grant application system. In the stakeholder consultation focus groups, several stakeholders mentioned that the County’s CDBG application process was challenging and involved too much paperwork. The County is working on an online system that should address this issue.

Howard County's Department of Housing and Community Development (DHCD) acts as the single point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. DHCD works with the following agencies to enhance funding and service allocations to address the housing and community development needs of the area:

- **Howard County Housing Commission** - manages the HUD Housing Choice Voucher and Mainstream Voucher programs, administers the Family Self Sufficiency Program, and develops and manages affordable housing.
- **Social Services Agencies** - provides services to address the needs of low- and moderate-income persons.
- **Housing Providers** - rehabilitates and develops affordable housing for low- and moderate-income households.

- **Howard County Department of Community Resources and Services** - oversees public services utilized by low- and moderate-income households; oversees the Continuum of Care (CoC) Network for Howard County.

Collaboration and coordination with these entities will continue throughout the five-year period in order to capitalize on potential future funding opportunities and potential project partnerships that would result in increased benefits to low- and moderate-income households. Each year as a part of the CDBG and HOME application planning process these stakeholders are contacted to identify the County's housing and community development needs and priorities. Stakeholders are encouraged to attend a public hearing or respond directly to consultation contacts. Stakeholders are also invited to apply for CDBG and HOME funding for eligible activities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Howard County Coalition to End Homelessness consists of twenty-three (23) members representing Howard County government, Howard County School System, non-profit agencies, the business and faith communities, citizen advocates, and individuals with lived experience. The Coalition fulfills the HUD requirement to have a planning body designed to promote a communitywide commitment to the goal of ending homelessness. The Coalition is responsible for and committed to creating and driving a system of housing and care that responds to the needs of homeless individuals and families in Howard County with the mission to make homelessness rare, brief, and non-recurring.

CDBG and HOME funds are used to financially support and leverage efforts of the Coalition, including but not limited to, supportive service programs and facilities for the homeless and persons at-risk of becoming homeless; and assistance efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities for the homeless and person at-risk of becoming homeless.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Howard County Coalition to End Homelessness uses a Coordinated Entry System to address the needs of homeless persons and those at risk of homelessness. The Coordinated Entry System is designed to minimize barriers faced by individuals who are homeless in accessing the most appropriate and effective housing services to address their needs and incorporates a "housing first" philosophy in matching homeless individuals with services. The CoC uses Service Point HMIS software for its coordinated entry system. Coordinated entry referrals prioritize all individuals and families who are the most vulnerable according to the VI-SPDAT (Vulnerability Index – Service Prioritization Decision

Assistance Prescreen Tool), as well as those identified as meeting the HUD definition of chronically homeless.

The Coalition has four committees (Coordinated Entry, HMIS, Planning, and Rating and Ranking) that manage the administration of the CoC by determining how to allocate Emergency Solutions Grant (ESG) funds; developing performance standards and evaluate outcomes; and developing funding, policies, and procedures for the administration of HMIS. The CoC reviews projects funded by the Continuum of Care, EGS and other related activities for compliance, application, and performance and makes recommendations on the allocation of resources to projects. The Coalition ensures that there is a comprehensive and fair resource allocation process, as well as an effective system for addressing and monitoring the needs of people experiencing homelessness or who are at risk of becoming homeless.

The County's Department of Housing and Community Development is an active member of the Coalition and utilizes information shared by the Coalition to fund CDBG and HOME projects that address homelessness.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Association of Community Services Howard County	Civic leaders-membership organization of County nonprofits, government agencies, businesses, and individuals	Housing Needs Assessment, Non-Homeless Special Needs, Economic Development	A representative from the Association of Community Services provided feedback in the May 30 th , 2025 focus group.
Bridges to Housing Stability	Service provider - homeless, housing, affordable housing, victims of domestic violence, justice involved individuals	Housing Needs Assessment, Non-homeless special needs	A representative from Bridges to Housing Stability participated in the June 9 th , 2025 focus group.
Columbia Housing Center	Housing navigation, support, placement, and other services	Housing Needs Assessment, Non-Homeless Special Needs	A representative from the Columbia Housing Center provided feedback in the June 5 th , 2025 focus group.
Enterprise Community Development	Owner and operator of affordable housing	Housing Needs Assessment, Market Analysis	An Enterprise Community Development staff member gave feedback in the June 9 th , 2025 focus group.
Fello Communities	Services- Persons with Disabilities, Developer and manager of affordable and mixed income housing, CHDO	Housing Needs Assessment, Non-homeless special needs, Market Analysis	A representative from Fello Communities participated in the June 9 th , 2025 focus group.
Grassroots Homeless Services	Behavioral health, crisis intervention, and homeless services, Resource Navigation	Housing Needs Assessment, Homelessness Needs, Non-homeless special needs	A Grassroots Homeless Services staff member participated in the June 9 th , 2025 focus group.
Heritage Housing Partners Corp. (HHPCorp)	Develops, owns, manages affordable properties for older adults and residents with disabilities.	Housing Needs Assessment, Non-Homeless Special Needs	An HHPCorp representative provided feedback in the May 30 th , 2025 focus group.

Howard County Coalition to End Homelessness Continuum of Care	Continuum of Care, Homeless Services	Homelessness Needs, Housing Needs Assessment, Market Analysis	A representative of the Howard County Coalition to End Homelessness Continuum of Care participated in the June 9 th , 2025 stakeholder meeting and met separately with project staff to provide homelessness data for use in the Plan.
Howard County Department of Housing and Community Development	County Government	Housing Needs Assessment, Market Analysis	Multiple representatives from the Howard County Department of Housing and Community Development participated in a stakeholder focus group on June 9 th , 2025.
Howard County Department of Planning and Zoning	County Government	Housing Needs Assessment, Economic Development	A representative from the Howard County Department of Planning and Zoning participated in the June 5 th , 2025 stakeholder focus group.
Howard County Housing Commission	PHA, Housing	Housing Needs Assessment, Public Housing Needs, Market Analysis	A representative from the Howard County Housing Commission participated in the May 30 th , 2025 focus group.
Howard County Office on Aging and Independence	County Government, Services for elderly residents	Housing Needs Assessment, Non-homeless special needs	A staff member from the Office on Aging and Independence gave feedback in the June 5 th , 2025 focus group.
Laural Advocacy & Referral Services (LARS)	Provides emergency services including food, financial assistance for eviction prevention, self sufficiency program, and PSH (PSH in Prince George's County only)	Housing Needs Assessment, Non-housing special needs	A LARS staff member participated in the June 5 th , 2025 focus group.
MakingChange, Inc.	HUD Certified Housing Counseling Agency, financial counseling	Housing Needs Assessment, Non-homeless special needs, Market Analysis	A MakingChange staff member gave feedback in the June 9 th , 2025 focus group.
Rebuilding Together Howard County	Free Owner-Occupied Housing Rehabilitation	Housing Needs Assessment, Non-homeless special needs	A representative from Rebuilding Together participated in the June 5 th , 2025 focus group.
Safe Families for Children	Family services including family strengthening and child placement.	Non-homeless special needs	A representative from Safe Families for Children participated in the June 5 th , 2025 focus group.

The Arc of Howard County	Employment supports, day services, and affordable housing services for people with intellectual and developmental disabilities (IDD).	Housing Needs Assessment, Non-homeless special needs, Economic Development	A staff member from The Arc of Howard County gave feedback in the June 9 th , 2025 focus group.
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Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

N/A; all relevant nonprofit partners and County agencies and departments were invited to participate in the development of the Consolidated Plan. No agency was intentionally excluded.

The multiple forms of consultation were designed to collect as many possible opinions as possible from the County at large. None of the forms of consultation took precedent in terms of identifying needs or assigning priority over any other form of consultation. It should be noted that all forms of consultation in this planning process identified similar needs and relative importance of addressing those needs.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
BMC Regional Housing Plan	BMC	Consolidated Plan goals align with Howard County's action items in the regional plan; the Consolidated Plan funding will support creation of affordable housing
Howard County Economic Development Authority 2024-2026 Strategic Plan.	Howard County Economic Development Authority	Informed housing goals that address workforce housing needs
Continuum of Care Point in Time Counts	Continuum of Care	Consolidated Plan goals that address the needs of homeless residents and those at-risk of homelessness align with broader homeless strategies and actions to address homelessness
CAC 2023 Needs Assessments	Community Action Council of Howard County	Informed goals to address gaps in institutional structure
2020-2023 Maryland State Disability Plan	State Disability Department	Consolidated Plan goals to address the housing needs of special needs populations

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Howard County's Department of Housing and Community Development is the lead planning and administrating agency for the County's CDBG and HOME programs. Close coordination is maintained between the Department and other county departments to ensure the needs for affordable housing and community development are being met.

The County participates in regional planning efforts that affect the County's housing and community development goals; these are largely coordinated through the Baltimore Metropolitan Council.

Additionally, the County coordinates and applies for funding through the Maryland Department of Housing and Community Development for programs that address the County's housing, homeless, and community development needs.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

More than 60 stakeholders who work in the housing and community development fields were invited to participate in virtual focus groups to discuss priority needs in Howard County. These focus groups were held on May 30, June 5, and June 9, 2025 and included a total of 18 stakeholders from various organizations.

Two in-person community meetings and one public hearing were held to collect input from residents and stakeholders on priority needs. These meetings occurred on June 11 and 12, 2025, before the draft plan comment period. The June 11 meeting was held at the North Laurel Community Center, and the June 12 meeting was held before the Housing and Community Development Board hearing—which gave residents and stakeholders both an opportunity to engage in priority needs activities and attend the Board meeting. The public notices for these meetings were published in the Baltimore Sun beginning on May 27, 2025 (two weeks ahead of the meetings and hearing); flyers were also distributed to Howard County libraries for posting and to approximately 65 nonprofit and similar partners for posting at their facilities.

A Draft Plan was available on the Department of Housing and Community Development’s website from July 1 through July 31 for review and comment. The Draft Plan review period was advertised in the Baltimore Sun and posted in the six (6) County library branches. The advertisement and draft Plan were also published on the Department’s webpage, and stakeholders and citizens in attendance at the open housing community meetings were emailed about the availability of the Draft Plan.

The County developed the Consolidated Plan based on the input received from residents and stakeholders through interviews, public hearings, meetings, surveys, and draft plan review comments.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Stakeholder Focus Groups	Stakeholders in housing and community development fields	18	See Community Engagement Appendix	All comments were accepted.	N/A
2	Open House Community Meeting	Non-targeted/broad community	Public Meeting was held on Wednesday, June 11, 2025 at the North Laurel Community Center from 2-5 p.m.	Priority needs: Community and recreation centers well distributed in County; affordable homeownership; affordable rental homes	All comments were accepted.	N/A
3	Open House Community Meeting	Non-targeted/broad community	Public Meeting was held on Thursday, June 12, 2025 at the DHCD department offices conference room prior to the Housing and Community Development Board meeting from 2-5 p.m.	Priority needs: Affordable homeownership; rental assistance and affordable rental housing; affordable homes for senior downsizing	All comments were accepted.	N/A
4	Public Meeting and Board Hearing	Non-targeted/broad community	Housing and Community Development Board meeting, DHCD department offices conference room, 6-7:30 p.m.	No public comments received.	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Comment Period	Non-targeted/broad community	N/A	Plan was available online and at the DHCD offices July 1-31, 2025	All comments were reviewed and accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of the HUD-provided tables discussed below; citizen input and stakeholder consultation; and data and research examining housing and community needs.

The top findings from the needs assessment include:

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Howard County. Approximately 21,490 low to moderate income (LMI) households in Howard County experience cost burden or severe cost burden. Renter households are more likely than owner households to be cost burdened: 58% of LMI renters are cost burdened, compared to 51% of LMI owners. Among the county's low income households (0-80% AMI), 68% pay 30-50% of monthly income for housing costs, and another 30% pay more than 50% of monthly income for housing and are at risk for homelessness. This means that only 2% of Howard County's low income households are living in housing they can afford.

Non-homeless special needs. Special needs groups identified in this plan include elderly and frail elderly residents, residents with disabilities, residents with alcohol or other addictions, persons living with HIV/AIDS, survivors of domestic violence, families with children, and households with limited English proficiency.

Estimates of these groups' overall sizes and the number of residents and households belonging to these groups with housing and service needs are presented and discussed in section NA-45 and summarized below. Due to limitations in data available, it is necessary to use a wide range of sources including American Community Survey (ACS) from the Census Bureau, Comprehensive Housing Affordability Strategy (CHAS) data from HUD, the National HIV Surveillance System (NHSS), the National Survey on Drug use and Health (NSDUH), and the National Intimate Partner and Sexual Violence Survey (NISVS). Resultantly, estimates of these populations' housing and service needs reflect different needs. For example, needs estimates for households containing at least one member with a disability use CHAS estimates reflecting how many of these households have housing needs including but not limited to cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition; whereas needs estimates for persons with alcohol or other drug addiction reflect the national rate at which persons with alcohol or drug addiction need and are not receiving treatment (and so do not necessarily capture housing needs). These needs are clarified for each group below.

By size, the largest special needs populations in the county include elderly residents (65,983 residents), persons with alcohol or other drug addictions (estimated at 45,957 people based on national incidence rates applied to the local population), families with children (44,089 families), and people with mental, physical, and/or developmental disabilities (29,922 residents).

The groups with the highest estimated rates of housing and supportive service need are persons with alcohol or other drug addiction (estimated at 41% to reflect national rates at which persons who have alcohol or drug addictions and need and are not receiving treatment), households containing at least one member with a disability (CHAS data estimate that 35% have housing needs including but not limited to cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition), and single parents with children (estimated at 14% to reflect the poverty rate of single parents with children). While these groups have the highest rates of needs—meaning, the largest *shares* of their populations who have housing or service needs—it is also important to consider the groups with the greatest *volume* of need. This is because a large population with a relatively low rate of needs may have a larger number of households with needs than a small population with a relatively high rate of needs.

The groups with the greatest volume of need—meaning, the largest number of residents or households with needs—are persons with alcohol or other substance use disorder (18,921 people with needs; based on the national rate at which persons with alcohol or other substance use disorder and need and are not receiving treatment); households containing at least one member with a disability (CHAS data estimate that 7,465 have housing needs including but not limited to cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition- many people reflected in this estimate are elderly), followed by elderly residents (2,174 live in poverty, which serves as a proxy for housing and supportive service needs. Senior poverty is low largely because of social security). Families with children also have substantial housing and service needs: 1,955 live in poverty, including 1,360 single parents with children).

Non-housing community development needs. In the public engagement conducted for the Consolidated Plan, residents prioritized the distribution of senior, youth, and community centers throughout Howard County. They also prioritized quality organizational space for nonprofits.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

As shown in the figure below, Howard County's population grew by 79% from 1990 to 2022—much faster growth than seen in the Baltimore Region overall across this time (+17%). Howard County grew faster than all other counties in the Baltimore Region since 1990 overall, though from 2017 to 2022, Harford County's population grew slightly faster (+5%) than Howard County's population (+4%). Howard County continues to grow faster than the region overall.

Population Growth, Howard County and Baltimore Region, 1990-2022

	1990	2000	2010	2017	2020	2022	Change 1990-2022		Change 2017-2022	
							Number	Pct	Number	Pct
Anne Arundel County	427,239	489,656	537,656	573,235	588,261	593,286	166,047	39%	20,051	3%
Baltimore County	692,134	754,292	805,029	832,468	854,535	846,161	154,027	22%	13,693	2%
Harford County	182,132	218,590	244,826	252,160	260,924	263,867	81,735	45%	11,707	5%
Howard County	187,328	247,842	287,085	321,113	332,317	335,411	148,083	79%	14,298	4%
Baltimore City	736,014	651,154	620,961	611,648	585,708	569,931	-166,083	-23%	-41,717	-7%
Baltimore Region	2,224,847	2,361,534	2,495,557	2,590,624	2,621,745	2,608,656	383,809	17%	18,032	1%

Note: The Baltimore Region includes Anne Arundel County, Baltimore County, Baltimore City, Harford County, and Howard County.

Source: 1990, 2000, 2010, and 2020 Decennial Census and 2017 and 2022 1-year ACS estimates.

Trends in the number of households in Howard County—shown in the table below—were similar to population trends overall.

Growth in Households, Howard County and Baltimore Region, 1990-2022

Total Households	1990	2000	2010	2017	2020	2022	Change 1990-2022		Change 2017-2022	
							Number	Pct	Number	Pct
Anne Arundel County	149,114	178,670	199,378	205,395	219,971	221,704	72,590	49%	16,309	8%
Baltimore County	268,280	299,877	316,715	312,859	329,964	328,611	60,331	22%	15,752	5%
Harford County	63,193	79,667	90,218	92,895	98,282	98,822	35,629	56%	5,927	6%
Howard County	68,337	90,043	104,749	111,337	118,781	119,230	50,893	74%	7,893	7%
Baltimore City	276,484	257,996	249,903	239,791	251,479	247,232	-29,252	-11%	7,441	3%
Region	839,469	921,556	960,963	962,277	1,018,477	1,015,599	176,130	21%	53,322	6%

Note: The Baltimore Region includes Anne Arundel County, Baltimore County, Baltimore City, Harford County, and Howard County.

Source: 1990, 2000, 2010, and 2020 Decennial Census and 2017 and 2022 1-year ACS estimates.

Median household income increased by 38.7% from \$101,771 in 2010 to \$141,159 in 2023. According to the most current data available, 34% of households earn low to moderate incomes (less than 100% MFI). “Low to moderate income households” include the 8% of households who earn extremely low incomes (0-30% MFI), the 6% who earn very low incomes (31-50% MFI), the 10% who earn low incomes (51-80% MFI), and the 9% who earn moderate incomes (81-100% MFI).

Of the household types presented in the “Number of Households” table below, households containing at least one person age 75 or older are most likely to earn low to moderate incomes, with 56% earning low to moderate incomes, respectively. Households containing at least one person 62-74 years old and households with one or more children 6 years old or younger are roughly as likely as households overall

to earn low to moderate incomes. Small and large family households are less likely than households overall to earn low to moderate incomes: 26% and 28% of these households respectively earn low to moderate incomes.

Demographic changes since 2010 are summarized in Table 5 below. Howard County's population grew by 287,085 in 2010 to 336,001 in 2023, a 17.0% growth. Growth in households was slower, at +15.9%: the county was home to 104,749 households in 2010 and 121,399 households in 2023. The 2024 Howard County Rental Survey found that Howard County's population is projected to grow faster than any other county in Suburban Central Maryland.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	304,105	322,395	6%
Households	108,555	116,415	7%
Median Income	\$110,238.00	\$124,042.00	13%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,225	7,219	12,170	10,975	76,825
Small Family Households	2,990	2,620	4,700	4,775	43,080
Large Family Households	475	664	1,079	694	7,585
Household contains at least one person 62-74 years of age	1,858	1,434	3,115	2,430	16,824
Household contains at least one person age 75 or older	1,900	1,579	1,815	1,205	5,159
Households with one or more children 6 years old or younger	929	1,213	2,038	1,569	10,487

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

The CHAS tables in this document present 2016-2020 CHAS data because 2017-2021 CHAS data were not available in IDIS when this plan was prepared. HUD designated housing problems summarized in this section include:

- “Substandard Housing,” defined as lacking complete plumbing or kitchen facilities,
- “Severely Overcrowded,” defined as a household with greater than 1.51 people per room (and complete kitchen and plumbing),
- “Overcrowded,” defined as a household with between 1.01 and 1.5 people per room,
- “Severe Housing cost burden” defined as dedicating more than 50% of household income to housing costs (referred to as “Severely Cost Burdened” in this document),
- “Housing cost burden” defined as dedicating more than 30% of income (referred to as “Cost Burdened” in this document),
- “Zero/negative Income.”

Cost burden is important because it indicates how well a household can manage other expenses (childcare, transportation, health care, etc.) and how much disposable income a household has to contribute to the economy. The higher the cost burden, the higher the risk of eviction, foreclosure, and homelessness due to the challenges of households managing housing costs. Severely cost burdened households are vulnerable to even minor shifts in rents, property taxes, and/or incomes and are considered at risk of homelessness. Families with persistent cost burden can struggle to attain upward economic mobility, which can contribute to lifelong challenges for children.

The tables below present data on the HUD-defined housing problems in Howard County to show the prevalence of housing needs. The tables below summarize the housing problems and housing needs of low- and moderate-income households (households with incomes below 100% AMI) by household type, including tenure, household composition, and income level (percent AMI), and HUD designated housing problems. When applicable, totals are used to calculate the share of households that experience a given problem/need. Based on this information, the county has significant housing needs, summarized in the narrative below.

The incidence of housing problems varies by tenure. As shown in Table 7, 5,225 or 27% of low to moderate income renter households are cost burdened. Another 5,866 or 31% of low to moderate income renter households are severely cost burdened. Extremely low-income (ELI) and very low income (VLI) renters are more likely to experience severe cost burden than cost burden: 58% of ELI renters are severely cost burdened and another 7% are cost burdened; 54% of VLI renters are severely cost burdened and another 28% are cost burdened. This is due to a shortage of affordable units and rent subsidies (e.g. vouchers) to serve these households. The next most common housing problems for renter households are overcrowding (908 or 5% of low to moderate income renter households are overcrowded or severely overcrowded) and substandard housing (affecting 689 or 4% of low to moderate income renter households). Owner households experience each housing problem less frequently than renter households. Like renter households, owner households most frequently face the

problems of cost burden (affecting 4,994 or 24% of low- to moderate-income owner households) and severe cost burden (affecting 5,405 or 26% of low- to moderate-income owner households).

Table 8 shows that 65% renter households earning 0-30% AMI and 82% of owner households earning 0-30% AMI have at least one of the four HUD-designated severe housing problems: 1. Lacks kitchen, 2. Lacks complete plumbing, 3. Severely overcrowded, or 4. Severely cost burdened. Overall, 39% of low to moderate income renter households face at least one severe housing problem, compared to 29% of low to moderate income owner households.

Table 9 and 10 show that 68% of low income households pay 30-50% of monthly income for housing costs, and that 30% of low income households pay more than 50% of monthly income for housing and are at risk for homelessness. This means **that only 2% of Howard County's low income households are living in housing they can afford**. Small related households are cost burdened at higher rates than other types of households, while elderly households are severely cost burdened at the highest rates. Higher cost burden is generally easier for seniors to manage because other household expenses are lower than those of other age cohorts, especially households with young children. In addition, cost burden does not account for personal assets and wealth, which some seniors have access to through retirement and pension funds.

Table 11 presents details on overcrowding. According to the table, 908 low to moderate income renter households are overcrowded, compared to 352 low to moderate income owner households. Most (77%) of these households are single families, while nearly all other overcrowded households (22%) are households of multiple unrelated families.

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	215	114	205	155	689	29	25	39	30	123

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	100	15	129	75	319	0	59	0	0	59
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	119	185	245	40	589	4	135	100	55	294
Housing cost burden greater than 50% of income (and none of the above problems)	3,489	2,018	355	4	5,866	2,595	1,430	850	530	5,405
Housing cost burden greater than 30% of income (and none of the above problems)	425	1,035	2,925	840	5,225	224	905	2,060	1,805	4,994
Zero/negative Income (and none of the above problems)	500	0	0	0	500	135	0	0	0	135

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,939	2,324	935	270	7,468	2,630	1,659	985	615	5,889
Having none of four housing problems	2,075	1,430	4,515	3,680	11,700	569	1,805	5,740	6,405	14,519
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,820	1,265	1,645	4,730	579	970	1,295	2,844
Large Related	214	259	195	668	139	193	328	660
Elderly	1,160	883	710	2,753	1,461	989	954	3,404
Other	1,084	945	1,125	3,154	655	275	364	1,294
Total need by income	4,278	3,352	3,675	11,305	2,834	2,427	2,941	8,202

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	835	835	565	625	0	1,190
Large Related	0	0	224	224	114	159	48	321
Elderly	820	499	250	1,569	1,298	510	284	2,092
Other	0	1,059	690	1,749	640	0	0	640
Total need by income	820	1,558	1,999	4,377	2,617	1,294	332	4,243

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	219	145	265	95	724	0	139	70	35	244
Multiple, unrelated family households	0	50	105	15	170	4	55	30	19	108
Other, non-family households	0	0	4	10	14	0	0	0	0	0
Total need by income	219	195	374	120	908	4	194	100	54	352

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

According to 2023 1-year ACS estimates, there are 27,315 single person households in Howard County. Approximately 5% (1,230) of these residents live in poverty. Because households living in poverty are likely to have a broad range of housing needs including but not limited to needs for rental assistance, needs for financial assistance for home repairs, and/or overcrowded housing conditions, it is estimated that 1,230 single person households need housing assistance. The number of single person households in need of assistance is projected to grow to 1,302 in the next five years.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Households with disabilities. Households with disabilities have very high rates of housing needs. According to 2017-2021 CHAS data, there are 21,490 households containing an individual with a disability, representing 18% of households in the county.¹ Thirty-five percent of households containing an individual with a disability in Howard County have one or more of the four HUD-designated housing problems, though this rate differs by disability type.

According to CHAS data,

- 4,365 of 10,480 households (42%) with an ambulatory limitation have housing problems;
- 3,735 of 9,590 households (39%) with a self-care or independent living limitation have housing problems;
- 3,440 of 8,740 households (39%) with a cognitive limitation have housing problems; and
- 2,760 of 8,955 households (31%) with hearing or vision impairments have housing problems.

Note that these data include elderly residents with disabilities and that households containing individuals with multiple disabilities are counted in multiple of these groups.

Stakeholders noted a gap between what an accessible unit costs and what a person with a disability can typically afford. People with disabilities have much lower labor force participation and employment levels than those without a disability and face unique economic challenges. In Howard County,

- Residents with a disability had median earnings of \$48,657, \$24,364 less than the median earnings of residents with no disabilities (\$73,021),
- 22% of people under age 18 with a disability are in poverty compared to 6% of people under 18 with no disability,
- 17% of people ages 18-64 with a disability are in poverty compared to 4% of people 18-64 with no disability, and
- 10% of people ages 65+ with a disability are in poverty compared to 4% of people 65+ with no disability.²

¹ HUD definition of disability: [Information for Individuals with Disabilities | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/program_offices/development/ehfa/development/2017-2021_chas_data)

² Source: 2022 5-year ACS estimates from the 2025 AI for the Baltimore Region.

As a result, accessible multifamily tend to be leased by people who don't need the features. Low-income households containing individuals with disabilities require housing assistance in the form of public housing or rental assistance to afford these units, but very few eligible households (around 16% nationally in 2021 according to a recent report by the Urban Institute) actually receive assistance.

Stakeholders also noted that residents who make <\$1,000/month on social security and disability can't afford to rent any units in the county. There aren't a lot of residential service providers (group homes) in Howard County because it's much cheaper to operate elsewhere. This results in a desert of these services for people with intellectual and developmental disabilities in Howard County. People have to leave Howard County for housing when they've grown up in the County and built all of their connections here.

Stakeholders also noted that the Medicare disability verification process—a process that requires Medicare representatives to visit recipients' homes to verify their disabilities each time residents with disabilities need new accommodations, supports, or services—deters residents with disabilities from using needed Medicare support. This places an undue financial burden on residents who pay out of pocket.

Additional needs of the Baltimore Region's population with disabilities were identified through a 2024 resident survey that was conducted for a regional housing plan. Among 2024 regional housing survey respondents with a disability, 40% said their housing did not meet their accessibility needs. Needs are discussed in greater depth in the NA-45 section.

Frail elderly. According to 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, there are 37,319 households with at least one person aged 62 or older in Howard County, representing 31% of households. Of Howard County residents over 62 years old, 7% or 2,719 are considered frail (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework).

Survivors of domestic violence. According to CDC data from the National Intimate Partner and Sexual Violence Survey (NISVS), 4.5% of women and 2.8% of men in the United States experience stalking, physical violence, and/or contact sexual violence (such as rape, sexual coercion, and/or unwanted sexual contact) by an intimate partner resulting in related impacts each year. These related impacts include any of the following: being fearful, concerned for safety, any post-traumatic stress disorder symptoms, injury, need for medical care, needed help from law enforcement, missed at least one day of work, missed at least one day of school. Based on these national rates, it is estimated that 9,438 Howard County residents experience domestic violence resulting in related impacts each year.

The supportive and housing services needed by intimate partner violence (IPV) victims vary. One service provider interviewed for this plan expressed that domestic violence survivors experience an economic crisis after separation. According to the National Alliance to End Homelessness, domestic violence can contribute to homelessness for survivors. Survivors who are not homeless may also require housing assistance. NISVS data show that nationally, 13.4% of female victims and 5.3% of male victims will need housing assistance as a result of domestic violence. Based on these rates and the estimates of annual domestic violence incidence in Howard County above, approximately 983 of the 9,438 annual victims

will need housing assistance at some point of their lives. The National Alliance to End Homelessness has found that affordable housing is critical in preventing both homelessness and future violence for domestic violence survivors.³

What are the most common housing problems?

The Housing Problems tables in NA-10 indicate that the most common housing problems in Howard County are, in order of impact:

1. **Cost burden and severe cost burden:** 26% of the county's low to moderate income households (10,219 households, including 27% of low to moderate income renter households and 24% of low to moderate income owner households) pay 30-50% of monthly income in housing costs and are cost burdened. Another 28% of the county's low to moderate income households (11,271 households, including 31% of low to moderate income renter households and 26% of low to moderate income owner households) are severely cost burdened and pay more than 50% of their monthly income for housing. Altogether, 54% of low to moderate income households in the county are cost burdened or severely cost burdened.
2. **Overcrowding and severe overcrowding (a much lower share):** In total, 3% of Howard County's low to moderate income households are overcrowded or severely overcrowded. Though this is the second most common housing problem, it is far less common than cost burden and severe cost burden.
3. **Substandard housing affects just 2% of low to moderate income households.**

Cost burden and severe cost burden represent 84% of low to moderate income (LMI) renter identified problems and 96% of LMI owner household identified problems. Cost burden and severe cost burden affects households in the extremely low (0-30% AMI) and very low-income brackets (30-50% AMI) most acutely.

Are any populations/household types more affected than others by these problems?

The shares of households experiencing housing problems⁴ are highest for the lowest income households and lowest for the highest income households. Overall, 85% of extremely low income households (those earning 0-30% AMI) have at least 1 housing problem, compared to 82% of very low-income households (30-50% AMI), 57% of low-income households (50-80% AMI), and 32% of moderate income households (80-100% AMI). Severe housing problems follow a similar pattern, affecting 71% of extremely low-income households but only 8% of moderate income households.

³ <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/domestic-violence/>

⁴ HUD-defined housing problems include: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%. HUD-defined severe housing problems include: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%. For a complete discussion of housing problems, refer to the narrative earlier in the NA-10 section of this Consolidated Plan.

Small related households are defined by HUD as families with two to four members. Large related households are families with five or more members. Low income (0-80% AMI) small related households are cost burdened at higher rates (73%) than other types of households, while elderly households are severely cost burdened at the highest rates (31%). Higher cost burden is generally easier for seniors to manage because other household expenses are lower than those of other age cohorts, especially households with young children. In addition, cost burden does not account for personal assets and wealth, which some seniors have access to through retirement and pension funds.

Thirty-five percent of households containing at least one member with a disability have housing needs. Housing needs were most common for households containing individuals with ambulatory limitations (42% of these households had needs) and households containing individuals with cognitive limitations or self-care or independent living limitations (39% of these households had needs).

Low income renter households are more likely than low income owner households to experience housing problems and severe housing problems. The difference in the incidence of housing problems by tenure is most visible in substandard housing: 4% of low to moderate income renter households live in substandard housing, compared to only 1% of low to moderate income owner households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Households that spend 50% or more of their income on housing and are severely cost burdened are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices making them vulnerable to even minor shifts in rents, property taxes, and/or incomes.

CHAS data indicate that 11,271 total low to moderate income households (5,866 renters and 5,405 owners) are at risk of homelessness. This includes two thirds (66%) of extremely low-income households, nearly half (48%) of very low-income households, and one in ten (10%) of low-income households. By type, households experiencing severe cost burden and at risk of homelessness include 25% of large related households earning less than 80% AMI, 20% of small related households earning less than 80% AMI, and 31% of elderly households earning less than 80% AMI (though this is a high estimate of the number of elderly households at risk of homelessness because severe cost burden is easier for elderly households to manage as discussed earlier).

The demographic characteristics of persons who are currently experiencing homelessness in Howard County can indicate who may be most vulnerable to falling into homelessness. As discussed in greater depth in section NA-40, African American residents constitute 46% of the population in poverty but 63% of the population experiencing homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Based on the analysis of housing needs discussed above, severe cost burden is the best indicator of homelessness risk.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Stakeholders identified the primary characteristics linked to instability and homelessness as:

- Reliance on SSDI for income
- Need for specialized housing (accessible, near transit)
- Single parents trying to work and care for their children
- Lack of deeply affordable rentals

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section discusses housing problems as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Howard County households that have housing problems by income and race and ethnicity.

Disproportionate housing needs in a population are defined as having one or more of the following four housing problems in greater proportion than the jurisdiction as a whole or than White households:

- 1) Living in housing that lacks complete kitchen facilities;
- 2) Living in housing that lacks complete plumbing facilities;
- 3) More than one person per room (overcrowded); and
- 4) Cost burden greater than 30% of Area Median Income (AMI).

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,229	1,989	0
White	2,879	744	0
Black / African American	2,700	510	0
Asian	1,143	510	0
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic	219	160	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,913	1,300	0
White	2,860	724	0
Black / African American	1,349	280	0
Asian	1,019	260	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	420	20	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,905	5,265	0
White	2,610	3,284	0
Black / African American	1,950	824	0
Asian	1,145	710	0
American Indian, Alaska Native	19	30	0
Pacific Islander	0	0	0
Hispanic	855	328	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,525	7,430	0
White	1,895	4,485	0
Black / African American	985	1,220	0
Asian	439	879	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	129	545	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

This section discusses the income categories in which a racial or ethnic group(s) has disproportionately greater need in terms of housing problems.

0-30% AMI. Most (78% of) households at this income level have housing problems, and the rate of housing problems for American Indian, Alaska Natives is disproportionately high at 100% though this is a very small group, consisting of only 50 households.

30-50% AMI. Rates of housing problems are also very high for households at 30-50% AMI: 82% of these households have housing problems. American Indian, Alaska Native households are again believed to have a disproportionately high rate of housing problems at 100%, though again, this is a small group consisting of only 40 households.

50-80% AMI. Approximately 57% of households at 50-80% AMI have housing problems. Rates of housing problems are disproportionately high relative to population overall for Hispanic households (72%) and Black/African American households (70%). These groups, as well as Asian households (62% of whom have housing problems) have disproportionately high rates of housing problems relative to White households (44%) at the 50-80% AMI level.

80-100% AMI. While slightly less than one third (32%) of households at 80-100% AMI have housing problems, rates of housing problems are disproportionately high for Black/African American households

(45%) and for American Indian, Alaska Native households (estimated at 100%, though this group only includes 20 households).

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Howard County households that have severe housing problems by income and race and ethnicity.⁸

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,569	2,644	0
White	2,599	1,014	0
Black / African American	2,450	765	0
Asian	1,048	609	0
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic	189	190	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,983	3,235	0
White	1,690	1,895	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	1,024	600	0
Asian	779	505	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	250	190	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,920	10,255	0
White	940	4,959	0
Black / African American	325	2,450	0
Asian	309	1,550	0
American Indian, Alaska Native	4	45	0
Pacific Islander	0	0	0
Hispanic	320	873	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	885	10,085	0
White	479	5,925	0
Black / African American	169	2,045	0
Asian	245	1,070	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	0	674	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

This section discusses the income categories in which a racial or ethnic group(s) has disproportionately greater need in terms of housing problems.

0-30% AMI. Most (71% of) households at this income level have severe housing problems, and the rate of severe housing problems for American Indian, Alaska Natives is disproportionately high at 100% though there are only 50 American Indian, Alaska Native households in this income level.

30-50% AMI. 55% of 30-50% AMI households have severe housing problems. American Indian, Alaska Native households are again believed to have a disproportionately high rate of severe housing problems at 100%, though again, this is a small group consisting of only 40 households. Relative to White households' rate of severe housing problems at this income level (47%), rates of severe housing problems are disproportionately high at 63% for Black or African American and 61% for Asian households.

50-80% AMI. Approximately 16% of households at 50-80% AMI have severe housing problems. Rates of severe housing problems are disproportionately high relative to population overall for Hispanic households at 27%.

80-100% AMI. 8% of households at 80-100% AMI have severe housing problems. Asian residents have a disproportionately high rate of severe housing problems at 19%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section provides data on households with disproportionate levels of housing cost burden. Cost burden is experienced when a household pays more than 30% of their gross household income toward housing costs, including utilities. Severe cost burden occurs when housing costs are 50% or more of gross household income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	88,194	15,134	12,435	645
White	53,260	7,245	5,665	165
Black / African American	14,070	3,875	3,805	245
Asian	13,680	2,334	2,015	185
American Indian, Alaska Native	40	50	94	0
Pacific Islander	60	0	0	0
Hispanic	4,700	1,202	344	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The table above shows that 24% of Howard County's households are cost burdened and pay more than 30% of their gross income for housing. This includes the 11% of households who pay more than 50% of their gross income for housing and are considered severely cost burdened or at risk of homelessness.

Rates of cost burden (paying more than 30% of income for housing) vary by race and ethnicity. Rates of cost burden are disproportionately high for American Indian, Alaska Native households (78%) and for Black/African American households (35%) relative to the rate of cost burden in the county overall (24%), though it should be noted that American Indian, Alaska Native households are a small group, with only 184 households. White households have a lower rate of cost burden than households overall at 20%, while rates of cost burden for Asian and Hispanic households are similar to households overall at 24-25%.

American Indian, Alaska Native households also have a disproportionately high rate of severe cost burden relative to the county's 11% rate at 51%. Severe cost burden is higher than the county average—though not disproportionately high—for Black/African American households at 17%. Asian households have a similar rate of severe cost burden as the county overall at 11%, while severe cost burden is low relative to county levels for White households (9%) and Hispanic households (6%).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

0-30% AMI. Rates of housing problems and severe housing problems are disproportionately high for American Indian, Alaska Native households, though there are only 50 American Indian, Alaska Native households in this income range.

30-50% AMI. American Indian, Alaska Native households have disproportionately high rates of housing problems and severe housing problems, though this is a small group consisting of only 40 households. Black or African American and Asian households have disproportionately high rates of severe housing problems relative to White households, but not relative to households overall.

50-80% AMI. Hispanic and Black/African American households have disproportionately high rates of housing problems relative to households overall. Hispanic households also have disproportionately high rates of severe housing problems. Asian households have disproportionately high rates of housing problems relative to White households, but not relative to households overall.

80-100% AMI. Black/African American households and American Indian, Alaska Native households (a small group at 20 American Indian, Alaska Native households) have disproportionately high rates of housing problems, while Asian residents have a disproportionately high rate of severe housing problems.

If they have needs not identified above, what are those needs?

The word cloud below summarizes stakeholder responses to a question asking them to list the top three things preventing housing and economic stability in the county; high housing costs was the top response. Other common response included discrimination (especially source of income discrimination), low incomes and wages, lack of affordable housing, and public transit.

What are the Top 3 things getting in the way of Howard County residents' housing and economic stability?



Stakeholders described a very expensive housing market in Howard County characterized by a lack of available and affordable rental units, long and frequently closed waitlists for affordable units and housing assistance, and landlord unwillingness to accept Housing Choice Vouchers despite Maryland’s source of income protection. Low to moderate income families who are attracted to Howard County for its strong schools and high quality of life are often evicted when their employment situations change or when their rent increases, and service providers who provide eviction assistance are often unable to reach these families in time. Many employment opportunities do not provide enough income to meet basic needs.

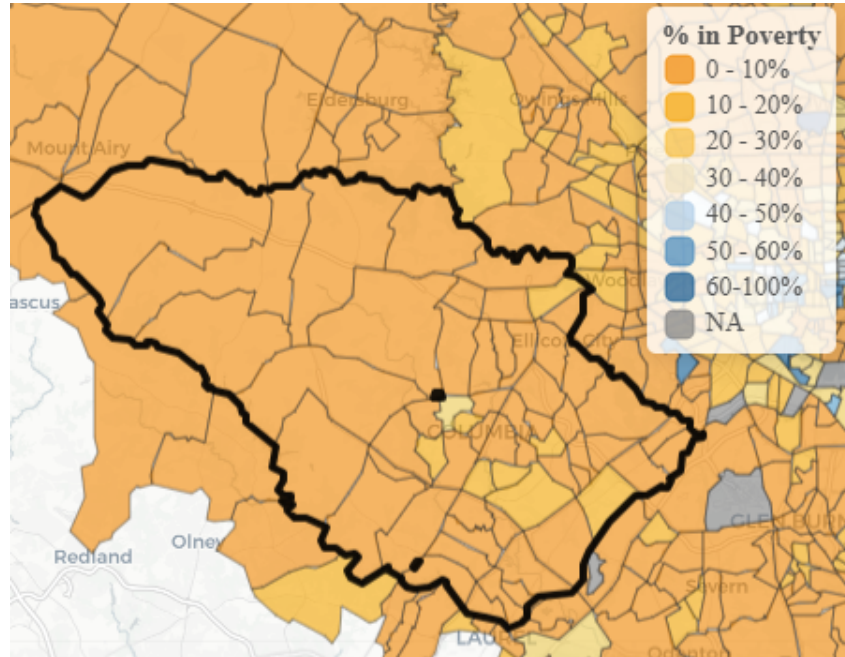
In seeking housing resources, residents—like many stakeholders—struggle to disentangle what the county’s different nonprofits do. Residents seeking assistance are directed to call the Maryland Access Point (MAP) housed in the Area Agency on Aging, but the MAP does not function as well as it could if service providers had capacity. This is further complicated for residents with language barriers.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Residents with housing needs live throughout Howard County; however, the most acute needs tend to be located in the county’s highest poverty areas. As shown in the map below, the county’s highest poverty tract with a poverty rate of 22% is located in the Harper’s Choice area of northern Columbia. Other places with relatively high poverty rates (10-16%) are located in Ellicott City, around Snowden River Parkway in the Owen Brown and Long Reach areas, and along Washington Boulevard In south Columbia.

Poverty Rates by Census Tract, Howard County, 2021

Source:
2017-2021 5 year ACS



In addition to the tracts identified as having high poverty rates above, a stakeholder reported that the ZIP Code 20723 (in south Howard County, directly north of Laurel) includes areas of concentrated poverty.

NA-35 Public Housing – 91.205(b)

Introduction

The Howard County Housing Commission is the public housing authority for Howard County. It currently administers 1,182 Housing Choice Vouchers and approximately 100 Mainstream vouchers in the county. It also owns and operates subsidized housing.

The data in the tables below are drawn from HUD's public housing information reporting system.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	48	1,118	0	1,098	0	0	18

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	27,084	16,437	0	16,393	0		0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	10	8	0	7	0	0
Average Household size	0	0	3	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	9	230	0	226	0	0
# of Disabled Families	0	0	5	344	0	330	0	0
# of Families requesting accessibility features	0	0	48	1,118	0	1,098	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	6	262	0	247	0	0	14

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	41	817	0	812	0	0	4
Asian	0	0	1	31	0	31	0	0	0
American Indian/Alaska Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	0	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	32	0	31	0	0	1
Not Hispanic	0	0	47	1,086	0	1,067	0	0	17
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Howard County Housing Commission administers Housing Choice Vouchers for Howard County. The Commission's waiting list for Vouchers is currently closed. For those who are on the waiting list, the current projected waiting period for a Voucher is 8-10 years.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

How do these needs compare to the housing needs of the population at large

Discussion

At the time of the 2024 Howard County Rental Survey, only 0.3% of Howard County's rent restricted units were vacant and available. This is an extremely low vacancy rate for affordable units, indicating that demand for income restricted units in the county is much higher than the affordable inventory can accommodate.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Howard County's Coalition to End Homelessness Continuum of Care (CoC) is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

The purpose of the CoC is to promote community-wide goals to end homelessness, provide funding to quickly rehouse people experiencing homelessness, promote access to mainstream resources, and improve self-sufficiency among people experiencing homelessness. The CoC is responsible for system governance, structure, operations, and planning; designating and operating a Homeless Management Information System (HMIS); and designing a Coordinated Entry System. Programs available through the CoC include assessment and referral for service, street outreach, emergency shelter, rapid rehousing, cold weather shelter, and permanent supportive housing.

The Path Home, Howard County's Five-Year Strategic Plan to End Homeless launched in January 2020 (and currently being updated, with a draft plan available in summer 2025) with ambitious goals and strategies for strengthening the County's homeless response system and creating a community where no one experiences homelessness. The Path Home was created in partnership with the State of Maryland Department of Housing & Community Development, The National Alliance to End Homelessness, various Howard County Departments and Offices, and the community-wide Coalition to End Homelessness.

While the CoC manages Howard County's Homeless Management Information System (HMIS), Point-in-Time (PIT) Counts are conducted by Howard County's Department of Community Resources and Services (DRCS). The PIT Count is a count of people experiencing homelessness in one single night of the year, usually in the last 10 days of January. Howard County's 2024 PIT Count identified 130 people experiencing homelessness—68 of whom were sheltered and 62 of whom were unsheltered.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The figure below compares the racial and ethnic composition of the population in poverty to that of the population experiencing homelessness in order to determine which racial and ethnic groups are overrepresented in the population experiencing homelessness after accounting for racial and ethnic differences in the incidence of poverty.

In Howard County, 27% of people experiencing homelessness are White, 63% are African American, 1% are Asian or Pacific Islander, and 8% are other races or multiracial. By comparison, individuals experiencing poverty are 29% White, 46% African American, 16% Asian, and 8% other races or

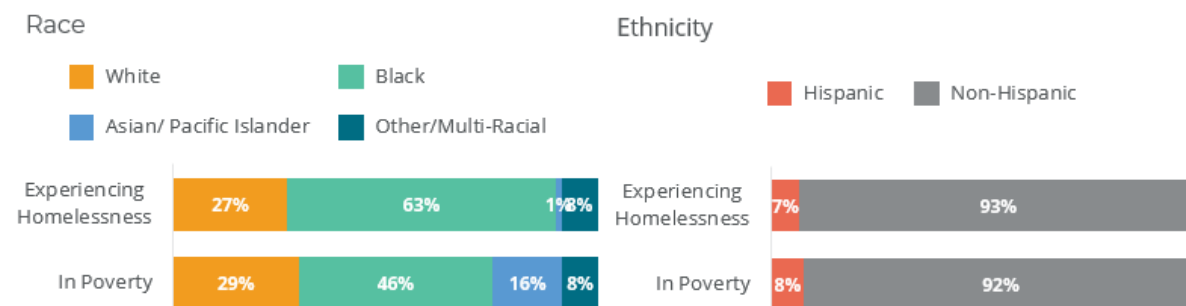
multiracial. Because the share of people experiencing homelessness who are African American (63%) is much greater than the share of people in poverty who are African American (46%), African Americans are overrepresented among homeless individuals in Howard County. White and Asian residents are underrepresented among homeless individuals, while other/multiracial residents are proportionally represented.

By ethnicity, Hispanic residents make up a similar share of the population experiencing homelessness (8%) as their share of the population in poverty.

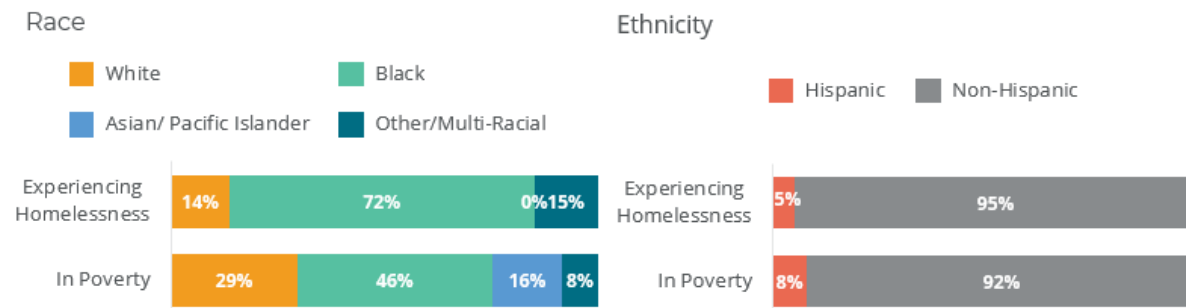
Conducting this analysis for families rather than for individuals, findings are mostly the same: African American families are overrepresented in families experiencing homelessness relative to their share of families in poverty, while White and Asian families are underrepresented in families experiencing homelessness. Other and multiracial families are overrepresented among families experiencing homelessness. Hispanic families are slightly underrepresented among families experiencing homelessness.

Race and Ethnicity of Individuals and Families in Poverty v. in Homelessness, Howard County, 2023

Individuals in Poverty and Individuals Experiencing Homelessness:



Families in Poverty and Families Experiencing Homelessness:



Source: 2022 5-year ACS, CofC Racial Equity Analysis Tool developed by HUD, 2022 and 2023.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The figure below presents the number of people counted as experiencing sheltered and unsheltered homelessness in Howard County at the time of the PIT Count on a single night in January each year, 2015 to 2024. The 2024 PIT Count took place on the night of January 24, 2024 and counted 130 people experiencing homelessness, including 68 people who were sheltered and 62 who were unsheltered. While the number of people experiencing homelessness has fallen since the 2023 PIT Count (145 total people experiencing homelessness) and the 2022 PIT Count (165 total people experiencing homelessness). Still, unsheltered homelessness has nearly tripled since 2022: 22 people were counted as unsheltered in 2022, 33 people were unsheltered in 2023, and 62 people were unsheltered in 2024.

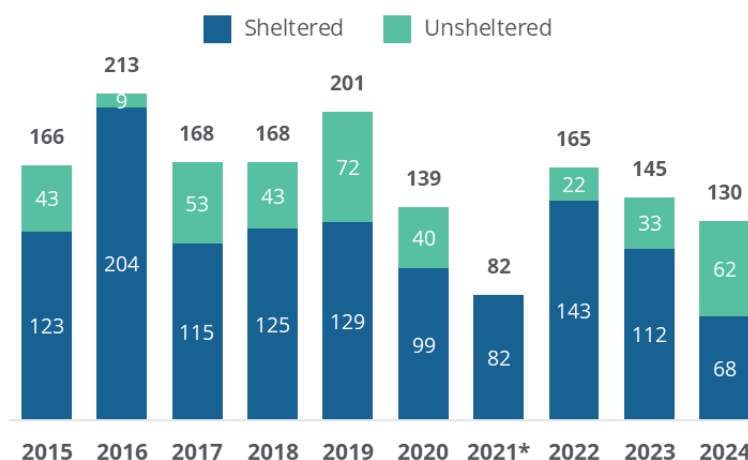
Point-in-Time Count of Individuals Experiencing Sheltered and Unsheltered Homelessness, Howard County

Note:

Due to the Pandemic, no unsheltered count took place in 2021. The 2021 count of 82 people experiencing sheltered homelessness understates the number of people experiencing homelessness in Howard County at that time.

Source:

Howard County Point-in-Time Counts.



NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section provides data and information about special needs populations in Howard County. “Special needs” populations include those that face greater challenges than most low and moderate income households in the housing market. The special needs groups for which Consolidated Plan regulations require estimates of supportive housing needs include:

- Elderly (62 and older) and frail elderly (an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework),
- Persons with mental, physical, and/or developmental disabilities,
- Persons with alcohol or other drug addiction,
- Formerly incarcerated residents,
- Persons with HIV/AIDS and their families, and
- Victims of domestic violence, dating violence, sexual assault, and stalking.

This Consolidated Plan also includes needs estimates for:

- Families with children including large families (those with three or more children) and single parent families with children,
- Households with a member with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability, and
- Households for whom English is not their first language, sometimes referred to as English Language Learner households. These households are also referred to as Limited English Proficiency (LEP) households

Due to limitations in data available, it is necessary to use a wide range of sources including American Community Survey (ACS) from the Census Bureau, Comprehensive Housing Affordability Strategy (CHAS) data from HUD, the National HIV Surveillance System (NHSS), the National Survey on Drug use and Health (NSDUH), and the National Intimate Partner and Sexual Violence Survey (NISVS). Resultantly, estimates of these populations’ housing and service needs reflect different needs. For example, needs estimates for households containing at least one member with a disability use CHAS estimates reflecting how many of these households have housing needs including but not limited to cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition; whereas needs estimates for persons with alcohol or other drug addiction reflect the national rate at which persons with alcohol or drug addiction need and are not receiving treatment (and so do not necessarily capture housing needs). These needs are clarified for each group as they are discussed below. The discussion of needs is supported by stakeholder engagement findings.

Describe the characteristics of special needs populations in your community:

Needs are presented in the table below and discussed in subsequent paragraphs.

Housing and Supportive Service Needs of Special Needs Populations, Howard County, 2023

Special Needs Population	Total	With Housing or Service Need	
		#	%
Elderly Population	65,983	2,174	3%
<i>Frail Elderly Population</i>	2,719	90	3%
Persons with Disabilities	29,922	4,219	14%
Households with Disabilities	21,490	7,465	35%
<i>Hearing or Vision Impairment</i>	8,955	2,760	31%
<i>Ambulatory Limitation</i>	10,480	4,365	42%
<i>Cognitive Limitation</i>	8,740	3,440	39%
<i>Self-Care/Independent Living Limitation</i>	9,590	3,735	39%
Persons with Alcohol or Other Substance Use Disorder	45,957	18,921	41%
Families with Children	44,089	1,955	4%
<i>Large Families with Children (3+ Children)</i>	6,972	628	9%
<i>Single Parents with Children</i>	9,941	1,360	14%
Persons with HIV/AIDS	749	No Data	No Data
Victims of Domestic Violence	9,438	983	10%
LEP Households	4,262	252	6%

Note: Elderly households contain at least one person aged 62 years or older; their needs are based on their poverty rate. Households with LEP have Limited English Proficiency; their needs are based on the proportion of LEP residents living in poverty. Victims of domestic violence include rape, physical violence and/or stalking by an intimate partner. Persons with disabilities may be captured in multiple categories if they have multiple types of disabilities. Persons with disabilities may also be represented in the elderly category.

Source: CHAS 2017-2021, 2023 1-year and 5-year ACS, CDC, U.S. Department of Health.

Elderly and frail elderly. There are 65,983 residents 62 and older in Howard County. Of these residents, 2,174 or 3% have incomes below the poverty level—a proxy for housing and supportive service needs. The elderly population includes 2,719 “frail elderly” residents who require assistance with three or more activities of daily living such as bathing, walking, and performing light housework. Based on the county’s senior poverty rate, 90 frail elderly residents live below the poverty level.

The Center for Social and Demographic Research on Aging and the Gerontology Institute at the University of Massachusetts Boston publish the Elder Economic Security Standard™ Index (Elder Index) to quantify the average cost of living for seniors living independently in the community. The Elder Index includes geographically specific average costs for housing, transportation, medical care, food, and miscellaneous expenses. As shown in the table below, the costs of aging in place for seniors in Howard County are 11% to 31% higher than costs of aging in place for seniors in the United States overall depending on health, household size, and tenure.

For single elderly homeowners in excellent health without a mortgage, the group with the lowest average aging in place costs, it costs an average of \$30,648/year to age in place. This is 2.6 times higher than \$11,604, the maximum annual Federal Social Security Income amount for an eligible individual. Single elderly homeowners in poor health with mortgages face higher average annual aging in place costs: \$53,253, 4.6 times higher than the maximum annual Federal Social Security Income amount for an eligible individual.

Average Annual Cost of Aging in Place for Older Adult Households, Howard County, 2023

	Excellent Health		Good Health		Poor Health	
	Single	Couple	Single	Couple	Single	Couple
Average Annual Costs						
Renter	\$33,468	\$47,040	\$34,620	\$49,344	\$37,032	\$54,168
Owner, No Mortgage	\$30,648	\$44,220	\$31,800	\$46,524	\$34,212	\$51,348
Owner With Mortgage	\$49,692	\$63,264	\$50,844	\$65,568	\$53,256	\$70,392
As % of National Average						
Renter	113%	114%	112%	113%	111%	111%
Owner, No Mortgage	128%	124%	126%	123%	123%	119%
Owner With Mortgage	131%	128%	130%	127%	128%	124%

Note: Estimated costs cover basic needs of elder households, including shelter, medical care, food, and transportation; the costs included reflect average market costs and do not take into account any needs-based subsidies.

Source: 2024 Elder Economic Security Standard Index from The Center for Social and Demographic Research on Aging and the Gerontology Institute at the University of Massachusetts Boston.

While subsidized housing could mitigate some of these costs for elderly renter households, supply is insufficient: the 2024 Howard County Rental Survey found that only 9.3% of Howard County's low income senior households have access to low cost, subsidized age restricted housing.

Persons with disabilities. The noninstitutionalized population with a disability in Howard County totals 29,922 residents. Of these residents, 14% live below the poverty level and likely have housing and supportive service needs according to ACS data—putting those with needs at 4,219 residents. HUD CHAS data provides an alternative measure of need for this population: 2017-2021 CHAS data show that 21,490 households contain members with disabilities, and that 7,465 or 35% of these have one or more housing problems (as defined by HUD) and therefore have housing needs. These households' needs vary depending on the disability and the level of support required to provide them with the same opportunity as non-disabled residents to access and enjoy community access. According to HUD CHAS data:

- 4,365 of 10,480 households (42%) with an ambulatory limitation have housing problems;
- 3,735 of 9,590 households (39%) with a self-care or independent living limitation have housing problems;

- 3,440 of 8,740 households (39%) with a cognitive limitation have housing problems; and
- 2,760 of 8,955 households (31%) with hearing or vision impairments have housing problems.

Past challenges for persons with disabilities in the Baltimore region have centered on the lack of affordable, accessible housing options in a variety of locations, as well as shortcomings in the public sector and private market in responding to the needs of persons with disabilities. Significant barriers remain to enable residents with disabilities to achieve equitable access to housing choice and community amenities.

Based on an analysis of HUD accessibility guidelines and local multifamily rental inventory data, it is estimated that 9,177 of Howard County's 27,314 multifamily rental units are adaptable or accessible to residents with disabilities. This is equivalent to 34% of the county's multifamily rental units. Still, barriers exist in the gap between what an accessible unit costs and what a person with a disability can typically afford. People with disabilities have much lower labor force participation and employment levels than those without a disability and face unique economic challenges. In Howard County,

- Residents with a disability had median earnings of \$48,657, \$24,364 less than the median earnings of residents with no disabilities (\$73,021),
- 22% of people under age 18 with a disability are in poverty compared to 6% of people under 18 with no disability,
- 17% of people ages 18-64 with a disability are in poverty compared to 4% of people 18-64 with no disability, and
- 10% of people ages 65+ with a disability are in poverty compared to 4% of people 65+ with no disability.⁵

As a result, accessible multifamily units are often leased by people who don't need the features. Low-income households containing individuals with disabilities require housing assistance in the form of public housing or rental assistance to afford these units, but very few eligible households (around 16% nationally in 2021) actually receive assistance.

Additional needs of the population with disabilities were identified through this Consolidated Plan's stakeholder focus groups and resident workshops, as well as a 2024 resident survey that was conducted for a regional housing plan. Focus groups identified challenges related to the Medicare disability verification process (requires Medicare representatives to visit recipients' homes to verify their disabilities, deterring residents with disabilities from using needed Medicare support), lack of affordable rental housing that meets their accessibility needs and other household needs (e.g., allowing pets), and the sense that homeownership is out of reach.

Among 2024 survey respondents with a disability, 40% said their housing did not meet their accessibility needs. Residents with disabilities are often unable to prioritize their accessibility needs in choosing housing because of their affordability needs (36% of respondents with disabilities said they chose their

⁵ Source: 2022 5-year ACS estimates from the 2025 AI for the Baltimore Region.

housing because of cost; another 27% chose their housing because the landlord accepted Section 8) or other factors (31% of respondents with disabilities said they chose their housing because they needed to find somewhere to live quickly; 28% chose their housing for safety).

The top challenges reported by 2024 Baltimore Regional Housing Survey respondents with disabilities include the following: 60% worry that if they request an accommodation for their disability, their rent will go up or they will be evicted; 59% are afraid that they will lose their in-home health care; 58% cannot get around their neighborhoods because of broken sidewalks/no sidewalks/etc.; 57% cannot afford housing that has their needed accessibility features; 56% worry about retaliation if they report harassment by their neighbors, building staff, or landlord. Other common concerns were landlord refusal to accept service animals, make accessibility modifications, or provide accommodations.

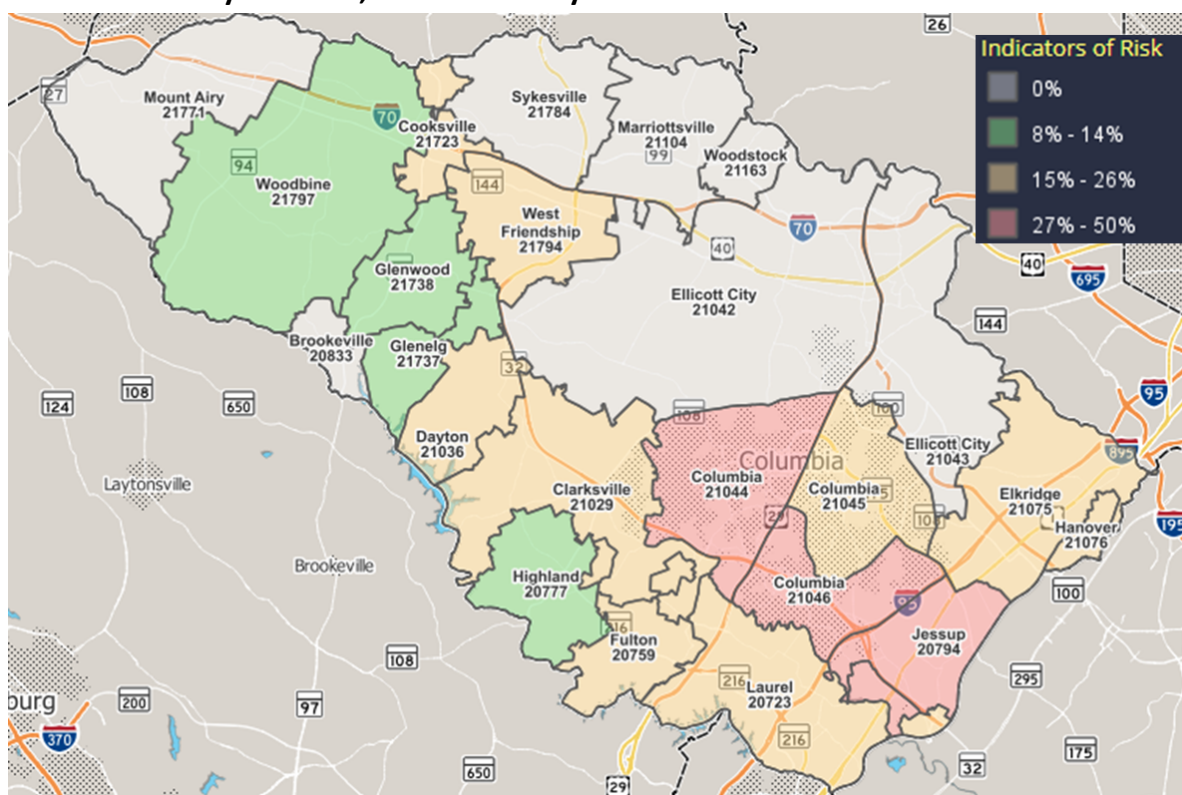
In preparing the 2020-2023 Maryland State Disabilities Plan, the Maryland Department of Disabilities conducted the 2020 State Disabilities Plan Survey. The survey asked its 426 respondents with disabilities to identify priority focuses with respect to each of the following areas:

- Personal Care Services
- Transportation
- Employment
- Health Care and Behavioral Services
- Assistive Technology
- Education
- Family Support Services
- Crime Control, Public Safety, and Correctional Services
- Telecommunications

Respondents identified **service availability** as the top priority for every one of the above-listed service types except for employment, suggesting that at the state level, the wide ranging services and supports currently available to persons with disabilities are not sufficient to address the need.

Persons with alcohol or other substance use disorder. An estimated 45,957 Howard County residents have alcohol or other drug addictions based on national incidence rates applied to the local population. An estimated 18,921 residents need and are not receiving treatment for their addiction. The map below was pulled from the Howard County Department of Health's Bureau of Behavioral Health's Substance Use Dashboard and maps risk of fatal and nonfatal overdoses by ZIP code. The map shows that overdose risk is highest in western and southern Columbia and along the county's southeastern border around Jessup.

Overdose Risk by ZIP Code, Howard County



Source: Howard County Substance Use Dashboard.

Survivors of domestic violence. According to CDC data from the National Intimate Partner and Sexual Violence Survey (NISVS), 4.5% of women and 2.8% of men in the United States experience stalking, physical violence, and/or contact sexual violence (such as rape, sexual coercion, and/or unwanted sexual contact) by an intimate partner resulting in related impacts each year.⁶ Based on these rates, 9,438 Howard County residents experience domestic violence, dating violence, sexual assault, and stalking annually.

The 2024 Baltimore Regional Housing Survey found that IPV survivors had the highest displacement rate of any group in the region and 45% of Baltimore region respondents who had experienced IPV had been displaced from their homes—meaning, they moved when they didn’t want to move—because they and their children were living in unsafe conditions. Further, survey respondents with IPV experience were more likely than any other group to report feeling discriminated against while looking for housing in the Baltimore area and reported the greatest degree of difficulty using Housing Choice Vouchers.

⁶ According to the CDC, these related impacts include any of the following: being fearful, concerned for safety, any post-traumatic stress disorder symptoms, injury, need for medical care, needed help from law enforcement, missed at least one day of work, missed at least one day of school.

In general, the National Alliance to End Homelessness has found that domestic violence can contribute to homelessness for survivors, and affordable housing is critical in preventing both homelessness and future violence for domestic violence survivors.⁷ Based on national rates from the NISVS survey, it is estimated that 10% of survivors (13.4% of female survivors and 5.3% of male survivors)—equating to 983 victims each year—will require housing assistance at some point in their lives.

Families with children. According to ACS data, there are 44,089 families with children in Howard County, 4% or 1,955 of whom live below the poverty line and are believed have housing or service needs. Poverty rates are higher—indicating higher rates of housing or service needs—for families with three or more children (9%) and for single parents with children (14%).

Households with Limited English Proficiency. According to ACS data, 4,262 households in Howard County have limited English proficiency, meaning that household members over the age of 14 cannot speak English well or very well. An estimated 6% of these households (252 households) have incomes below the poverty line and have housing and supportive service needs, though poverty provides a low level estimate of this population’s needs because they face language barriers across widespread areas of life including transportation, employment, and housing.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and supportive service needs in the table above are based on the incidence of poverty, incidence of disability, cost burden, and national statistics on the likelihood of special needs groups to have both short- and long-term housing and service needs. Needs were also informed by findings from feedback from service providers, stakeholders, and residents in focus groups; the Consolidated Plan Survey, and the 2024 Baltimore Regional Housing Survey.

The Community Action Council of Howard County (CAC) provides services in the areas of housing assistance and eviction prevention, energy and utility assistance, early childhood education, food assistance, and weatherization. In connection with its 2023 Community Needs Assessment Report, CAC administered a client survey. The survey found that the most commonly reported top needs among its clients—who include individuals belonging to all of the above-listed special needs groups—were:

- 1) Housing assistance (26%)
- 2) Food assistance (25%)
- 3) Energy/Utilities Assistance (18%)
- 4) Medical/Mental Health Services (9%)
- 5) Childcare (7%).

The results of this survey are available in the CAC 2023 Community Needs Assessment Report:
<https://cac-hc.org/cna/>

⁷ <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/domestic-violence/>

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the CDC and the National HIV Surveillance System (NHSS), there were 265.0 people living with HIV/AIDS per 100,000 Howard County residents in 2022, roughly equivalent to 749 people living with HIV/AIDS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Shortages in affordable housing supply are most severe for seniors and families with special needs children. If families need to work part time to assist their children, they cannot afford rent. The “benefits cliff” is a real issue; programs need to be restructured to ensure that people are able to take steps toward economic independence without being punished by having their benefits reduced or eliminated.

People who make <\$1,000/month on social security and disability can’t afford to rent any units in the county. There aren’t a lot of residential service providers (group homes) in Howard County because it’s much cheaper to operate elsewhere. This results in a desert of these services for people with intellectual and developmental disabilities in Howard County. People have to leave Howard County for housing when they’ve grown up in the County and built all of their connections here.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Throughout development of the Consolidated Plan, residents and stakeholders were asked about community development needs and priorities. For public facilities, residents put a high priority on the distribution of senior and youth and general community centers throughout Howard County, as well as quality parks and recreation opportunities. They also prioritized ensuring that nonprofit organizations have affordable, quality space for operations.

How were these needs determined?

Resident and stakeholder consultation.

Describe the jurisdiction's need for Public Improvements:

Howard County's needed public improvements include better walking and lighting in low income areas, especially along major transportation corridors, and continued upgrades to community centers and parks and recreation facilities to ensure consistent quality throughout Howard County.

How were these needs determined?

Resident and stakeholder consultation.

Describe the jurisdiction's need for Public Services:

In a 2023 survey of its clients, most of whom have low to moderate incomes, the Community Action Council of Howard County (CAC) found that the most commonly reported *top* needs were:

- 1) Housing assistance (26% of respondents reported this as their top need)
 - a. 63% of clients reported needing some form of housing assistance.
- 2) Food assistance (25% of respondents reported this as their top need)
 - a. specifically, many residents reported that their SNAP allocations are too low.
- 3) Energy/Utilities Assistance (18% of respondents reported this as their top need)
 - a. 82% of clients reported needing utilities assistance.
- 4) Medical/Mental Health Services (9% of respondents reported this as their top need)
 - a. 46% of clients reported that they need medical and mental health services, including needs for dental, vision, and prescription assistance.
- 5) Childcare (7% of respondents reported this as their top need).
 - a. 46% of clients reported needing child dependent and disability care services such as access to after school/before school programs and access to licensed daycare centers.

The 2024 Baltimore Regional Housing Survey—which was purposely targeted low to moderate income households and households who are typically more vulnerable to barriers in housing choice, including single parents, persons with disabilities, people of color, people experiencing intimate partner violence (IPV), larger/extended families, Limited English Proficiency (LEP) populations, and residents seeking

housing using a Housing Choice Voucher—asked residents about their experience with transportation. Sixty-two percent of Howard County respondents reported that they were “often” satisfied with their ability to get around in the past 30 days, 31% were “sometimes” satisfied with their ability to get around in the past 30 days, and 7% reported that they were “never” satisfied with their ability to get around in the past 30 days. Nine percent of Howard County respondents reported that a lack of reliable transit had “often” kept them from going to medical appointment, meetings, work, or other essential services in the past 30 days, while another 27% reported that lack of reliable transportation “sometimes” kept them from going to these essential services in the past 30 days.

How were these needs determined?

These needs were determined through the stakeholder consultation process as well as through the findings of two surveys:

- 1) The Community Action Council of Howard County’s (CAC) survey of its clients for its 2023 Community Needs Assessment Report. The results of this survey are available in the CAC 2023 Community Needs Assessment Report: <https://cac-hc.org/cna/>
- 2) The 2024 Baltimore Regional Housing Survey, which was purposely targeted low to moderate income households and households who are typically more vulnerable to barriers in housing choice, including single parents, persons with disabilities, people of color, people experiencing intimate partner violence (IPV), larger/extended families, Limited English Proficiency (LEP) populations, and residents seeking housing using a Housing Choice Voucher.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

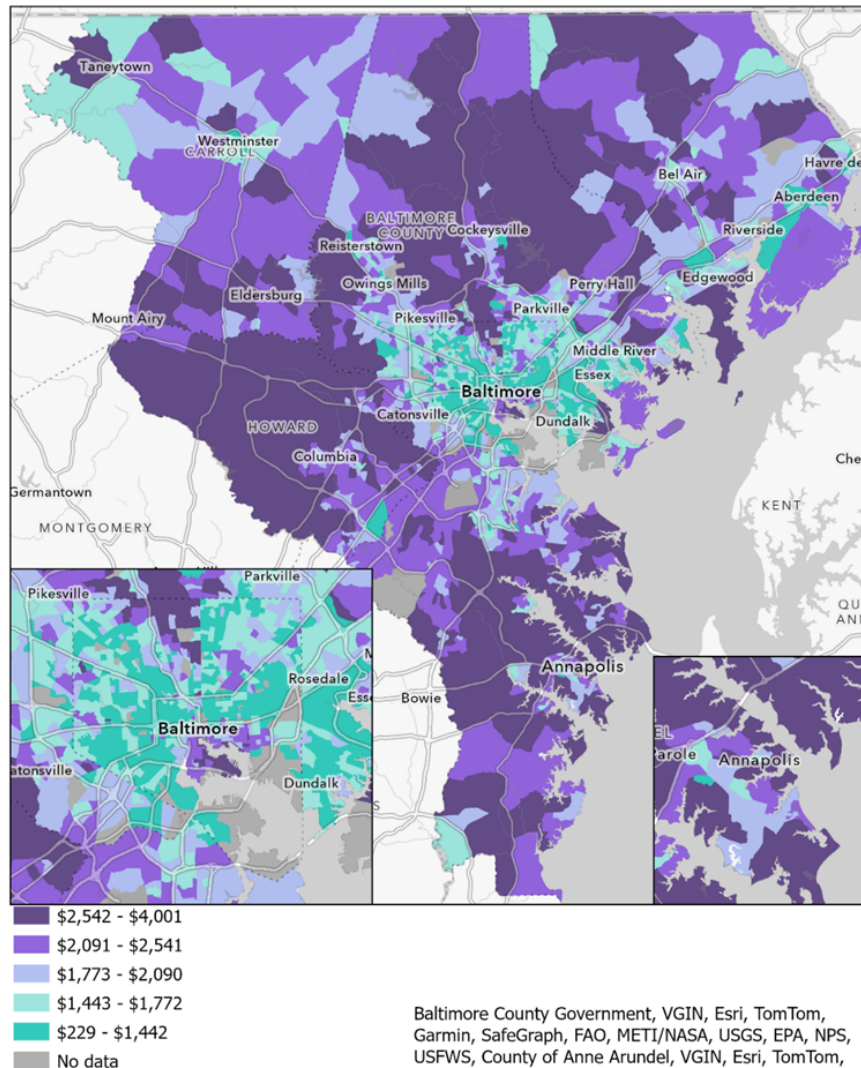
Between 2018 and 2023, growth in housing units (+4.4%) slightly outpaced growth in households (+3.8%) in Howard County. As a result, the share of residential units that are vacant increased slightly from 3.2% in 2018 to 3.8% in 2023. As a 5% residential vacancy rate generally indicates a housing market with balanced supply and demand overall, Howard County's 3.8% vacancy rate indicates a tight market with high competition for units.

Trends suggest that insufficient supply of housing will continue to constrain market options for Howard County Residents. The 2024 Howard County Rental Survey found that although there is a significant pipeline of proposed rental communities in Howard County (approximately 4,400 new rental units to be added in the next five years), this new inventory will not be enough to address the demand for rental units based on recent housing and demographic trends.

The Baltimore Metropolitan Council (BMC) created the below map by weighting homeowner housing costs from the 2019-2023 American Community Survey and renter costs based on the homeownership rate in each Census block group. The map shows that many areas of Howard County have average monthly housing costs of \$2,542 to \$4,001—some of the highest monthly housing costs in the Baltimore region.

Average Monthly Housing Costs by Census Block Group, 2023

Source:
2019-2023 American
Community Survey, Baltimore
Metropolitan Council



Rental Market

Median gross rent in Howard County increased by 24% between 2018 and 2023 (from \$1,657 to \$2,053). At the same time, median renter household income increased by a smaller 18%. This means that median income renter households have lost purchasing power in the rental market since 2018. This loss in purchasing power caused an increase in the rate of renter cost burden, from 46% in 2018 to 53% in 2023. As of 2023, more than half (53%) of Howard County's renter households pay more than 30% of their income—more than they can afford—for housing. This includes the 27% of Howard County's renter households who pay more than 50% of their income for housing and are considered to be severely cost burdened and at risk of homelessness.

In Howard County's market rate multifamily rental market—specifically, the market for rental units in apartment buildings of five or more units—units rented for \$2,065 at the median in 2024. Median market rents for multifamily rental units in Howard County by bedroom size as of 2024 are presented in

the table below. The table also shows the income—both in dollar amounts and as percentages of the Baltimore MSA’s 2024 2-person Area Median Income (\$97,800). Households with incomes below 77% AMI cannot afford to rent median priced market rate multifamily units of any bedroom size in Howard County. Incomes needed to afford larger multifamily units are even higher: households need an income of 112% AMI to afford a median priced three bedroom multifamily unit and 144% AMI to afford a median priced four bedroom multifamily unit.

Median Rent of Market Rate Multifamily Rental Units and Income Needed to Afford by Bedroom Size, Howard County, 2024

Median Rent of Market Rate Multifamily Units	Total Units	Studio	1 BR	2 BR	3 BR	4 BR
Median Rent	\$2,065	\$1,894	\$1,874	\$2,134	\$2,749	\$3,512
Inc. Needed to Afford	\$82,600	\$75,760	\$74,960	\$85,360	\$109,960	\$140,480
AMI Needed to Afford	84%	77%	77%	87%	112%	144%

Note: AMI levels are based on the Baltimore region’s 2024 2-person AMI of \$97,800. “New” units are those constructed within the past five years (2019-2024 YTD).

Source: CoStar, HUD AMI Limits, and Root Policy Research.

Rental gaps—which occur when demand from renter households outweighs the supply of affordable rental units—are present at all income levels up to \$35,000 to \$49,999. The analysis found a shortage of approximately 6,167 rental units priced below \$1,250/month including utilities to serve households earning less than \$50,000 per year: there are 10,136 renter households earning less than \$50,000 per year, yet only 3,969 units to serve them.

Cumulative shortages—the result of lower income renters renting more expensive units due to limited supply of units affordable to them—affect renters earning up to \$75,000. There are 1,031 more renter households earning less than \$75,000 than there are units affordable to them. Cumulatively, rental affordability gaps affect 57% of renter households in Howard County. The rental gaps analysis is discussed in greater detail in MA-10.

Rental Affordability Gaps, Howard County, 2023

Rental Gaps					
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than \$15,000	\$375	2,842	716	-2,126	-2,126
\$15,000 to \$24,999	\$625	1,962	574	-1,388	-3,513
\$25,000 to \$34,999	\$875	2,127	567	-1,560	-5,073
\$35,000 to \$49,999	\$1,250	3,205	2,111	-1,094	-6,167
\$50,000 to \$74,999	\$1,875	5,152	10,288	5,136	-1,031
\$75,000 to \$99,999	\$2,500	5,054	13,636	8,582	7,551
\$100,000 or more		6,396	7,882	1,486	9,037

Source: 2023 5-year ACS estimates and Root Policy Research.

According to the National Low Income Housing Coalition's Out of Reach dashboard for Howard County, residents earning the minimum wage of \$15.00/hour would have to work 82 hours each week to afford a modest 1 bedroom rental home at fair market rent in Howard County. Workers who earn median hourly wages overall (\$27.48/hour) and in the following professions (which range from \$14.76/hour to \$27.60/hour) cannot afford to rent a modest 1 bedroom rental home at fair market rent:

- fast food and counter workers
- cashiers
- retail salespersons
- waiters and waitresses
- home health and personal care aides
- restaurant cooks
- janitors and cleaners except maids and housekeeping cleaners
- stockers and order fillers
- laborers and freight, stock, and material movers
- nursing assistants
- customer service representatives
- general office clerks
- security guards
- secretaries and administrative assistants
- light truck drivers
- construction laborers
- general maintenance and repair workers
- bookkeeping, accounting, and auditing clerks
- heavy and tractor-trailer truck drivers

For Sale Market

Losses in home purchase affordability since the previous Consolidated Plan were much greater than losses in rental affordability.

Median home values grew slightly faster than median gross rent, increasing by 27% from \$476,600 in 2018 to \$603,400 in 2023. Further reducing purchase affordability, average mortgage interest rates increased from 4.54% in 2018 to 6.81% in 2023 and 6.72% in 2024. Applying the 2024 interest rate to

the 2023 median home value—the most current data available at the time of this analysis—the **income required to afford a median value home increased by 61% from \$124,776 in 2018 to \$200,655 in 2023/2024. By contrast, median household income increased by only 21% (from \$116,984 in 2018 to \$141,159 in 2023) across this time.** Homeowners have gained equity from market appreciation, but increased home prices and pandemic-related interest rate hikes have made the market more challenging for renters who wish to buy. Owner households did not experience the slight increase in cost burden that renter households saw between 2018 and 2023: 18% of owner households in the county are cost burdened in 2023, down slightly from 19% in 2018.

Home purchase gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—are concentrated among households earning less than \$100,000 but cumulatively limit the supply of homes for sale at prices affordable to households earning more than \$150,000. Specifically,

- Approximately 32% of renter households earn less than \$50,000 and would require homes priced at or below \$150,355 to afford to purchase a home, yet only 3% of owner occupied homes are valued at or below \$150,355. Approximately 20% of renter households earn less than \$35,000 and are unlikely to purchase homes. Because 12% of renter households earn between \$35,000 and \$50,000 and may consider purchasing a home and 3% of owner occupied homes are valued at or below \$150,355 (these households' maximum purchase price), the cumulative gap at \$50,000 is 9 percentage points.
- The cumulative homeownership gap continues to grow at incomes up to \$99,999:
 - 16% of renter households have incomes between \$50,000 and \$74,999, and only 2% of homes are affordable within this group's price range (between \$150,355 and \$225,534);
 - 15% of renter households earn between \$75,000 and \$99,999 annually, and 4% of homes are affordable within this income range (priced between \$225,534 and \$300,713).
- Because a cumulative gap of -31 percentage points remains in the \$100,000 to \$149,999 income range (homes priced \$300,713 to \$451,071), cumulative home purchase gaps persist at incomes greater than \$149,999 for homes priced above \$451,071.

Purchase Affordability Gaps, Howard County, 2023-2024

Renter Purchase Gaps

Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$15,000	\$45,104	8%	2%	-6%	<i>Excluded</i>
\$15,000 to \$24,999	\$75,176	6%	0%	-5%	<i>Excluded</i>
\$25,000 to \$34,999	\$105,248	6%	0%	-6%	<i>Excluded</i>
\$35,000 to \$49,999	\$150,355	12%	0%	-11%	-9%
\$50,000 to \$74,999	\$225,534	16%	2%	-14%	-23%
\$75,000 to \$99,999	\$300,713	15%	4%	-11%	-34%
\$100,000 to \$149,999	\$451,071	16%	19%	3%	-31%
\$150,000 or more		21%	72%	51%	20%

Note: Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.72% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses. Renter households earning less than \$35,000 are excluded from cumulative purchase gap calculations because they are unlikely to transition to homeownership.

Source: 2023 1-year ACS estimates, Federal Reserve of St. Louis (FRED), and Root Policy Research.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Nearly half (47%) of Howard County's housing units are single family detached units. Single family attached units, such as townhomes, make up the next greatest share of housing units at 23%. Approximately 19% of housing units are units in small multifamily buildings of five to 19 units, while another 8% are units in large multifamily buildings of 20 or more units. Du-/tri-/four-plexes make up 1% of housing units, as do the combination of mobile homes, boats, RVs, vans, and other units.

The Unit Size by Tenure table shows the distribution of owner occupied and renter occupied units in the County by number of bedrooms. The vast majority (89%) of owners live in units with three or more bedrooms, compared to only 30% of renter households. Renter occupied units tend to be smaller: 70% have two or fewer bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	59,707	47%
1-unit, attached structure	29,244	23%
2-4 units	1,826	1%
5-19 units	24,057	19%
20 or more units	10,278	8%
Mobile Home, boat, RV, van, etc	1,076	1%
Total	126,188	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2023 1-year ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	269	0%	1,457	4%
1 bedroom	1,027	1%	9,935	27%
2 bedrooms	7,796	9%	14,103	39%
3 or more bedrooms	75,944	89%	10,868	30%
Total	85,036	100%	36,363	100%

Table 27 – Unit Size by Tenure

Data Source: 2023 1-year ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the National Housing Preservation Database (NHPD), there are 2,780 total federally assisted homes in Howard County. This includes 1,086 homes targeted to families, 1,049 units targeted

to elderly residents or residents with disabilities, 391 units targeting multiple types of population, and 254 units with unknown population targeting information. Most (1,951) of these units are financed with LIHTC, while other programs also account for large numbers of units: Section 8 Project Based Rental Assistance support 865 units in Howard County, 741 units are HUD insured, 112 units receive Section 811 funding, 71 receive Section 202 funding, and 59 are supported by HOME funds. Other HUD programs support 776 units.

The figure below compiles HUD maps of federally subsidized housing developments in Howard County. The maps show that:

- There are 13 Section 8 Project Based Rental Assistance⁸ properties in Howard County;
- There are 9 Section 811⁹ properties in the county;
- There are 6 Section 202¹⁰ properties in the county;
- There are 25 Low-Income Housing Tax Credit (LIHTC)¹¹ properties in county; and
- There are no Public Housing Developments in the county.

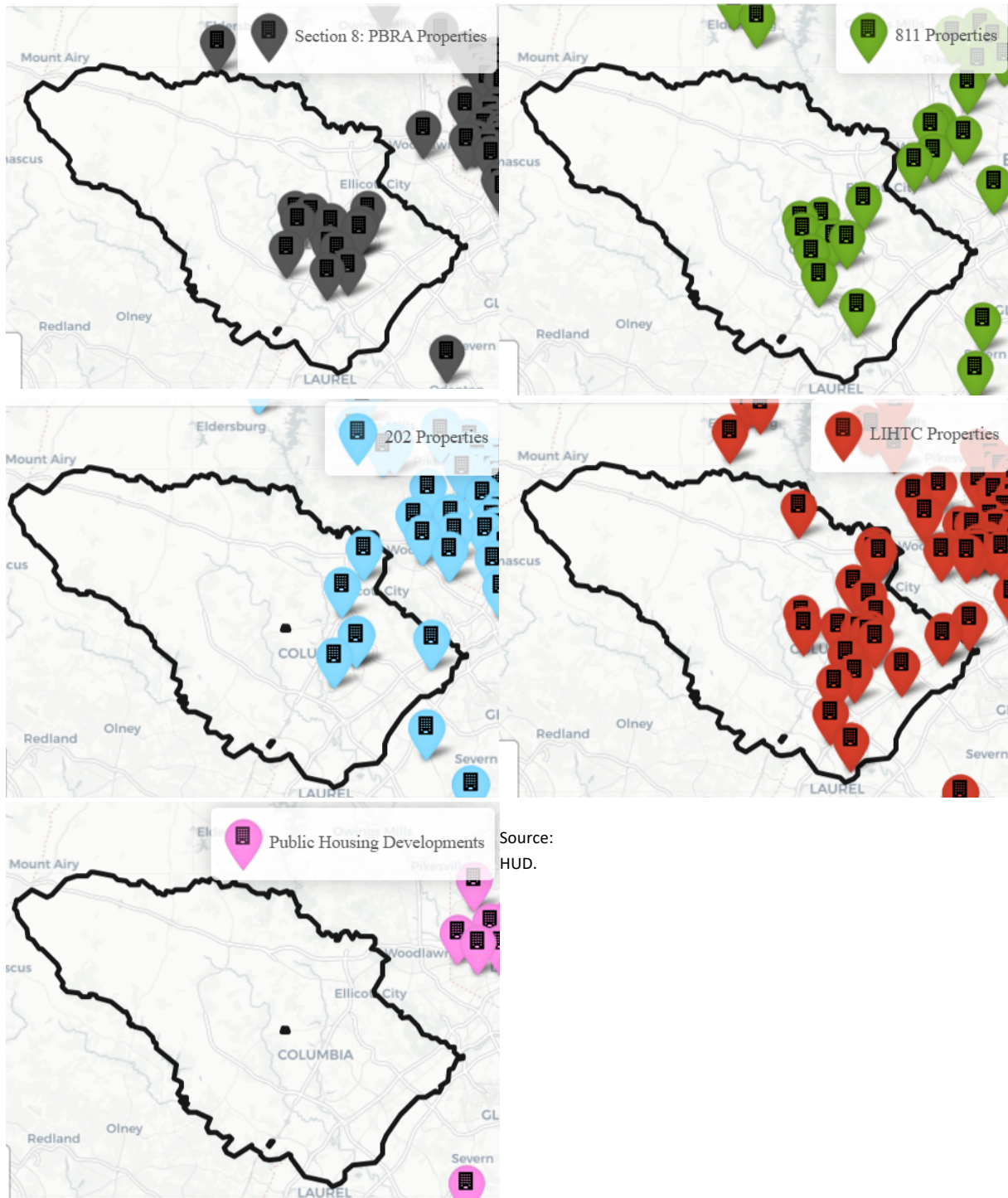
⁸ A project-based program which provides rental subsidies to private property owners who designate specific units for low-income tenants.

⁹ A project-based program which provides Subsidized rental housing for people with disabilities, with integrated supportive services.

¹⁰ A project-based program which provides subsidized rental housing for very low-income seniors aged 62 or older, with integrated supportive services.

¹¹ Private-sector affordable housing projects funded through tax credits. Developers are required to meet income and rent restrictions for a specified period. While not administered by HUD, it is still an important program for producing affordable housing.

Federally Subsidized Housing Developments, Howard County

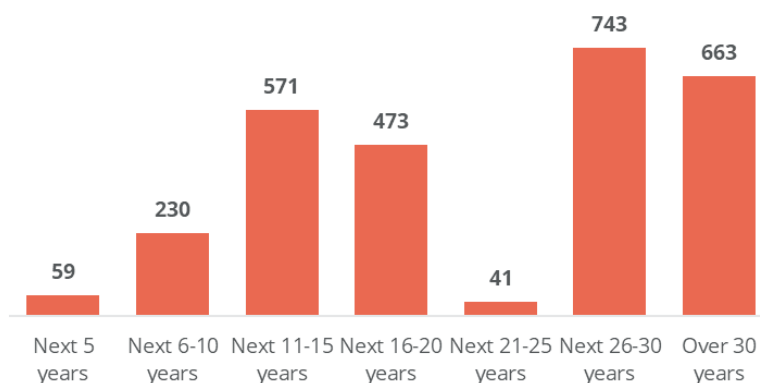


Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the National Housing Preservation Database, 59 of Howard County’s 1,780 federally assisted homes are set to expire in the next five years, while another 230 are expected to expire in the next six to ten years. The figure below presents the distribution of Howard County’s federally assisted units by expiration year. As shown below, 1,044 of the county’s 2,780 federally assisted units are set to expire in 11 to 20 years.

Federally Assisted Housing Units by Expiration Year, Howard County

Source:
National Housing Preservation Database (NHPD).



Does the availability of housing units meet the needs of the population?

Broadly, the availability of housing units in Howard County does not meet the affordability needs of the population. This is especially severe for renter households earning \$50,000/year or less. Additional detail is provided below.

Rental Market. The table below compares the number of renter households in Howard County in 2023, their income levels, and the number of units in the market that were affordable to them.

The “Rental Gap” column in the table shows the difference between the number of renter households earning within each income range and the number of rental units affordable within their income range. Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units. Renters who cannot find affordable rents are not homeless—rather, they “rent up” and live in units that cost more than they can afford. These households are “cost burdened.” The “Cumulative Rental Gap” column accounts for lower income households “renting up” by showing the difference between the number of renter households earning *less than the upper limit* specified in the income range column and the number of rental units affordable to them (the number of rental units priced below the maximum affordable gross rent specified in the maximum affordable gross rent column).

It is important to note that the distribution of rental units in the “Rental Units Affordable” column is based on Howard County residents’ reporting of what they pay for monthly rental costs in Census surveys. Residents who receive subsidies such as Housing Choice Vouchers report what they pay after

the subsidy is applied, not the market rent of the unit. Further, renter households who have occupied their units for a long time often pay less than market rate for their units. Relative to the distribution of rental units currently available for rent at market rate, the distribution of rental units used in this analysis overstates the number of units affordable to low income households.

The rental gaps analysis shows:

- Howard County has 2,842 renter households who earn less than \$15,000/year and can afford units that rent for up to \$375/month. Including Housing Choice Vouchers and other forms of rental subsidies, there are only 716 rental units affordable to these households, resulting in a gap of 2,126 units priced at or below \$375.
- An additional 1,672 renter households earn \$15,000 to \$24,999 and can afford units that rent for \$376 to \$625/month. Only 574 rental units are priced within the range affordable to these households—leaving a gap of 1,388 units priced at \$376 to \$625/month. Cumulatively, there are 3,513 more renter households with incomes lower than \$25,000 than there are units affordable to them (priced at or below \$625/month).
- There are 2,127 renter households earning between \$25,000 and \$34,999, and only 567 units priced between \$626 and \$875/month (their affordability range), resulting in a rental gap of 1,560 units priced between \$626 and \$875/month. Cumulatively, there are 6,931 renter households earning less than \$35,000 and 1,858 units priced at or below these households' maximum affordable gross rent of \$875/month, leaving a cumulative gap of 5,073 units for renter households earning up to \$34,999.
- Rental gaps persist up to the \$35,000 to \$49,999 income range: 3,205 renters earn \$35,000 to \$49,999/year and can afford units priced between \$875 and \$1,250/month, but only 2,111 units rent within this price range. Cumulatively, the number of renter households earning less than \$50,000 is 10,136, 6,167 greater than the number of units priced affordable at incomes below \$50,000 (3,969 units).
- There are more rental units affordable (10,288) than renter households (5,125) at incomes between \$50,000 and \$74,999, but due to shortages of units priced affordably to households earning less than \$50,000, there remains a cumulative gap of 1,031 units for renter households earning up to \$75,000. Because 57% of renter households in the area earn less than \$75,000, 57% of renter households are affected by cumulative rental affordability gaps.
- The market oversupplies rental units priced affordably for households earning \$75,000 or more.

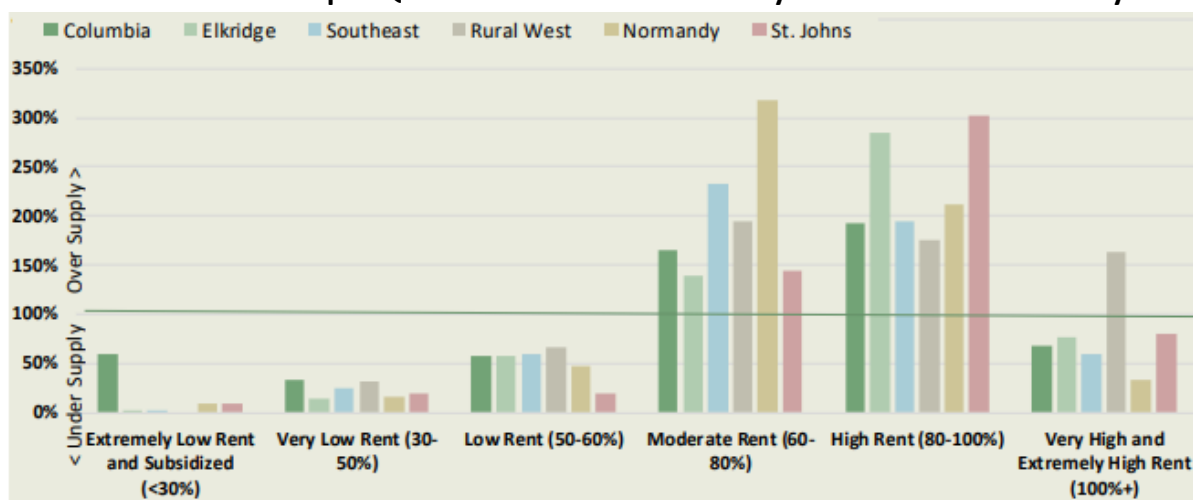
Rental Affordability Gaps, Howard County, 2023

Rental Gaps					
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than \$15,000	\$375	2,842	716	-2,126	-2,126
\$15,000 to \$24,999	\$625	1,962	574	-1,388	-3,513
\$25,000 to \$34,999	\$875	2,127	567	-1,560	-5,073
\$35,000 to \$49,999	\$1,250	3,205	2,111	-1,094	-6,167
\$50,000 to \$74,999	\$1,875	5,152	10,288	5,136	-1,031
\$75,000 to \$99,999	\$2,500	5,054	13,636	8,582	7,551
\$100,000 or more		6,396	7,882	1,486	9,037

Source: 2023 5-year ACS estimates and Root Policy Research.

The 2024 Howard County Rental Survey¹² provided another view of the under-provision of rental units by location within Howard County as shown in the figure “Penetration Rate: Units per Qualified Renter Household.” This figure shows that rental units affordable at extremely low incomes (ELI) are under-provided relative to renter households across Howard County, with less than one affordable unit per five ELI households in Elkrige, Southeast, Rural West, Normandy and St. Johns areas of the county. ELI units are also under-provided in Columbia, though there is more than one affordable unit per two ELI renter households there. There are more renter households than there are affordable units at each income level below 60% AMI in all areas of Howard County.

Penetration Rate: Units per Qualified Renter Household by Income and Affordability Level



Source: 2024 Howard County Rental Survey.

¹² <https://www.howardcountymd.gov/sites/default/files/2024-06/Howard%20County%20Rental%20Housing%20Survey.June%202024.pdf>

Home Purchase Market. A similar gaps analysis was conducted to evaluate the market options affordable to first time buyers who may wish to buy a home in Howard County. Here, the distribution of owner occupied units by value is compared to the distribution of renter households (as a proxy for first-time homebuyers) by income level. Note that the value distribution of owner occupied units by value is based on Howard County homeowners' reporting of what they believe their homes are worth, so the value distribution shown in this figure may differ from actual home sales prices in Howard County.

Home purchase gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—are concentrated among households earning less than \$100,000 but cumulatively limit the supply of homes for sale at prices affordable to households earning more than \$150,000. Specifically,

- Approximately 32% of renter households earn less than \$50,000 and would require homes priced at or below \$150,355 to afford to purchase a home, yet only 3% of owner occupied homes are valued at or below \$150,355. Approximately 20% of renter households earn less than \$35,000 and are unlikely to purchase homes. Because 12% of renter households earn between \$35,000 and \$50,000 and may consider purchasing a home and 3% of owner occupied homes are valued at or below \$150,355 (these households' maximum purchase price), the cumulative gap at \$50,000 is 9 percentage points.
- The cumulative homeownership gap continues to grow at incomes up to \$99,999:
 - 16% of renter households have incomes between \$50,000 and \$74,999, and only 2% of homes are affordable within this group's price range (between \$150,355 and \$225,534);
 - 15% of renter households earn between \$75,000 and \$99,999 annually, and 4% of homes are affordable within this income range (priced between \$225,534 and \$300,713).
- Because a cumulative gap of -31 percentage points remains in the \$100,000 to \$149,999 income range (homes priced \$300,713 to \$451,071), cumulative home purchase gaps persist at incomes greater than \$149,999 for homes priced above \$451,071.

Purchase Affordability Gaps, Howard County, 2023-2024

Renter Purchase Gaps

Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$15,000	\$45,104	8%	2%	-6%	Excluded
\$15,000 to \$24,999	\$75,176	6%	0%	-5%	Excluded
\$25,000 to \$34,999	\$105,248	6%	0%	-6%	Excluded
\$35,000 to \$49,999	\$150,355	12%	0%	-11%	-9%
\$50,000 to \$74,999	\$225,534	16%	2%	-14%	-23%
\$75,000 to \$99,999	\$300,713	15%	4%	-11%	-34%
\$100,000 to \$149,999	\$451,071	16%	19%	3%	-31%
\$150,000 or more		21%	72%	51%	20%

Note: Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.72% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses. Renter households earning less than \$35,000 are excluded from cumulative purchase gap calculations because they are unlikely to transition to homeownership.

Source: 2023 1-year ACS estimates, Federal Reserve of St. Louis (FRED), and Root Policy Research.

Describe the need for specific types of housing:

1. **Creation of new affordable rental housing for households at or below 30% and 50% of the Area Median Income (AMI).** The maximum monthly housing payment affordable to households earning \$50,000—roughly equivalent to 50% AMI for a two-person household in Howard County in 2024—is \$1,250 per month, including any utilities or other fees. Around 10,136 Howard County renter households earn less than \$50,000. Accounting for the use of vouchers and other rent subsidies, only 3,969 units are affordable to these households, resulting in a cumulative gap of -6,167 units affordable for renter households earning up to \$50,000. While these needs could be met by new construction of affordable rental units, **these needs could also be met through expanded rental subsidies**, which are key to maintaining housing stability for many low income renters but are extremely scarce: the Howard County Housing Commission’s website estimates that the current projected waiting period for a Housing Choice Voucher in Howard County is 8 to 10 years.
2. **Affordable homes for purchase.** Howard County has seen broad losses in home purchase affordability since the previous Consolidated Plan: Between 2018 and 2023, the county’s median home value increased by 27%, **the income required to afford a median value home increased by 61% (due to higher interest rates), and median household income increased by only 21%.** As of 2023, the inventory of homes priced affordably for the area’s potential first time homebuyers is very limited: 43% of renter households (or potential first time homebuyers) earn incomes between \$35,000 and \$100,000 and may wish to purchase homes, but only 9% of owner occupied homes are valued at or below \$300,713, the maximum affordable price for households earning \$100,000.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

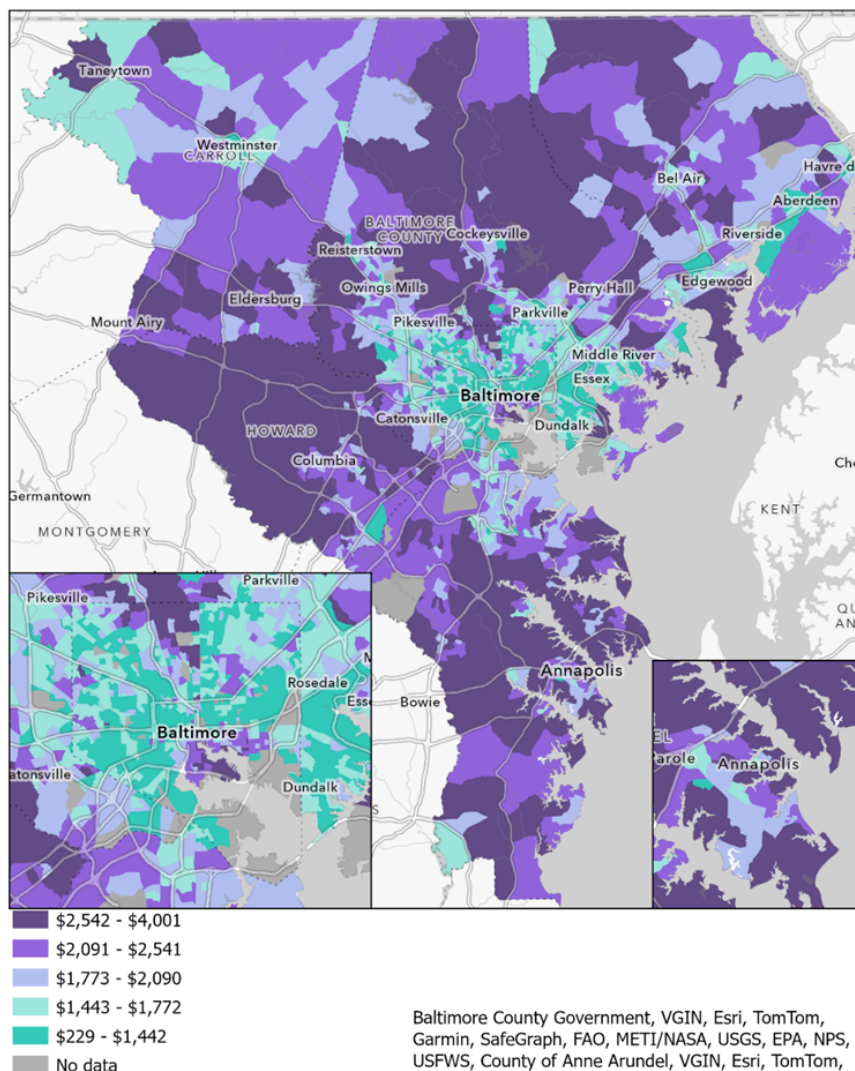
Introduction

The Baltimore Metropolitan Council (BMC) created the below map by weighting homeowner housing costs from the 2019-2023 American Community Survey and renter costs based on the homeownership rate in each Census block group. The map shows that many areas of Howard County have average monthly housing costs of \$2,542 to \$4,001—some of the highest monthly housing costs in the Baltimore region.

Average Monthly Housing Costs by Census Block Group, 2023

Source:

2019-2023 American Community Survey, Baltimore Metropolitan Council



Median gross rent in Howard County increased by 24% between 2018 and 2023 (from \$1,657 to \$2,053). At the same time, median renter household income increased by a smaller 18%. This means that median income renter households have lost purchasing power in the rental market since 2018. This loss in purchasing power caused an increase in the rate of renter cost burden, from 46% in 2018 to 53% in 2023. As of 2023, more than half (53%) of Howard County's renter households pay more than 30% of their income—more than they can afford—for housing. This includes the 27% of Howard County's renter

households who pay more than 50% of their income for housing and are considered to be severely cost burdened and at risk of homelessness.

In Howard County's market rate multifamily rental market—specifically, the market for rental units in apartment buildings of five or more units—units rented for \$2,065 at the median in 2024. Median market rents for multifamily rental units in Howard County by bedroom size as of 2024 are presented in the table below. The table also shows the income—both in dollar amounts and as percentages of the Baltimore MSA's 2024 2-person Area Median Income (\$97,800). Households with incomes below 77% AMI cannot afford to rent median priced market rate multifamily units of any bedroom size in Howard County. Incomes needed to afford larger multifamily units are even higher: households need an income of 112% AMI to afford a median priced three bedroom multifamily unit and 144% AMI to afford a median priced four bedroom multifamily unit.

Median Rent of Market Rate Multifamily Rental Units and Income Needed to Afford by Bedroom Size, Howard County, 2024

Median Rent of Market Rate Multifamily Units	Total Units	Studio	1 BR	2 BR	3 BR	4 BR
Median Rent	\$2,065	\$1,894	\$1,874	\$2,134	\$2,749	\$3,512
Inc. Needed to Afford	\$82,600	\$75,760	\$74,960	\$85,360	\$109,960	\$140,480
AMI Needed to Afford	84%	77%	77%	87%	112%	144%

Note: AMI levels are based on the Baltimore region's 2024 2-person AMI of \$97,800.

Source: CoStar, HUD AMI Limits, and Root Policy Research.

According to ACS estimates, median home values grew slightly faster than median gross rent, increasing by 27% from \$476,600 in 2018 to \$603,400 in 2023. Note that these home value estimates are the product of ACS questions asking homeowners to report their own estimates of their homes' values and do not necessarily align with home sales prices.

Further reducing purchase affordability, average mortgage interest rates increased from 4.54% in 2018 to 6.81% in 2023 and 6.72% in 2024. Applying the 2024 interest rate to the 2023 median home value—the most current data available at the time of this analysis—the **income required to afford a median value home increased by 61% from \$124,776 in 2018 to \$200,655 in 2023/2024. By contrast, median household income increased by only 21% (from \$116,984 in 2018 to \$141,159 in 2023) across this time.** Homeowners have gained equity from market appreciation, but increased home prices and pandemic-related interest rate hikes have made the market more challenging for renters who wish to buy.

Because ACS home value estimates may differ from actual sales prices, the following narrative considers alternative sources for home values. According to the April 2024 Housing Market Report for the Baltimore Metro prepared by Bright Research, Howard County had the highest median home sales price in the Baltimore Region at \$646,750.

It is estimated that the inventory of homes for sale in Howard County would take 0.95 months to sell if the current sales pace continues, up slightly from April 2023. As four to six months of supply is believed to indicate a balanced market with moderate price appreciation, this indicates high demand for a very limited supply of homes for sale—an environment conducive to rapidly rising prices. As shown in the table, Howard County also saw the fastest year-over-year price growth in the region at +14.5%.

Days on the market provides another view of the county’s limited inventory of homes for sale. In April 2024, homes for sale in Howard County spent a median of only five days on the market before they sold. This is an extremely brief time on the market compared to the national average: homes for sale in the United States in the same month spent a median of 44 days on the market.¹³

Home Purchase Market Statistics, Baltimore Metro and by Jurisdiction, April 2024

	Median Sold Price		Median Days on Mkt		Months of Supply	
	May 2024	May 2024 vs. May 2023	May 2024	May 2024 vs. May 2023	May 2024	May 2024 vs. May 2023
Baltimore Metro	\$400,000	6.7%	7	+1	1.69	+0.44
Anne Arundel County	\$517,000	5.7%	6	+0	1.18	+0.18
Baltimore City	\$225,000	0.0%	18	+6	2.91	+0.74
Baltimore County	\$370,000	7.9%	7	+1	1.43	+0.42
Harford County	\$385,000	5.0%	7	+2	1.42	+0.51
Howard County	\$646,750	14.5%	5	-1	0.95	+0.17

Note: Baltimore Metro includes Anne Arundel County, Baltimore City, Baltimore County, Harford County, Howard County, and Carroll County. Data are not available for Annapolis.

Source: Bright Research April 2024 Housing Market Report for the Baltimore Metro.

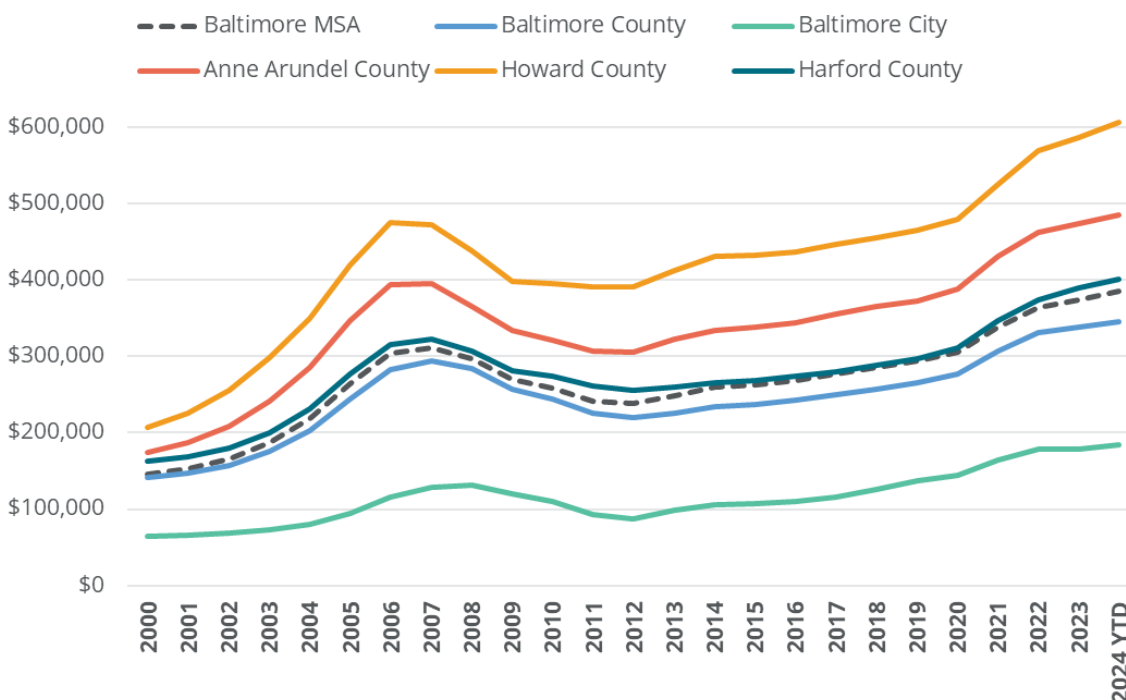
For added context on historical home values, the following analysis shows trends in typical home values since 2000.¹⁴ Home values in the Baltimore Region differ by jurisdiction—with Howard County’s values remaining the highest—but have generally followed the Baltimore-Columbia-Towson Metropolitan Statistical Area (MSA)’s trends since 2000.¹⁵ According to the Zillow Home Value Index, Howard County had a typical home value of \$607,000. This represents a 31% growth in typical home values since 2019.

¹³ Source: Federal Reserve Bank of Saint Louis and Realtor.com.

¹⁴ Zillow Home Value Index data reflect the typical value for homes in the 35th to 65th percentile range.

¹⁵ The Baltimore-Columbia-Towson MSA includes Anne Arundel County, Baltimore City, Baltimore County, Carroll County, Harford County, Howard County, and Queen Anne’s County.

Typical Home Value, Baltimore MSA and Baltimore Region Jurisdictions, 2000–2024 YTD



Note: 2024 YTD data include data from January 2024 to July 2024.

Source: Zillow Home Value Index and Root Policy Research.

Change in Typical Home Value, Baltimore MSA and Baltimore Region Jurisdictions, 2004, 2009, 2014, and 2019 to 2024 YTD

	Typical Home Value					Value Growth			
	2004	2009	2014	2019	2024	2004-2024	2009-2024	2014-2024	2019-2024
Baltimore MSA	\$219K	\$270K	\$259K	\$294K	\$386K	76%	43%	49%	31%
Anne Arundel County	\$285K	\$334K	\$335K	\$373K	\$486K	70%	46%	45%	30%
Baltimore City	\$80K	\$119K	\$106K	\$137K	\$185K	132%	55%	74%	35%
Baltimore County	\$203K	\$258K	\$234K	\$266K	\$346K	71%	34%	48%	30%
Harford County	\$232K	\$282K	\$266K	\$297K	\$401K	73%	42%	51%	35%
Howard County	\$350K	\$398K	\$430K	\$465K	\$607K	73%	52%	41%	31%

Note: 2024 YTD data include data from January 2024 to July 2024.

Source: Zillow Home Value Index and Root Policy Research.

Trends in the income needed to afford the typical priced home in Howard County the Baltimore MSA are presented each year, 2010 to 2024. Incomes required to afford a typical-priced home in Howard County increased gradually overall in the 2010s, hovering around \$110,000. Median income households could afford typical priced homes in Howard County throughout much of the 2010s. Alongside rapidly rising home prices in the early 2020s, pandemic-related interest rate hikes caused purchasing power to fall

rapidly beginning in 2022. In 2024, households must earn \$205,000—equivalent to 133% AMI—to afford a typical home in Howard County. This is \$64,000 more than the county’s 2023 median household income of \$141,000.

Income Needed to Afford Typical Value Home and Median Household Income, Howard County and Baltimore MSA

Note:

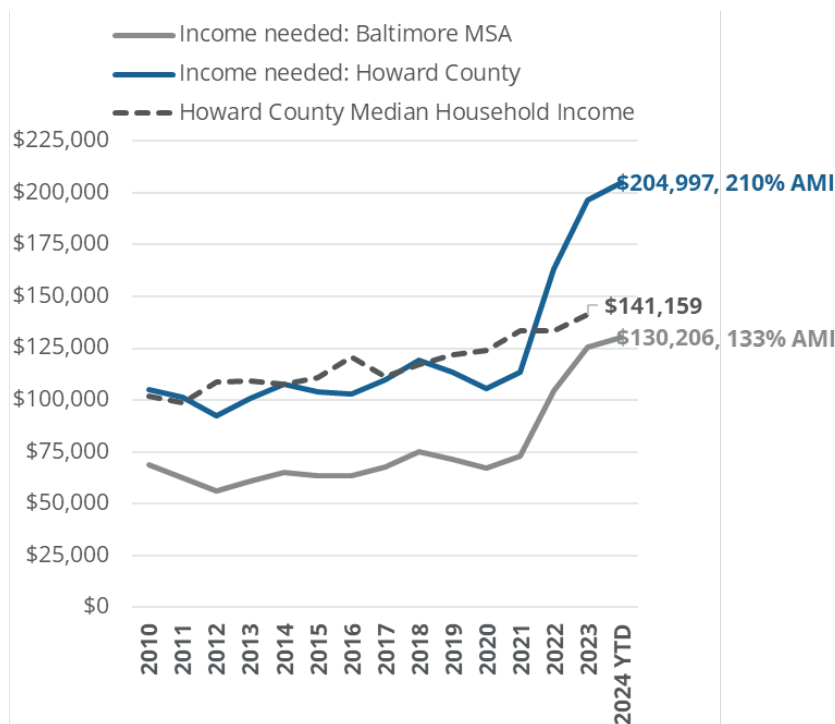
2024 YTD data include data from January 2024 to July 2024.

Calculations assume a 30-year mortgage at annual average interest rates with a 10% downpayment and 30% of monthly housing costs to property taxes, insurance, HOA fees, and other expenses.

AMI equivalencies presented are based on the 2-person 2024 AMI.

Source:

Zillow Home Value Index, FRED by the Federal Reserve Bank of St. Louis, HUD AMI Limits, and Root Policy Research.



Average mortgage interest rates increased from 3.94% in 2019 to 6.81% in 2023 and 6.72% in 2024.

Applying the 2024 interest rate to the 2024 typical home value, the income required to afford a median value home in Howard County increased by 81% from \$113,000 in 2019 to \$205,000 in 2024. By contrast, five-year growth in median household income has been much slower at +21%.¹⁶ Homeowners have gained equity from market appreciation, but increased home prices and pandemic-related interest rate hikes have made the market more challenging for renters who wish to buy.

Change in Household Income Required to Afford a Typical-Priced Home, Baltimore MSA and

¹⁶ Source: 2018 and 2023 1-year ACS estimates. It is necessary to use 2018-2023 for the comparative five-year change in income relative to changes in home values (from 2019 to 2024) because 2024 ACS estimates were not available at the time of this report.

Baltimore Region Jurisdictions, 2004, 2009, 2014, and 2019 to 2024 YTD

	HH Income Required					Change in Income Required			
	2004	2009	2014	2019	2024	2004-2024	2009-2024	2014-2024	2019-2024
Baltimore MSA	\$66K	\$75K	\$65K	\$72K	\$130K	96%	74%	100%	82%
Anne Arundel County	\$86K	\$93K	\$84K	\$91K	\$164K	90%	77%	96%	81%
Baltimore City	\$24K	\$33K	\$27K	\$33K	\$62K	159%	89%	134%	87%
Baltimore County	\$61K	\$71K	\$59K	\$65K	\$117K	90%	64%	100%	81%
Harford County	\$70K	\$78K	\$67K	\$72K	\$135K	93%	73%	103%	87%
Howard County	\$106K	\$110K	\$108K	\$113K	\$205K	93%	86%	90%	81%

Note: 2024 YTD data include data from January 2024 to July 2024.

Calculations assume a 30-year mortgage at annual average interest rates with a 10% downpayment and 30% of monthly housing costs to property taxes, insurance, HOA fees, and other expenses. Households can afford a housing payment when it consumes no more than 30% of their monthly income.

Source: Zillow Home Value Index, FRED by the Federal Reserve Bank of St. Louis, HUD AMI Limits, and Root Policy Research.

Table 33 presents changes in median home value and median contract rent—which excludes costs included in median gross rent such as utilities—between 2010 and 2023. Home values increased by 45% at the median, slower than the simultaneous 53% increase in median contract rent. Table 34 shows that only 9% of the county’s rental units are priced below \$1,000/month. Approximately 40% are priced at or above \$2,000/month. Table 35 confirms the insights of the gaps analysis discussed earlier: affordable units are very scarce for households earning very low and extremely low incomes (those below 50% and 30% HAMFI).

Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	\$415,400	\$603,400	45%
Median Contract Rent	\$1,212	\$1,850	53%

Table 28 – Cost of Housing

Data Source: 2010 1-year ACS (Base Year), 2023 1-year ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,312	4.0%
\$500-999	1,531	4.6%
\$1,000-1,499	4,407	13.3%
\$1,500-1,999	12,654	38.3%
\$2,000 or more	13,175	39.8%
Total	33,079	100.0%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,754	No Data
50% HAMFI	3,619	827
80% HAMFI	12,737	5,101
100% HAMFI	No Data	12,274
Total	18,110	18,202

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,082	1,254	1,548	2,009	2,298
High HOME Rent	862	1,074	1,342	1,674	1,848
Low HOME Rent	862	946	1,136	1,313	1,465

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The current availability of housing units in Howard County does not meet the needs of households at all income levels. As discussed in the rental gaps analysis in MA-10 section, under provision of housing is most severe for extremely low income and very low income households. As of 2023, renter households earning up to \$75,000 are likely to be affected by constrained supply of affordable rental housing, while renters earning less than \$50,000 face the greatest shortages in rental units.

The lack of affordable units to serve the county's renters earning \$50,000 or less results in a high rate of cost burden for renter households: as of 2023, more than half (53%) of Howard County's renter households pay more than 30% of their income for housing and are cost burdened. Cost burdened renters have less disposable income to spend on other essential expenses such as food, childcare, and transportation, and these renters may decide to leave the county for more affordable areas to manage rising housing costs. This includes the 27% of Howard County's renter households who pay more than 50% of their income for housing and are considered to be severely cost burdened and at risk of homelessness.

As discussed in MA-10, owner occupied housing is especially scarce at income levels below \$100,000 in Howard County: 43% of renter households, or potential first time homebuyers, earn \$35,000 to \$100,000 and may consider buying a home, but only 9% of owner occupied homes are valued at prices affordable to households earning \$100,000 or less. The purchase gaps analysis shows that households earning up to and more than \$150,000 are likely to be affected by shortages in the supply of affordable

homes for purchase. Purchase affordability has decreased dramatically since the previous Consolidated Plan due to rising home prices, higher interest rates, and relatively stagnant incomes: the income required to afford a median value home increased by 61% from \$124,776 in 2018 to \$200,655 in 2023/2024. By contrast, median household income increased by only 21% (from \$116,984 in 2018 to \$141,159 in 2023) across this time.

How is affordability of housing likely to change considering changes to home values and/or rents?

As discussed earlier in this report, rental and purchase affordability have decreased dramatically in Howard County in the past five years, largely due to home price growth acceleration through the COVID-19 pandemic and early 2020s interest rate hikes. While ACS home value and rent data are used authoritatively throughout this report, this section makes use of Zillow rent and home price estimates because Zillow estimates are more current.

According to Zillow Home Value Index data, home prices peaked in the summer of 2022, decreased through the start of 2023, and have increased through the start of 2025. The average interest rate for a 30-year mortgage in the United States peaked at 7.8% in October 2023 and has since decreased slightly but remains above 6.7%. As interest rates remain high and home prices continue to grow, purchase affordability is not likely to meaningfully improve in the near future.

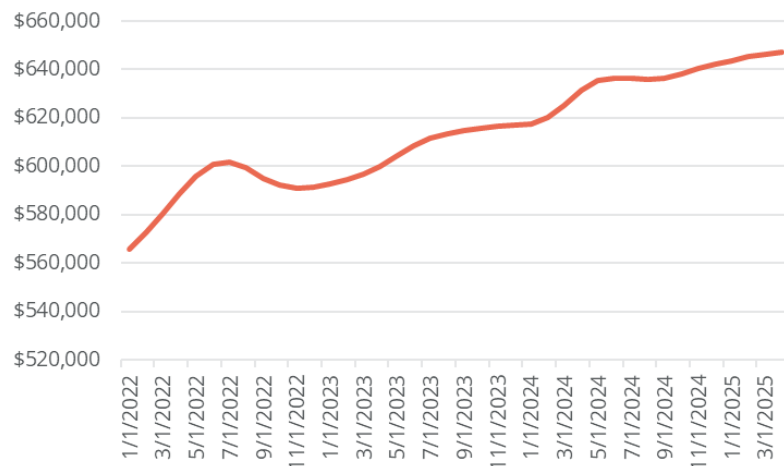
Zillow Home Value Index, Howard County, January 2022–April 2025

Note:

The Zillow Home Value Index approximates average home prices by presenting the typical value for homes in the 35th to 65th percentile range.

Source:

Zillow Home Value Index.



Zillow Observed Rent Index data show that rents are seasonal, rising rapidly in the spring months, peaking in the summer, decreasing in the fall, stabilizing at levels higher than spring levels in the winter months before rising again the following spring. Rents—though seasonal—have generally trended up in the past three years and are unlikely to decrease in the future. Even if growth in median renter household incomes accelerated relative to growth in median rents, affordability would remain a challenge as 53% of renters are cost burdened.

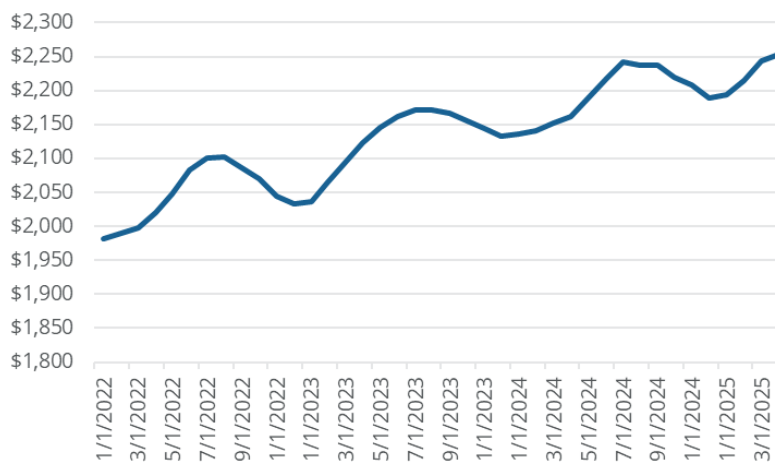
Zillow Observed Rent Index, Howard County, January 2022–April 2025

Note:

The Zillow Observed Rent Index approximates average market rate rent by presenting the average of listed rents that fall into the 35th to 65th percentile range for all homes and apartments.

Source:

Zillow Observed Rent Index.



How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Table 36 above shows Fair Market Rent limits alongside low and high HOME rents. The table below compares these rents to the median rent of market rate multifamily units and 2023 1-year ACS estimates of median gross rent by bedrooms.

Fair Market Rents and Home Rents Compared to Median Gross Rent and Median Rent of Market Rate Multifamily Rental Units by Bedroom Size, Howard County, 2023/2024

	Studio	1 BR	2 BR	3 BR	4 BR
Fair Market Rent	\$1,082	\$1,254	\$1,548	\$2,009	\$2,298
High HOME Rent	\$862	\$1,074	\$1,342	\$1,674	\$1,848
Low HOME Rent	\$862	\$946	\$1,136	\$1,313	\$1,465
Median Gross Rent (All Units)	\$2,201	\$1,685	\$2,102	\$2,416	\$3,140
Median Rent of Market Rate Multifamily Units	\$1,894	\$1,874	\$2,134	\$2,749	\$3,512

Note: AMI levels are based on the Baltimore region's 2024 2-person AMI of \$97,800.

Source: CoStar, HUD AMI Limits, and Root Policy Research.

Fair Market Rents, or FMRs, are the rents at which HUD will aid Housing Choice Voucher holders. When actual market rents are higher than FMRs, renters typically have trouble finding units that they can afford with their voucher. Median gross rents for units of all sizes—as well as median rents of market rate multifamily units—are much higher than fair market rents for these units. This means that renters seeking units of all sizes are likely to have trouble finding units they can afford with their vouchers.

HOME rents are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases and lease renewals after that date. HOME rents are much lower

than FMRs, and below median gross rents and market rents for multifamily units—which helps accommodate the affordability needs of low-income households yet may make it difficult for affordable housing developers to operate affordable developments without additional subsidies in the current high-cost market.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section provides an overview of housing condition in Howard County. Many of these data are from HUD's 2016-2020 CHAS and the 2023 American Community Survey (ACS).

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Howard County has defined standard, substandard and substandard but suitable for rehabilitation as follows:

- Standard housing - housing which generally meets Howard County's housing codes, is structurally sound, has operable indoor plumbing, operable electricity and heating systems and a kitchen.
- Substandard housing - one which lacks operable and complete plumbing facilities; electricity; a safe source of heat; a kitchen; has been declared unfit for habitation by an agency or unit of government; and or is overcrowded (more than one person per room).
- Substandard housing but suitable for rehabilitation - housing which meets the above definition, but can be rehabilitated in compliance with the County's Single Family Rehabilitation Loan Program for costs not to exceed the Rehab Loan Program limit, which is set at \$50,000.

Condition of Units

As shown in Table 37 below, 26% of occupied units had one substandard condition, while 1% of occupied units had two or more substandard conditions. Renters were more likely than owners to report substandard conditions: 51% of renter-occupied units had at least one substandard condition, compared to only 17% of owner-occupied units.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	14,289	17%	17,852	49%
With two selected Conditions	0	0%	712	2%
With three selected Conditions	310	0%	53	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	70,437	83%	17,746	49%
Total	85,036	100%	36,363	100%

Table 32 - Condition of Units

Data Source: 2023 1-year ACS

Year Unit Built

Table 38 shows that 70% of renter occupied units and 71% of owner occupied units were built in or after 1980, equating to 71% of all occupied units. 29% of all units, including 30% of renter occupied units and 29% of owner occupied units, were built before 1980. Howard County has a very small supply of units built before 1950, making up 1% of renter-occupied units and 3% of owner-occupied units.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	22,798	27%	10,716	29%
1980-1999	37,624	44%	14,819	41%
1950-1979	22,343	26%	10,425	29%
Before 1950	2,271	3%	403	1%
Total	85,036	100%	36,363	100%

Table 33 – Year Unit Built

Data Source: 2023 1-year ACS

Risk of Lead-Based Paint Hazard

Homes built before 1980 have the greatest risk of lead-based paint hazard, as the federal government banned lead from paint beginning in 1978. According to the Environmental Protection Agency (EPA), 24% of homes built between 1960 and 1977, 69% of homes built between 1940 and 1959, and 87 percent of homes built before 1940 contain lead-based paint.

As discussed above, around 2% of the county's housing stock was built before 1950, meaning that most of the risk is in units built between 1950 and 1980. A total of 24,614 owner occupied units and 10,828 renter occupied units were built before 1980 and could have lead paint. The risk is similar in renter occupied and owner occupied units: 29% of owner occupied units and 30% of renter occupied units were built before 1980. As shown in Table 39, 13,756 owner households (16% of owner households) and 10,387 renter households (33% of renter households) in the county have children under the age of 18 and live in units that may have lead based paint.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	24,614	29%	10,828	30%
Housing Units build before 1980 with children present	13,756	16%	10,387	33%

Table 34 – Risk of Lead-Based Paint

Data Source: 2023 1-year ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

According to 2023 1-year ACS estimates, there are 4,423 vacant units in Howard County, translating to a vacancy rate of 3.8%. As discussed in MA-05, vacancy increased slightly since 2018 because growth in housing units between 2018 and 2023 (+4.4%) was slightly faster than growth in households (+3.8%)

over that time. The county's 3.8% vacancy rate indicates a tight market with high competition for units.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	4,423
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

14,599 of the 85,036 owner occupied units and 18,617 of the 36,363 renter occupied units in Howard County had one or more conditions. The incidence of housing problems is higher in renter occupied units (51%) than in owner occupied units (17%). There are a total of 33,216 units with one or more conditions that could benefit from rehabilitation.

About 29% of the County's housing units were built before 1980. These units are reaching a need for rehabilitation due to age.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As shown in Table 39, 13,756 owner households (16% of owner households) and 10,387 renter households (33% of renter households) in the county have children under the age of 18 and live in units that may have lead based paint. Based on the overall poverty rate for families with children in the county (4.4% of families with children in the county live in poverty according to 2023 5-year ACS estimates), 610 owner occupied and 461 renter occupied housing units house families with children below poverty and could contain lead based paint hazards.

Discussion

Howard County's RRR Home Rehabilitation Loan Fund Program is intended to assist low income (0-80% AMI) Howard County homeowners with making necessary repairs and can improve overall neighborhood appearance in some cases. Eligible repairs can assist homeowners with meeting local housing code to improve the health and safety conditions of their homes or to address outstanding maintenance. In some cases, the loan can help to rehabilitate the home cosmetically as well and encourage residents to stay in their homes. Repairs may include but are not limited to: heating and air conditioning systems, electrical improvements, plumbing, roof replacements, installation of windows and doors, painting and even landscaping. This program can also be utilized to cover the cost of necessary improvements that would assist with mobility, hearing, vision, or other special needs throughout the home, making it a safe and comfortable environment for residents. Exterior ramps, chair lifts, height adjustments, and grab bars are just some of the modifications that can be made through the program for eligible households.

Additional assistance with weatherization and repairs for homeowners is available through the following programs:

- Rebuilding Together Howard County: A local branch of a national nonprofit organization that provides free services including home repairs, handyman services, mobile home repairs, accessibility modifications, and other related services to low income families, elderly residents, residents with disabilities, and veterans.
- Community Action Council of Howard County: Provides a broad range of services including no-cost weatherization assistance to income-eligible homeowners and renters .

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

In 2024, 3,500 households were on public housing authority wait lists in Howard County.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			50	896			0	0	162
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The 2024 Howard County Rental Survey prepared for the Howard County Housing Commission and the Howard County Department of Housing and Community Development (DHCD) found that approximately 94% of the county's subsidized rental units are located in Columbia.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

N/A.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

N/A.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

N/A.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Howard County has a large number of organizations offering facilities and services for the homeless and persons at risk of homelessness. The CoC's Primary Responsibilities are:

- Operating the CoC
- Designating and Operating a Homeless Management Information System (HMIS)
- CoC Planning

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	47	10	30	44	0
Households with Only Adults	24	16	6	46	35
Chronically Homeless Households	11	11	0	30	35
Veterans	1	1	1	3	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Health - The following healthcare organizations are collaborating through CoC partnerships to facilitate health insurance enrollment for homeless households: 1) Maryland Health Exchange is available as the State health insurance enrollment system; 2) Healthy Howard enrolls persons in health insurance and participated in the Resource Fair to assist persons who were counted on that day with health insurance and related benefits; and 3) Partner agencies leverage HUD CoC grant funds by connecting all persons they serve (not just through the CoC program) with Medicaid as eligible.

Mental Health - The Howard County Mental Health Authority (HCMHA) is the Core Service Agency (CSA) for Howard County that is the designated county authority responsible for planning, managing, and monitoring publicly funded mental health services. Community providers operate the following programs/services in the community: Outpatient Treatment Services, Case Management Services, Vocational Services, Foreign-Born Outreach Grant, Residential Rehabilitation Services, Psychiatric Rehabilitation Services, Crisis Beds, Mobile Crisis Team (MCT), Assertive Community Treatment (ACT), Transitional-Age Youth Program (TAY), Healthy Transitions Grant, Maryland Community Criminal Justice Treatment Program (MCCJTP), Psychogeriatric Consultant Services, and the Network of Care: howard.md.networkofcare.org. The Mental Health Authority is a direct Recipient agency of Continuum of Care Shelter Plus Care funds, a permanent supportive housing program for persons with a diagnosed mental illness.

Employment Income Services - The Howard County Office of Workforce Development (OWD) receives referrals through HMIS to provide assistance to homeless households to obtain/maintain employment from all agencies serving homeless households. The Department of Corrections (DOC), has connections with employers, providing consistent and successful placements for persons exiting detention who meet the Category 1 definition of homeless. Employers include: BelAir Produce, Mobern Electrical, Entertainment Playground, Boston Market, Rahll Produce, Truck Stop, Subway, Taco Bell, and Wendy's. The CoC Board started an awards program for employers in Howard County supporting increasing household self-sufficiency and alleviating poverty with conscientious hiring practices. For the past two years, businesses located in the County have been honored, and the County has acknowledged their dedication through this award program. In 2014-2015, the following businesses were nominated: Mobern Electric, Boston Market, Victoria's Secret, and Wegmans.

Non-Employment Income Services - For CoC Program funded-projects, supportive services (case management) protocol is to ensure eligible members of each household are connected to mainstream benefits (non-employment sources). All CoC-subrecipients coordinate with the Howard County Office of Workforce Development for homeless households to obtain employment, thereby increasing/stabilizing earned income. Other strategies include ensuring all persons who may qualify for SSI or SSDI are referred to a certified SSI/SSDI Outreach, Access, and Recovery Technical Assistance (SOAR) outreach worker. There are SOAR certified personnel at each CoC-subrecipient agency.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Grassroots Crisis Intervention Center, Inc. Family Shelter Program - The 33-bed Family Shelter serves families and single women without children, and has a case manager assigned to them. The case manager develops a housing plan with the resident that is designed to address their special needs and challenges and lead to a permanent resolution of their homeless situation. The shelter is expanding to include 18 more beds as of June 2025.

Grassroots Crisis Intervention Center, Inc. Randy Sand's Men's Shelter Program - The Randy Sands Men's Shelter was opened by Grassroots in 1996 with 12 beds. In May 2008, the program expanded to 18 beds when Grassroots occupied its new facility. The Men's Shelter serves single men experiencing homelessness.

Grassroots Crisis Intervention Center, Inc. Day Resource Center (DRC) Program - The DRC is located along Route 1 where the homeless are known to congregate. The DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless. Grassroots staff estimate that the Day Resource Center serves 150 unduplicated people per day.

Grassroots Crisis Intervention Center, Inc. Cold Weather Shelter Program - The cold weather shelter is a partnership between Grassroots and the faith community and operates annually from November through March and rotates between volunteer churches. Up to 26 literally homeless persons are provided transportation weekly to and from the designated church, meals and a cot for sleeping.

Grassroots Crisis Intervention Center, Inc. Motel Shelter Program - The Emergency Motel Program offers up to 15 days' emergency stay in a Howard County motel and is available to homeless families only. A case manager works with each family to help them find a suitable resolution during their brief stay. Families are assisted with transportation, food, and access to social services.

HopeWorks of Howard County Inc. (formerly Domestic Violence Center) Sheltering Programs - HopeWorks' provides comprehensive domestic violence and rape crisis and recovery services in Howard County. HopeWorks programs are staffed 24 hours a day/7 days a week. Up to nine beds are available, including space in hotel/motel. Victim Advocates are available at all times.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section discusses the supportive service and housing needs of special needs populations. “Special needs” populations include those that face greater challenges than most low and moderate income households in the housing market. The special needs groups for which Consolidated Plan regulations require estimates of supportive housing needs include:

- Elderly (62 and older) and frail elderly (an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework),
- Persons with mental, physical, and/or developmental disabilities,
- Persons with alcohol or other drug addiction,
- Formerly incarcerated residents,
- Persons with HIV/AIDS and their families, and
- Victims of domestic violence, dating violence, sexual assault, and stalking.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The estimated housing and supportive service needs appear in NA-45 and are based on the incidence of poverty, incidence of disability, cost burden, and national statistics on the likelihood of special needs groups to have both short- and long-term housing and service needs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Coordinated Entry System of Homeless Services (CES) connects people who are experiencing homelessness to housing opportunities in Howard County. The CES is a required component of the Continuum of Care (CoC) and prioritizes people based on vulnerability to determine who is most in need of assistance. The CES uses a standardized housing assessment to understand the needs of households and follows a prioritization plan to refer youth, individuals, and families to housing assistance.

The Housing assessment helps determine level of vulnerability of a household experiencing homelessness and is used to guide decision making for program matching and to triage access to services. Any person staying in a shelter, living outside, living in a vehicle or any place not meant for human habitation may complete a housing assessment to be entered into the CES system and so they can be added to the By-Name List, a comprehensive list of clients requesting housing services while experiencing homelessness in the county. The By-Name List is used to prioritize clients for shelter and housing, intending to house those with the highest level of vulnerability first. Once a match is made to an available service a shelter/housing provider will reach out to the client's Case Manager. The shelter/housing provider will work with the client to enroll them in the service and help them to become housed.

Springboard Community Services offers a range of comprehensive programs, including Housing Navigation to assist with the search and application process, Individual and Family Counseling, Case Management, Psychiatry, and Violence and Abuse Intervention.

Grassroots Crisis Intervention. Grassroots is a private, non-profit 501(c)3 charitable organization serving Howard County and Central Maryland that provides free 24-hour crisis intervention, mental health, substance use disorder, housing support and suicide prevention services. This includes a free crisis hotline, responses to 988 calls/chats/texts (Maryland and nationally), a free 24-hour substance use disorder stabilization program, a family and individual emergency shelter and Howard County's Mobile Crisis Response. Grassroots operates Howard County's 33-bed family emergency shelter and 18-bed individual emergency shelter.

In 2023, Grassroots launched its Outpatient Mental Health Clinic (OMHC). The OMHC provides free, in-person therapy and medication management appointments to Maryland Residents within 48 hours to consumers who present with a mental health concern and who face a barrier to mental health treatment. A barrier can be lack of insurance or access to affordable mental health care, extended wait times for an appointment, trouble finding an available provider, or technological restrictions associated with telehealth.

Heritage Housing Partners/HHPCorp. Heritage Housing Partners—also known as HHPCorp—provides a range of housing services, including housing options for residents with disabilities. HHPCorp manages St. Matthew House, a HUD 811 development that provides affordable housing for 15 physically disabled residents in 15 one bedroom units with kitchenettes. The secure building has common areas including a living room with a large flat screen TV and fireplace, dining room and fully furnished kitchen and hosts monthly events for residents. Please note that St. Matthew House is for single adults only.

Howard County Health Department. The Howard County Health Department's Assessment Evaluation and Review Services (AERS) Program helps county residents to remain safe at home by connecting them with services and supports that can encourage their independence and personal well-being. This often means that individuals can live at home longer without having to consider moving to a nursing home or other facility placement.

Humanim. Humanim's Supported Living and Housing Program services are provided to adults (18 and older) who receive Medicaid, are diagnosed with a chronic, severe, persistent mental illness, and live independently in Howard County. Services and activities are designed to assist individuals in improving self-sufficiency, increasing choice, gaining control of their lives, and increasing participation in the community. Supported Living services are provided in the individual's home and at various locations throughout the community, based upon the needs and desires of the individual served. Services can include:

- Advocacy and landlord mediation
- Health Homes care coordination and medical support
- Financial management, budgeting, and life skills instruction
- Case management, entitlements assistance, and community resource connections

Funded by Maryland Medical Assistance (Medicaid), Humanim's Residential Rehabilitation Program provides housing, case management, and psychiatric rehabilitation to adults with chronic, severe, and persistent mental illness. The program takes a person-centered, recovery-focused approach to helping individuals reach their full potential, living independently in the community.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

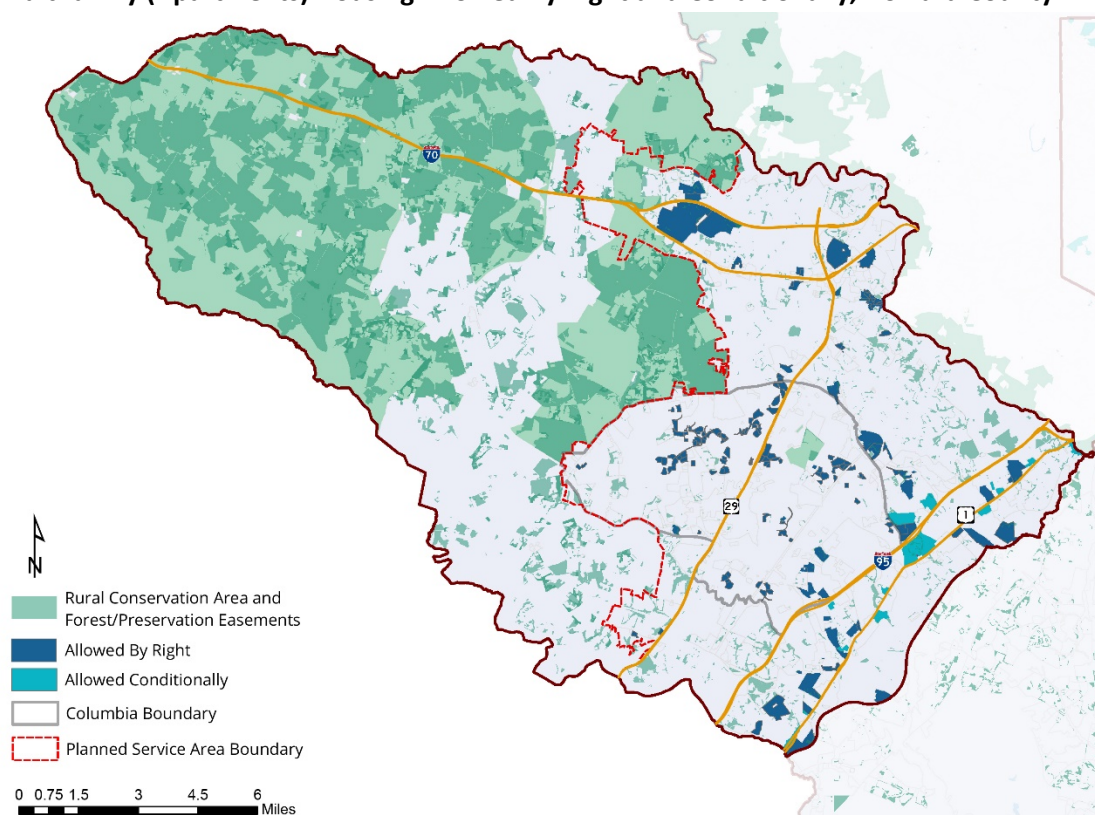
The County will address the needs of non-homeless persons to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (including: elderly; frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction; and public housing residents). The County will fund projects that address the housing and supportive service needs by funding projects that address such needs through rental assistance, eviction prevention, and permanent supportive housing. The specific activities are listed in Section AP-38 Project Summary.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The map below shows where multifamily housing/apartments are allowed in the county. Apartments are allowed by right in four residential districts: R-SA-8 (Residential Single Attached), R-A-15 (Residential Apartments), R-APT (Residential Apartments), and R-VH (Residential Village Housing). Collectively, these zones cover 1.4% of the land in the county and are relatively distributed throughout the planned service area boundary.

Multifamily (Apartments) Housing Allowed By Right and Conditionally, Howard County



Source: Howard County and Root Policy Research.

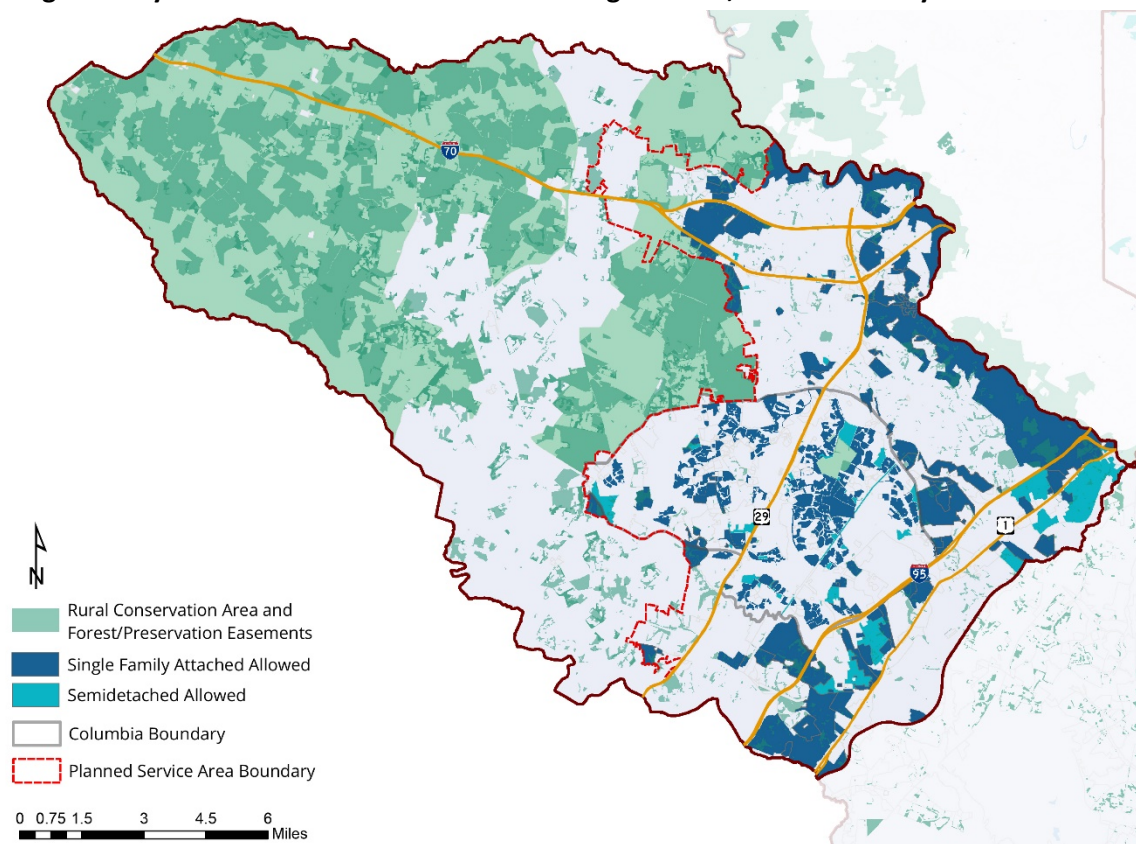
The next map shows where single family attached and semidetached housing are allowed in Howard County. Single family attached housing is allowed on just 9% of the county's land. Similar to multifamily housing, semidetached housing is allowed on roughly 2% of land in Howard County.

Comparatively, not including Columbia, which has unusual zoning that does not tie development capacity to particular locations, zones where single-family detached housing is allowed by right make up 83% of the land in Howard County. However, due to forest conservation and preservation easements,¹⁷

¹⁷ These easements make up approximately 42,000 acres in Howard County, just over 25% of all land in Howard County.

single family detached housing cannot be built in all areas where zoning allows it. Nonetheless, single-family detached housing is allowed to be built on 57% of the land in Howard County.¹⁸ Additionally, 10% of the land even within Columbia boundaries is currently dedicated to low-density, single-family housing.

Single Family Attached and Semidetached Housing Allowed, Howard County



Note: Single Family Attached and Medium Density Residential land uses are shown within the Columbia boundary.
Source: Howard County and Root Policy Research.

In 2021, Howard County adopted its Housing Opportunities Master Plan, which assesses housing programs and policies throughout the county and identifies ways to create and preserve housing opportunities for residents of all income levels. Three land use, planning, and zoning challenges were highlighted in the plan:

- Housing supply has not kept up with housing demand;
- A lack of affordable housing throughout the County inhibits racial and socioeconomic integration; and
- New development today is less diverse than the housing inventory overall.

¹⁸ Calculations made based on Howard County's Land Use shapefile.

The overarching recommendation to address these challenges articulated in the plan is to “revise land use, planning, and zoning regulations to improve the availability, accessibility, affordability, and diversity of housing.” Specific recommendations included:

- Use land use policy and provide incentives to produce income-restricted housing units;
- Enable more equitable growth throughout the County through changes to zoning regulations and land use plans;
- Facilitate development of lower-cost housing typologies;
- Remove zoning barriers to mixed-use neighborhoods and developments; and
- Promote efficient processes for approving development.

The county’s updated general plan, HoCo by Design, also identifies zoning as a barrier to offering a diversity of housing choices. In the Plan’s Dynamic Neighborhoods chapter (Chapter 6), one of the policies states: “Increase opportunities for missing middle housing through the creation and use of zoning tools and incentives.” Implementing actions listed to achieve this policy include exploring whether to allow a greater diversity of housing types (e.g., duplexes, multiplexes) in more residential and mixed-use zoning districts, expanding the types of housing allowed, and providing more zoning tools and incentives to create missing middle housing.

In January 2018, Howard County commissioned a report titled “Economic and Fiscal Impacts of the Proposed Adequate Public Facilities Ordinance on Howard County.” The report found that based on data provided by the Howard County Department of Planning and Zoning, the proposed 2019 Adequate Public Facilities Ordinance (APFO) legislation would result in an effective “moratorium on residential development in the county.” Between 2022-2025, it was estimated that the APFO legislation as written would result in a reduction of 6,900 housing units (approximately 3,300 apartments) over this time period, as well as a reduction of between 4,400-4,700 jobs, almost \$1.9 billion in construction activity, and a loss of \$56 million in government revenue.

According to the County’s April 2023 Development Monitoring System Report, “during the latest reporting period, from January through December 2022, 753 housing units were built. This is a decrease from the previous reporting period when 971 units were built, and the smallest number built over the last five years.” Of the units built in the last reporting period, 45% were single family detached units, 49% were townhomes, and 6% were apartment units. However, the report stated that “greater percentages of apartment units are likely to be built in future years given the zoning of the remaining undeveloped land in the County, as well as higher density redevelopment initiatives.” According to the County, undeveloped parcels make up about 2% of all land in the county.

In 2022, the County issued 632 building permits, which was 63% less than the number of permits issued the year prior (1,799 permits). Over the last five years, an average of 1,256 new housing units have been built in the county.

The County does have special provisions related to APFO and the development of affordable housing. The County allows affordable housing projects to move ahead, subject to conditions, if the project is located in an attendance area of a school that is closed for development due to projected enrollment in the school capacity chart. The project is allowed to move forward if:

- At least 40% of the units must be affordable to households with income 60% or less of the metropolitan statistical area median income; and
- The project is led by or in partnership with a local nonprofit or the Housing Commission; and
- The project is seeking or has received an allocation of LIHTC or other state or federal financial assistance for affordable housing; and
- The project has obtained a letter of support from the County Executive; and
- The County Council and County Executive have approved either a Payment in Lieu of Taxes (PILOT) agreement for the project or a resolution authorizing the project to proceed.

Additionally, if the project developer applies for State Low Income Tax Credits or funding, they must send a notice of estimates of the number of units and unit types to several local government entities, including the Howard County Public School System, Office of the Superintendent, Office of School Planning, Department of Planning and Zoning, and the Department of Housing and Community Development. If the project is awarded the tax credits/funds, the representative for the Superintendent or Office of School Planning must articulate the projected impact of the development on the Howard County Public School System, as well as potential strategies to address the impact. Using this information, the Director of Housing and Community Development must prepare a written report that describes the identified impacts and strategies to address the impacts, which is reviewed and considered by the Housing and Community Development Board. The Board must provide their recommendations to the County Council.

In August 2024, Howard County announced the establishment of the Adequate Public Facilities Act (APFO) Review Committee following the adoption of HoCo By Design in 2023. The Committee is charged with reviewing and recommending changes to the County's APFO, including evaluating the housing allocations chart and adequacy tests for schools and roads.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section reviews non-housing community development assets and needs based on the data tables below, findings from stakeholder focus groups, and findings from resident engagement. This section also references many sources on the Howard County Economic Development Authority's (HCEDA) website, including the Howard County Economic Development Authority's 2024-2026 Strategic Plan.¹⁹

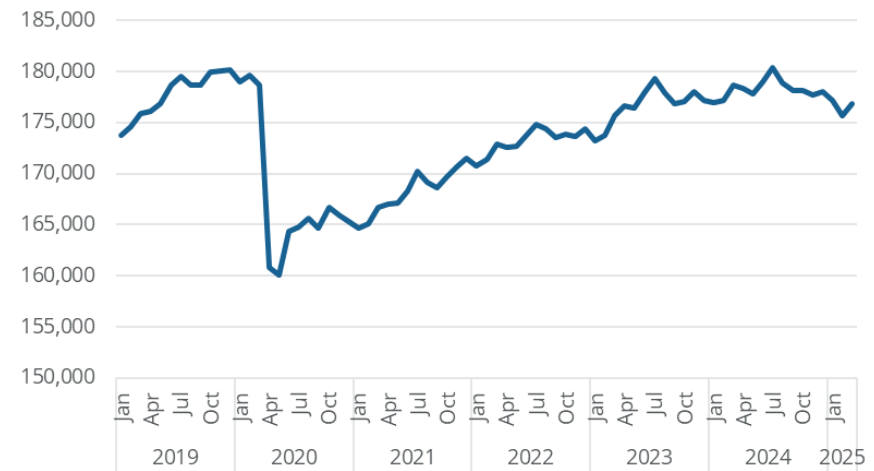
As shown in the figures below, the pandemic caused a dramatic rise in unemployment from 2-3% in August 2019 to March 2020 to 7.7% by May 2020. Still, unemployment remained lower in Howard County than in the United States overall, where unemployment reached 14.8% in April 2020. Unemployment returned to pre-pandemic levels (between 2% and 3%) by the end of 2021. As of March 2025, 2.8% of the county's workforce is unemployed. Total employment reached a low of around 160,000 jobs with the pandemic in May 2020 but has since climbed to 177,000 as of March 2025.

Unemployment Rate, Howard County, 2019–2024



Source: BLS Local Area Unemployment Statistics (LAUS)

Total Employment, Howard County, 2018–2024



Source: BLS Local Area Unemployment Statistics (LAUS)

¹⁹ <https://e42zfarbit6.exactdn.com/wp-content/uploads/2024StrategicPlan.pdf>

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	244	650	0.2%	0.4%	0.2%
Arts, Entertainment, Accommodations	11,527	11,948	8.0%	7.1%	-0.8%
Construction	6,557	11,396	4.5%	6.8%	2.3%
Education and Health Care Services	34,633	27,671	24.0%	16.5%	-7.5%
Finance, Insurance, and Real Estate	8,139	8,143	5.6%	4.9%	-0.8%
Information	3,040	3,782	2.1%	2.3%	0.2%
Manufacturing	5,226	7,957	3.6%	4.7%	1.1%
Other Services	4,653	4,089	3.2%	2.4%	-0.8%
Professional, Scientific, Management Services	28,719	40,145	19.9%	24.0%	4.1%
Public Administration	11,782	4,455	8.2%	2.7%	-5.5%
Retail Trade	11,786	15,423	8.2%	9.2%	1.0%
Transportation and Warehousing	3,991	4,896	2.8%	2.9%	0.2%
Wholesale Trade	5,213	13,825	3.6%	8.2%	4.6%
Total	144,494	167,584	100.0%	100.0%	0.0%

Table 38 - Business Activity

Data Source: 2022 Longitudinal Employer-Household Dynamics

Labor Force

Total Population in the Civilian Labor Force	181,936
Civilian Employed Population 16 years and over	177,096
Unemployment Rate	2.66%
Unemployment Rate for Ages 16-24	9.09%
Unemployment Rate for Ages 25-65	1.82%

Table 39 - Labor Force

Data Source: 2023 1-year ACS

Occupations by Sector	
Management, business and financial	45,435
Farming, fisheries and forestry occupations	251
Service	19,710
Sales and office	23,063
Construction, extraction, maintenance and repair	7,395
Production, transportation and material moving	10,259

Table 40 – Occupations by Sector

Data Source: 2023 1-year ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	73,161	56%
30-59 Minutes	46,639	36%
60 or More Minutes	10,791	8%
Total	130,591	100%

Table 41 - Travel Time

Data Source: 2023 1-year ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,019	349	3,164

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	14,827	568	4,678
Some college or Associate's degree	25,481	873	4,736
Bachelor's degree or higher	100,192	899	12,705

Table 42 - Educational Attainment by Employment Status

Data Source: 2023 1-year ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	451	1,766	2,267	2,471	1,858
9th to 12th grade, no diploma	2,092	569	917	1,542	756
High school graduate, GED, or alternative	8,556	4,691	5,647	9,965	9,931
Some college, no degree	6,916	5,003	4,140	10,314	8,622
Associate's degree	2,142	3,619	3,732	4,942	3,550
Bachelor's degree	5,387	13,781	13,753	28,557	14,571
Graduate or professional degree	1,241	9,461	18,866	30,901	13,973

Table 43 - Educational Attainment by Age

Data Source: 2023 1-year ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$32,316
High school graduate (includes equivalency)	\$45,951
Some college or Associate's degree	\$55,032
Bachelor's degree	\$85,347
Graduate or professional degree	\$122,494

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2023 1-year ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The four largest employment sectors in Howard County are professional, scientific, and management services (40,145 jobs, 24.0% of jobs), education and health care services (27,671 jobs, 16.5% of jobs), and retail trade (15,423 jobs, 9.2% of jobs). These industries also employ the greatest shares of workers living in Howard County, though more Howard County workers work in education and health care services than in professional, scientific, and management services. Note that the sector “Administrative

and Support and Waste Management and Remediation Services” is not listed in the table but employs 8,984 workers living in Howard County (6.2% of workers), accounts for 13,204 jobs based in the county (7.9% of jobs), and is included in the grand total reported in the table.

The U.S. Bureau of Labor Statistics additionally publishes a “location quotient” for occupations to assess the concentration of workers by occupation compared to the nation as a whole. Higher location quotients signify local concentrations of employment in that occupation relative to concentrations in that industry in the country as a whole. The industries with the highest location quotients in Howard County are scientific research and development services, grocery and related product merchant wholesalers, and computer systems design and related services.

Describe the workforce and infrastructure needs of the business community:

Stakeholders consulted in preparation of the Howard County Economic Development Authority’s 2024-2026 Strategic Plan reported that needs include **affordable housing** and **cost of living**, **public transportation**, **school capacity**, and **aiding underserved populations**. Strengths and weaknesses identified through the Strategic Plan stakeholder engagement process are presented in the table below.

HCEDA Strategic Plan Community Feedback: Howard County Strengths and Weaknesses

Exhibit 6: Community Feedback—Howard County Strengths/Weaknesses

HOCO’s Strengths/Advantages	HOCO’s Weaknesses/Challenges
▪ Quality of life & amenities ▪ Educational resources ▪ Public services/resources ▪ Business/job opportunities ▪ Community character (progressive, inclusive, collaborative) ▪ Diverse population/workforce ▪ Central location in the region	▪ Affordable housing; limited housing types ▪ High cost of living ▪ Public transportation ▪ Land availability ▪ Awareness of public services, resources, opportunities ▪ School capacity; school staffing ▪ Underserved populations

Source: Howard County Economic Development Authority 2024-2026 Strategic Plan.

Howard County’s location directly between Baltimore and Washington, D.C. means it is in close proximity to the BWI, Dulles, and Reagan airports; the Columbia Gateway; I-70, I-95, and US 29; and the Port of Baltimore. Still, the Howard County Economic Development Authority’s Strategic Plan for 2024-2026 found that connectivity gaps persist, contributing to elevated cross-county flows of workers, gridlock, and poor environmental outcomes. The inability to travel to and from work via public transportation inside the county limits opportunity for both residents and employers. Specifically, the Strategic Plan found that areas like Clarksville are crisscrossed by highways, often lacking sidewalks and areas safe for walking and biking. With this in mind, the Howard County Economic Development Authority has actively participated in feasibility research for a CSX rail-to-trail redevelopment and Route 1 Corridor redevelopment.

While the Howard County Public School System is working to increase the availability of universal PreK for 3- and 4-year olds in line with the Blueprint for Maryland’s Future (passed by Maryland General Assembly in 2021 to increase state funding for education, enrich student experiences, accelerate

student outcomes, and improve quality of education), childcare remains a top barrier to employment for low to moderate income populations. In a 2023 survey of its clients, most of whom have low to moderate incomes, the Community Action Council of Howard County (CAC) found that 46% of clients who need assistance with employment for themselves or someone in their household needed childcare assistance, making childcare the second most commonly reported barrier to employment for CAC clients behind mental or physical health impairments (reported by 69% of clients who need assistance with employment for themselves or someone in their household). Many clients emphasized the need for access to before school or after school programs, indicating that the need will not be addressed by universal PreK expansion alone.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Columbia Gateway Innovation District Preferred Master Plan. The Gateway is Howard County's 1,000+ acre Innovation District. As a central hub for business ideation, growth, and development, Columbia Gateway attracts an elite, diverse group of businesses ranging from defense and cybersecurity to life sciences, hospitality, and more. Gateway offers a variety of customizable business spaces including custom-built campuses and office suites and includes seven community lounges, four conference centers, and five fitness centers.

Howard County released the Gateway Preferred Master Plan in January 2025. The Master Plan positions Gateway as an innovative ecosystem designed to fuel sustainable job creation, foster long-term economic growth, and attract the brightest minds in research, entrepreneurship, and technology. The plan sets forth a phased mixed-use redevelopment strategy to achieve a new blend of flexible office spaces, residential areas, and strategic commercial employment opportunities in the Gateway. The redeveloped Gateway will include an Innovation Hub, a dynamic space dedicated to cultivating partnerships and networks among researchers, businesses, entrepreneurs and creators. In Gateway, the Innovation Hub has the exciting potential to amplify the work of the Maryland Innovation Center (MIC) and help expand its network and partnerships around the nation and internationally. The Preferred Plan envisions the Innovation Hub strategically located in close proximity to the MIC.

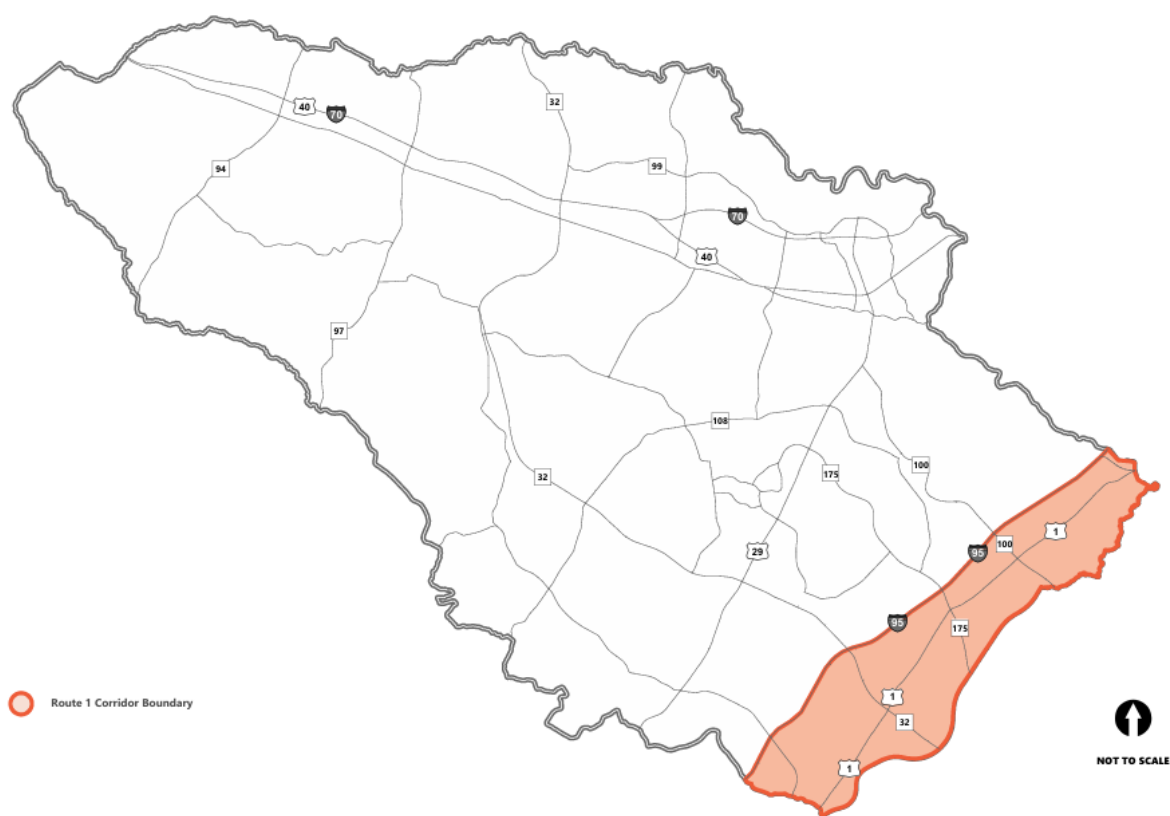
Tradepoint Atlantic Logistics Hub. Tradepoint Atlantic will establish a new location in Howard County on Route 1 in Savage, expected to create 500 jobs in supply chain and logistics. The new development, which will include 500,000 square feet of flex warehousing and industrial facilities, is expected to be complete in 2028 or 2029.

Eastern Howard County Enterprise Zone. In January 2025, the Eastern Howard County Enterprise Zone was announced as the county's first ever Enterprise Zone. The Zone is a massive incentive program for businesses along Route 1 and in Columbia Gateway, offering tax credits to businesses looking to reinvest in their properties and tax benefits to those looking to grow their employment base. One of just 36 such areas statewide in 20 jurisdictions, Howard County's new Enterprise Zone encompasses 2,337 total

acres of commercial and industrial properties along the Route 1 corridor roughly bounded by I-95 to the west, the Anne Arundel County line to the east, MD 100 to the north and MD 175 to the south. The Zone is expected to bring capital investment and encourage job creation.

Route 1 Corridor redevelopment. The Route 1 Corridor spans the entire length of Route 1, also known as Washington Boulevard, which extends nearly 12 miles through Howard County. The map below shows the boundaries of the Route 1 Corridor in Howard County. A Route 1 Corridor Plan for Washington Boulevard was adopted in 2023 alongside the County’s General Plan, HoCo By Design. As the Corridor contains approximately one in four of the county’s jobs, a redevelopment will have broad impacts on the local workforce and business community.

Route 1 Corridor



Source: Howard County.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The county’s largest employment industries of professional, scientific, and management services and education and health care services—as well as the high concentration of scientific research and development services and related jobs surrounding the Johns Hopkins Howard County Hospital and research center—require a highly skilled workforce. Howard County is one of the best educated counties in Maryland, with 63% of the population 25 or older holding either a bachelor's degree or a graduate or

professional degree. Less than one in five (18% of) county residents 25 or older have not attended at least some college.

As shown in Table 51, earnings tend to increase as education increases. Workers with graduate or professional degrees earn \$122,494 at the median, workers with bachelor's degrees earn \$85,347 at the median, and workers with some college or an associate's degree earn \$55,032 at the median. These wages are much higher than average wages for high school graduates or people with GEDs (\$45,951) and people with less than a high school diploma or GED (\$32,316).

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Howard County Office of Workforce Development. The Howard County Office of Workforce Development offers:

Job Seeker Services: the OWD assists those returning to the workforce, professionals, people needing their high school diploma, individuals looking for a career change or those who have been laid off with job search help, resume improvements, interviewing skills, and—when job seekers qualify—skills training.

Business Services: The Office of Workforce Development provides the following services to local businesses:

- Free and confidential IBM Provelt! Assessments to help businesses evaluate existing workers or job candidates.
- Access to job seekers through the Maryland Workforce Exchange online jobs database.
- Help with the recruitment of qualified job applicants.
- Insight on latest labor market information and trends.
- An on-site resource center (the Columbia Workforce Center).
- Workforce training funding opportunities.

Youth Services: The Office of Workforce Development works with youth to help them in identifying and accomplishing their educational and career goals. OWD staff offer the following services to youth: career and employment coaching, high school diploma attainment, skills training, tutoring, resume and interviewing assistance, job search assistance, and paid and unpaid work experience. The OWD additionally offers the Summer Youth Program, a six week worksite placement summer program for Howard County youth.

Apprenticeships: The Office of Workforce Development partners with organizations, sponsors, and educational institutions to provide apprenticeships to county residents. In addition to promoting skills development and workforce immersion for apprentices, the apprenticeship program benefits businesses by increasing retention, reducing turnover costs, and filling vacant positions.

Workforce Development Board: The Workforce Development Board (WDB) is comprised of representatives and leaders from Howard county in conjunction with the areas' partners. The WDB's primary responsibility is to provide guidance, and oversight to the local workforce development system through the Howard County Office of Workforce Development.

Howard County Public School System. HCPSS high schools offer a variety of workforce readiness programs.

HCPSS offers the Apprenticeship Maryland program, a graduation pathway for seniors who undertake a combination of paid, supervised, structured on-the-job training and one year of industry related classroom instruction. Students work a minimum of 20 hours per week during their on-the-job training. HCPSS's apprenticeship program is intended for students who may want to remain in the Howard County area and continue working within the industry. Apprenticeships are offered with local employers in the following fields: electrical, HVAC, low voltage electrical, plumbing, service technician, sheet metal, steamfitters, barbers and hair stylists, hospitality management, golf course maintenance and landscape maintenance, fire protection, drone operation technician, CAN, child care development professional, educator, human resources specialist, language analyst, business analytics and data science, help desk support, automotive, and heavy equipment maintenance.

HCPSS offers dual enrollment with Howard Community College, often at no cost to students, in the JumpStart program. JumpStart allows students to work towards an Associate's degree and/or industry recognized certifications.

HCPSS Career Academies offer high school students a unique opportunity to prepare for college and entry-level employment in the following career areas: accounting, aerospace engineering, agricultural science, animation and interactive media, architectural design, automotive technology, biotechnology, business management, career research and development, civil engineering, computer programming, computer science, construction, culinary science, cybersecurity networking, engineering, finance, graphic design, health professions, HVAC, JROTC, marketing, and the Teacher Academy of Maryland. Each Career Academy offers a recommended sequence of courses, internships, capstone project, or research project related to students' career goals, and the opportunity to earn college credit and/or industry certification while in high school. The HCPSS Career Academies program has articulation agreements with Howard Community College, Bowie State University, Community College Baltimore County, Hood College, Rutgers University, Towson University, and numerous other universities and colleges.

Maryland Innovation Center. The Maryland Innovation Center (MIC) is an initiative of the Howard County Economic Development Authority. It is a 60,000 square foot coworking space, incubator, and accelerator that provides mentorship, knowledge, and connections to help companies from over 18 industries disrupt the marketplace, develop their ideas, and discover the right pathways for their business goals. Many companies located at the MIC are small, minority, and veteran-owned businesses enterprises. The MIC offers the Business Revitalization Initiative Through Entrepreneurship program (BRITE) to provide early stage startups and seasoned businesses with support in the areas of mentoring,

marketing, product development, pitching, talent acquisition, partnerships, strategic planning, and brand management. In FY 2024 (July 1, 2023 to June 30, 2024), the BRITE program served 1,160 participants and the MIC held a total of 1,103 mentorship sessions.

Howard Community College. The Howard Community College offers affordable two year degree and certificate programs for in-demand careers and accepts students of all ages and educational levels. HCC offers multiple campus locations, flexible scheduling and online, hybrid and accelerated learning formats. The college has 1,650 employees, 14,128 credit students, 9,370 noncredit continuing education students, and 3,250 noncredit students enrolled in workforce development training classes. HCC pumps about \$385.0 million annually into the local community, which is the equivalent of 4,300 jobs.

The HCC Division of Workforce, Career, and Community Education offers a number of workforce and career programs including apprenticeships, business and leadership, child care certification, computers and information technology, customized training for local businesses and agencies, health care careers, and trade occupations.

HCC's apprenticeship offerings include accounting; biomedical equipment technology; construction management; electrical; heating, ventilation, air conditioning, and refrigeration; help desk support; hospitality management; information technology; licensed practical nurse; plumbing; and surgical technologist. HCC also offers a child care professional apprenticeship, aimed at addressing the shortage of qualified early childcare professionals in the county.

Howard Community College's community education offerings include English Language Instruction (ESL), high school diploma programs, the CORE (College Opportunities Readiness Education) program for adults with developmental disabilities, motorcycle safety lessons, "kids on campus" educational programming for children, music lessons, and world languages.

As discussed earlier, HCC offers dual enrollment opportunities to Howard County Public Schools System students.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

On March 17, 2025, County Executive Ball signed Executive Order 2025-03 to establish the Economic Competitiveness and Opportunity Now, or "ECON," Task Force. Comprised of government officials, business leaders, and education partners, the ECON Task Force will develop a comprehensive economic resiliency and competitiveness plan to guide Howard County's winning economic strategy now and through the next decade.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Howard County Economic Development Authority (HCEDA) takes an active role in attracting businesses to Howard County, retaining businesses in Howard County, and engaging local businesses and workforces. In FY 2024 (July 1, 2023 to June 30, 2024), the HCEDA addressed 1,358 business assistance cases and held 50 events—including two Business Resource Expos—that attended by 2,263 members of the local business community.

Workforce affordability. The table below shows the Massachusetts Institute of Technology Living Wage Calculator for Howard County alongside poverty wage levels.

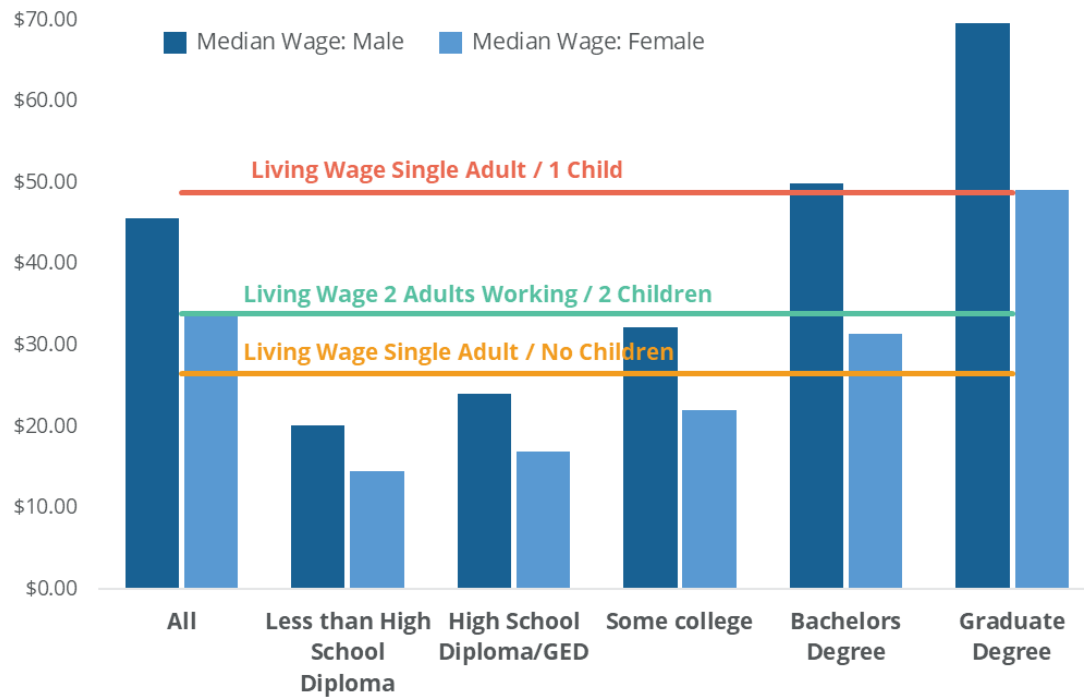
Living Wage by Family Type, Howard County, 2024

Source:
Massachusetts Institute of Technology, 2024.

	Howard County	Poverty Wage
1 adult	\$26.48	\$7.24
1 child	\$48.80	\$9.83
2 children	\$63.24	\$12.41
2 adults (1 working)	\$35.76	\$9.83
1 child	\$43.62	\$12.41
2 children	\$48.25	\$15.00
2 adults (both working)	\$17.87	\$4.91
1 child	\$26.53	\$6.21
2 children	\$33.83	\$7.50

When combined with the information in Table 51 (Median Earnings by Educational Attainment), this can be used to evaluate the ability of residents by education level to afford living in Howard County. The figure below illustrates this analysis using median earnings data by sex from the American Community Survey and the Living Wage estimates presented above. Based on this data, a single mother would need a graduate degree to live affordably in Howard County.

Howard County Median Earnings by Educational Attainment and Gender with Living Wage by Household Type



Source: American Community Survey 2023 1 year estimates and Massachusetts Institute of Technology Living Wage Calculator 2024.

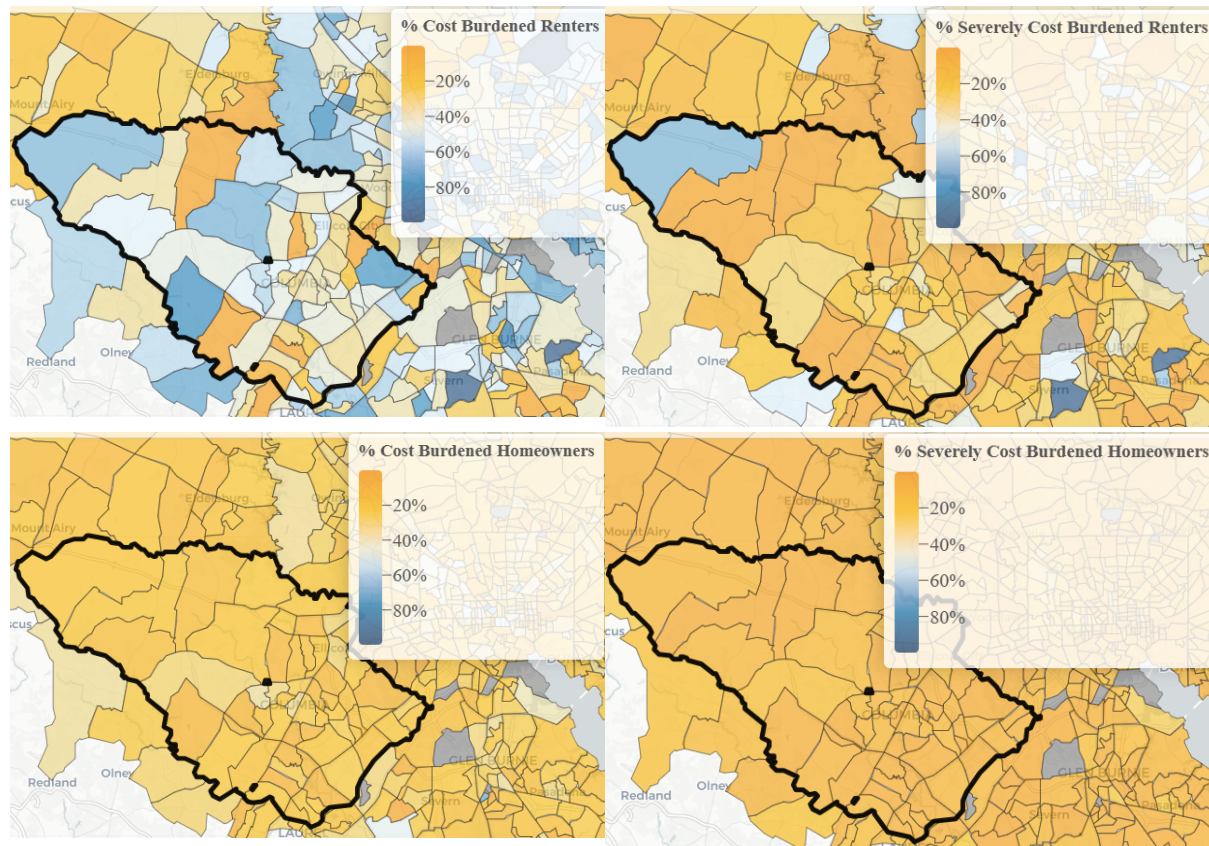
MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As discussed earlier, the most common housing problem is cost burden; many more households face cost burden than live in housing in severely substandard condition. The figures below present the shares of renters and homeowners who are cost burdened and severely cost burdened by Census tract.

- More than half of renters in tracts located across the county are cost burdened. Rates of renter cost burden are highest (75-76%) in Ilchester and north of Highland on the county's southwest border, though it should be noted that less than 10% of households in these areas are renters, so these rates may not be reliable.
- Two third of renters in the county's northwest Census tract around Lisbon are *severely* cost burdened, though only 11% of this tract's households are renters. Rates of severe cost burden for renters are also high (46-51%) in northern Ellicott City and in one area of Columbia.
- Across the county, homeowners are less likely to be cost burdened and severely cost burdened than renters. The highest rate of homeowner cost burden is in the Harper's Choice area of Columbia at 37%.

Percent of Renters and Homeowners Cost Burdened or Severely Cost Burdened, 2021

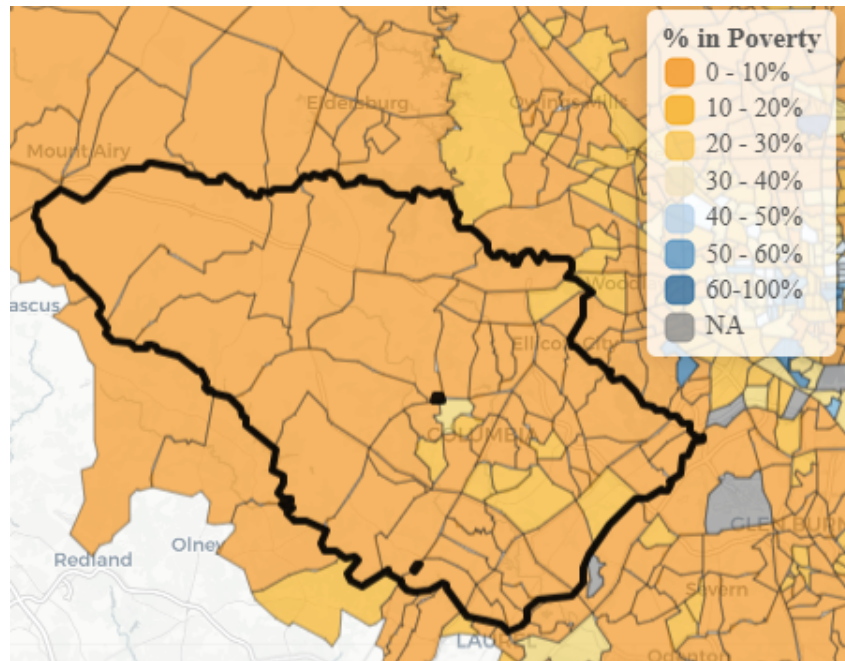


Source: 2017-2021 ACS estimates from HUD Socio-Demographic Data Dashboards

Because many households in poverty have housing and supportive service needs, the map of poverty rates in Howard County below can also be used to indicate concentrations of housing needs. The county's highest poverty tract with a poverty rate of 22% is located in the Harper's Choice area of northern Columbia. Other places with relatively high poverty rates (10-16%) and likely high rates of housing needs are located in Ellicott City, around Snowden River Parkway in the Owen Brown and Long Reach areas, and along Washington Boulevard in south Columbia.

Poverty Rates by Census Tract, Howard County, 2021

Source:
2017-2021 5 year ACS



Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As shown in the map in the response to the previous question, poverty rates are low (0-10%) in most areas of the county. The Harper's Choice area of northern Columbia has the highest poverty rate at 22%, while other places with relatively high poverty rates (10-16%) are located in Ellicott City, around Snowden River Parkway in the Owen Brown and Long Reach areas, and along Washington Boulevard in south Columbia.

The below-discussed indicators suggest that racial or ethnic minorities live across the county and are not "concentrated" in any specific areas. In this case, a "concentration" of minority residents would refer to an area where minority residents make up a large share of the population relative to their share of the county's population overall.

The Dissimilarity Index (DI) is a measure that quantifies the degree to which two distinct racial or ethnic groups are evenly distributed across a geographic area, usually a county. In Howard County, the Non-White/White DI—which measures segregation between non-Hispanic White residents and residents of all other races and ethnicities—is low in Howard County, indicating low geographic segregation of Non-

White residents from non-Hispanic White residents. The Black/White DI—which measures segregation between non-Hispanic White residents and Black or African American residents—is also low. These DI values suggest that residents of color live across the county and are not “concentrated” away from non-Hispanic White residents.

R/ECAPs. “Racially or ethnically concentrated areas of poverty,” also known as R/ECAPs, offer another means to analyze concentrations of low-income families and racial or ethnic minorities. HUD’s definition of an R/ECAP is:

- A census tract that has a non-white population of 50 percent or more (majority-minority) and
- A census tract where the poverty rate is at least either 40 percent or three times the average tract poverty rate for the metropolitan area, whichever is lower. In the Baltimore region, three times the average tract poverty rate is 36.6%, so this analysis uses that threshold.

An analysis of R/ECAPs in the Baltimore Region found that there are no R/ECAPs in Howard County. There are also no “edge” R/ECAPs in the county—“edge” R/ECAPs are areas that do not qualify as R/ECAPs but that have 80-99 percent of the threshold poverty level of R/ECAPs and have majority-minority populations.

What are the characteristics of the market in these areas/neighborhoods?

The earlier analysis has identified the Harper’s Choice area of Columbia as the area with the greatest needs based on poverty and cost burden rates. This Census tract has a lower homeownership rate than the county overall (64% vs. 72%) and a slightly higher residential vacancy rate at a moderate 5.1%. Units in multifamily buildings of five or more units make up 25% of the tract’s housing units, as in the county overall. According to 5-year ACS estimates, median home values are lower in the Harper’s Choice tract (\$469,200) than in the county overall (\$576,700). Median gross rents are also lower in the Harper’s Choice tract (\$1,895) than in the county overall (\$2,038).

Are there any community assets in these areas/neighborhoods?

The Census tract in Harper’s Choice contains two federally assisted rental developments:

- Transitional Housing Resources – contains 9 federally assisted units for people with intellectual or developmental disabilities
- Harper’s House – contains 100 income restricted units

Parks and recreation facilities in this area include Cedar Lane Park, the Columbia Dog Park, and the Swansfield Pool. The Bain 50+ Center and the Old Cedar Lane Head Start facility are also in this area.

Are there other strategic opportunities in any of these areas?

The Harper’s Choice Census tract is very close to Howard Community College’s main campus, the Columbia Campus. This campus offers area residents access to college education, skills training, and workforce development programming.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Reliable and fast internet accessibility and access to a laptop is a requirement for equitable access to educational resources, job seeking, entrepreneurial projects, learning new skills and general connectivity to the world at large. The table below shows the shares of households without a broadband internet subscription by household income level. Broadband needs are highest for the lowest income households: one in five households with incomes lower than \$20,000 lack an internet subscription. Subscription rates are higher at the \$20,000 to \$74,999 income level, with one in ten households lacking internet. Only 2% of households earning \$75,000 or more don't have an internet connection.

Share of Households without Internet Subscriptions by Household Income, Howard County, 2023

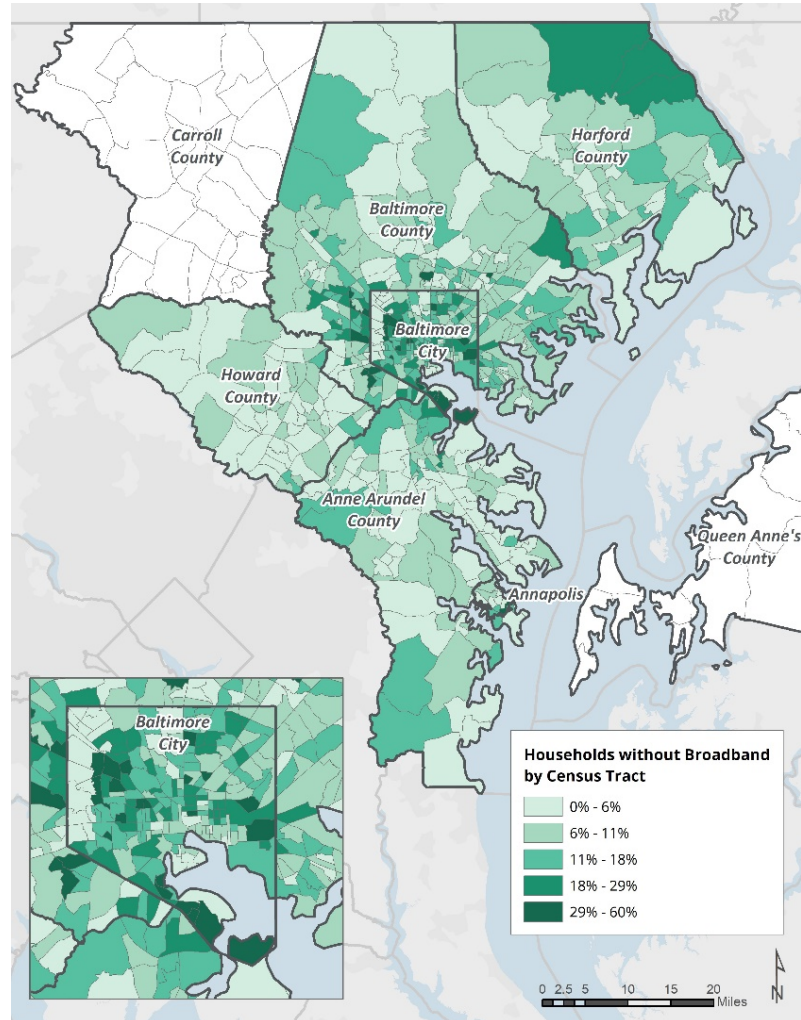
Source:
2023 1-year ACS.

Household Income Level	% of households without an Internet subscription
Less than \$20,000	21%
\$20,000 to \$74,999	10%
\$75,000 or more	2%

The maps below show broadband connectivity and device access in Howard County compared to the broader region. While Howard County is generally the best connected county in the region, it nevertheless has Census tracts where 11-18% of households lack a broadband subscription. At least 97% of households in each of the county's Census tracts except for one have access to a device.

Households without Broadband by Census Tract, Baltimore Region

Source:
2023 5-year ACS estimates.



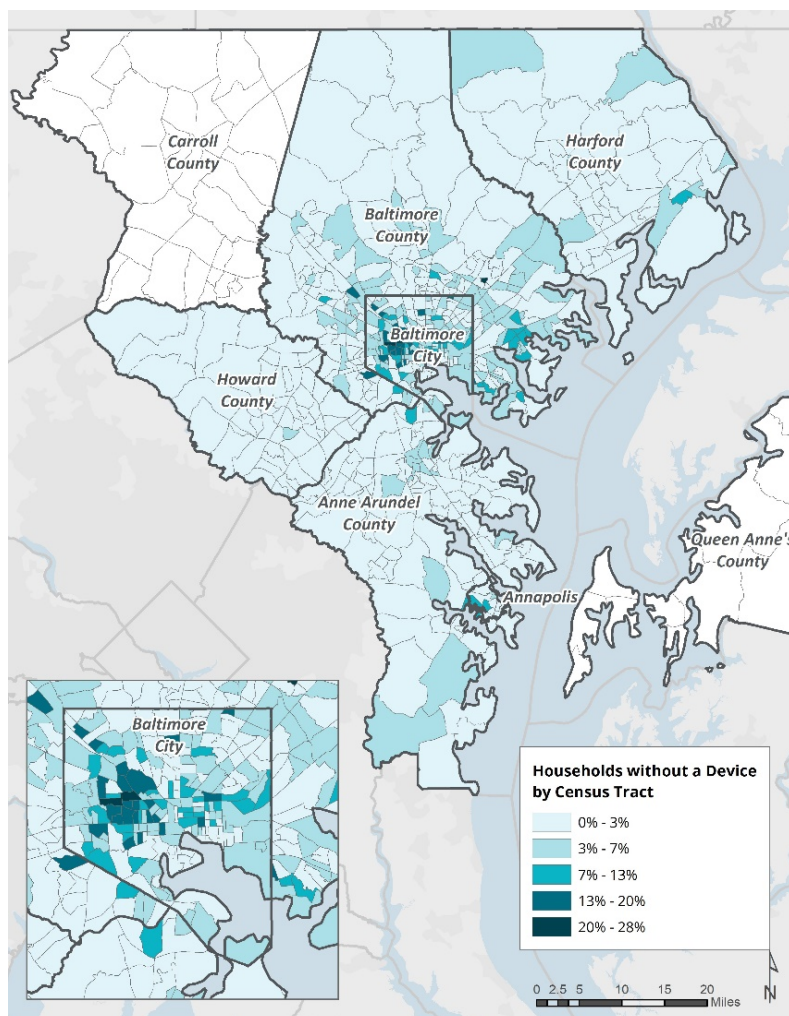
Households without a Device by Census Tract, Baltimore Region

Note:

Computer ownership includes desktops,
laptops, smartphones, and tablets.

Source:

2023 5-year ACS estimates.



Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the Federal Communications Commission (FCC) database, all areas of Howard County are served by at least four broadband providers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

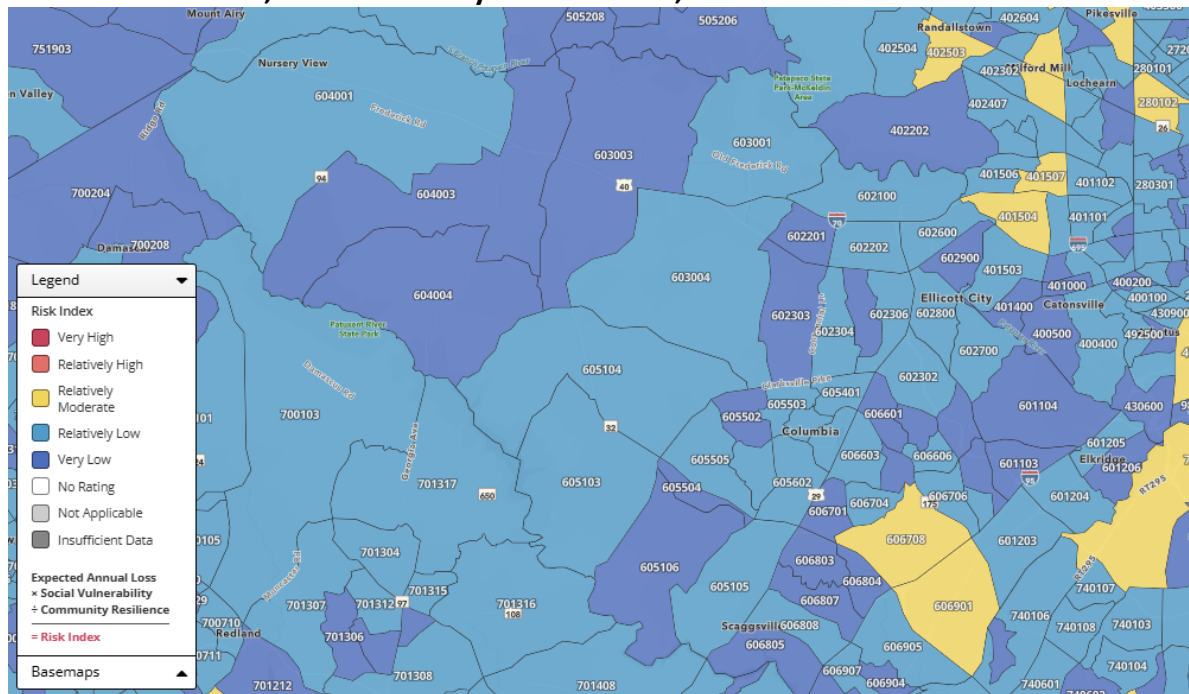
Describe the jurisdiction's increased natural hazard risks associated with climate change.

This section discusses Howard County's vulnerability to natural hazard risks using information from the 2024-2029 Howard County Natural Hazard Mitigation Plan and the National Risk Index.

Updated National Risk Index (NRI) estimates were released on November 1, 2024. The NRI summarizes data about the expected annual losses to natural hazards, social vulnerability, and community resilience. Relative to all other counties in the United States, Howard County has a "relatively low" Risk Index score of 80.4, meaning that 80% of U.S. counties have a lower Risk Index.

By hazard type, Howard County's Risk Index is highest for lightning (93.4, meaning the county has a higher vulnerability to damage from lightning than 93.4% of U.S. counties), heat waves (93.4), strong wind (91.2), hurricanes (88.0), and winter weather (86.4). The county's highest Expected Annual Loss values are for riverine flooding (\$2M), strong wind (\$2M), and heat waves (\$1.8M). According to the NRI, areas of the County most vulnerable to natural hazard risk are in the southeast area of the county near Savage, east of Guilford Road.

National Risk Index, Howard County Census Tracts, 2024



Source: Federal Emergency Management Agency (FEMA) National Risk Index (NRI).

The 2024-2029 Howard County Natural Hazard Mitigation Plan states that annual temperature, annual precipitation, and sea levels in the Baltimore Region are rising slowly and steadily, and have been doing so for many decades. Future projections anticipate continued increases in temperature, precipitation, and sea levels, increasing the likelihood and consequences of a variety of hazards, such as extreme heat,

flooding, thunderstorms, windstorms, hurricanes, and severe winter weather. These changes will put additional strain on underserved populations who do not have the same resources to withstand and recover from natural hazards as the general population, as well as those who may be more vulnerable to the impacts of natural hazards because of health conditions or age.

Additionally, climate change will strain local infrastructure and lifelines with heavy precipitation, flooding, sea level rise, extreme heat, and other extreme weather conditions. For example, transportation, stormwater, water, wastewater, facilities, and solid waste infrastructure will be subjected to heightened challenges that will threaten their continuity of operations and increase maintenance costs.

The Hazard Mitigation Plan evaluates eleven hazards in terms of their likelihood, impact, warning time, and duration to calculate risk scores. The table below presents risk scores for each hazard, presented in the order of hazard likelihood (most to least likely).

Natural Hazard Risk Scores, Howard County

Source:

2024-2029 Howard County Natural Hazard Mitigation Plan.

Hazard	Likelihood Rank	Risk Score
Extreme Temperature	1	2.6
Lightning	2	2.6
Severe Winter Weather	3	2.3
Flood	4	2.3
Tornado/Windstorm	5	2.1
Drought	6	2
Hurricane/Tropical Cyclone	7	1.8
Wildfires	8	1.7
Earthquake	9	1.7
Space Weather	10	1.3
Pest Infestation/Zoonotic Infection	11	1.2

The Howard County Natural Hazard Mitigation Plan identifies extreme temperature, lightning, severe winter weather, and flood as the four highest risk and most likely hazard types.

Extreme temperature. This hazard can present as either extreme heat or extreme cold hazards and is most likely to harm people living in population centers such as Ellicott City, Elkridge, and Columbia and people with challenges to resilience. Extreme temperatures also threaten vital county systems including water infrastructure, communications, and the economy—especially as it relates to agriculture.

Lightning. Although individual lightning strikes affect a relatively small geographic area, lightning has the potential to impact the entire County equally, particularly during the warmer months of the year. While all residents are exposed to injury and loss of life from lightning, populations who spend much of their time outside—such as people who are unhoused and people who work outside—are most vulnerable to lightning. All residential and commercial structures, especially taller structures, are vulnerable to lightning strikes, as are vital structures including utilities/electricity and communications systems. Lightning becomes a greater threat as climate change progresses.

Severe winter weather. Severe Winter Weather refers to a weather event that produces forms of precipitation caused by cold temperatures, such as snow, sleet, ice, and freezing rain, while ground temperatures are cold enough to cause precipitation to freeze. The accumulation of these forms of precipitation can immobilize the entire region, leaving roads impassable, triggering utility outages, causing flooding and storm surge, and may lead to the loss of lives. Additionally, these conditions have the potential to cause transportation hazards. The annual snowfall for the County is approximately 24 inches, which is relatively moderate, and all areas of the county are affected equally. Populations most vulnerable to severe winter weather include people experiencing homelessness, people who commute around the county for work, households who struggle to pay for heating bills, and people who rely on electricity for medical equipment. Winter weather threatens electrical infrastructure, all residential and commercial buildings, transportation, communications, and the economy more broadly.

Flood. This includes flooding and flash flooding. Howard County's two major rivers (and their tributaries) are often the origin of riverine flooding in the County. These rivers are the Patuxent, which borders Prince George's and Montgomery Counties to the Southwest, and the Patapsco, which borders Carroll and Baltimore Counties to the north and northeast. Both rivers are tributaries to the Chesapeake Bay. The Howard County Flood Mitigation Plan (FMP) states that 5.1% of the County's land area is susceptible to riverine, flash, and urban flooding. The 2024-2029 Natural Hazard Mitigation Plan found that Columbia, Ellicott City, and parts of ElkrIDGE and Laurel appear to have areas with both higher population vulnerability and higher densities of buildings in flood hazard areas, while the western side of the County generally has lower population vulnerability and sporadic instances of buildings in the floodplain.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low income households living in the county's most densely populated areas of Columbia and Ellicott City are most vulnerable to extreme temperatures, especially if these households have trouble affording bills for heating or air conditioning. People who rely on electricity for medical equipment are vulnerable to all hazards that may impact the delivery of electricity—in particular, lightning, severe winter weather, and floods. People experiencing homelessness are extremely vulnerable to all natural hazards: they are likely to spend time outdoors, lack cell phones and internet connections to receive weather alerts, and lack somewhere safe to retreat to when natural hazards are imminent. Old buildings with roofs that are not up to current standards are most vulnerable to damage from winter weather events. As discussed earlier in this report, renters are roughly as likely as owners to occupy homes built before 1980.

Climate change is expected to place additional strain on underserved populations who do not have the same resources to withstand and recover from natural hazards as the general population, as well as those who may be more vulnerable to the impacts of natural hazards because of health conditions or age.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for Howard County to establish its housing, homeless, other special needs, community development, economic development, and planning priorities and strategies that the County anticipates to address during the next five years. The Strategic Plan was developed based on evaluating and prioritizing the County's Needs Assessment and Market Analysis.

The priority need goals are designed to primarily benefit households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the County with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Howard County Target Area
	Area Type:	Countywide
	Other Target Area Description:	Countywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

Table 45 - Geographic Priority Areas

General Allocation Priorities

Howard County allocates its CDBG and HOME funds based on activities that will develop a viable urban community by providing decent housing, a suitable living environment, and by expanding economic opportunities. Activities must principally benefit low- and moderate-income persons. Eligible activities include housing, homeless, other special needs, community development, economic development, and administration/planning activities.

Howard County will direct CDBG and HOME funds countywide to eligible low- and moderate-income beneficiaries. It is the policy of Howard County that activities will not be qualified based on service area (LMA) benefit. On June 4, 2014, Howard County passed Bill No. 18-2014, an Act amending the Rehabilitation Loan Program to allow loans for: renovations and expansions; amending the moderate income housing unit provisions to prohibit certain alternatives in designated areas; requiring the use of fee in lieu funds for homeownership opportunities in certain areas; prohibiting the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects; and generally related to moderate income housing units and the Rehabilitation Loan

Program in Howard County. Specific to CDBG and HOME funds, the Bill restricted the construction of housing in Census Tracts and Block Groups if the poverty level is 10% or greater. The purpose of the Bill was to address concentration of subsidized housing and to encourage future affordable housing development outside of areas of concentration thus affirmatively furthering fair housing.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Priority Housing Need: There is a need for decent, safe and sanitary and stable housing options, affordable and available to homebuyers, homeowners and renters.

Goals:

- HS-1 Housing Support – Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable to rent or buy through housing counseling and search, down payment/closing cost assistance, rental assistance and eviction prevention, .
- HS-2 Housing Construction – Encourage the construction of new affordable renter- and owner-occupied housing units.
- HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units occupied by low income owners and renters by addressing code violations, emergency repairs and handicap improvements.
- HS-4 Property and Land Acquisition –Acquire land and property for mixed income and affordable housing.

Priority Housing Need: There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless.

Goals:

- HO-1 Housing – Support the Continuum of Care's efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
- HO-2 Operation/Support – Support social service programs and facilities for the homeless and persons at-risk of becoming homeless.

Other Special Needs: There is a need for housing, services, and facilities for persons with special needs.

Goals:

- SN-1 Housing – Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.
- SN-2 Social Services – Support social service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Priority Community Development Need: There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County.

Goals:

- CD-1 Community Facilities and Infrastructure – Improve the County’s public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
- CD-2 Public Services – Improve and enhance the public and community development services in the County.

Priority Economic Development Need: There is a need to improve economic opportunity for low income residents in the County. Note that in the 2025 program year, DHCD is not currently funding projects to meet these goals, though this could change before the end of 2029.

Goals:

- ED-1 Employment – Support and promote job creation, retention, and skills training programs.
- ED-2 Redevelopment – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial areas.
- ED-3 Financial Assistance – Promote new economic development through local, state, and federal tax incentives and programs.
- ED-4 Access to Transportation – Support the expansion of multimodal transportation services to assist the transportation needs of the County

Administration, Planning, and Management Need: The federally funded block grant programs require Howard County staff to administer awards, to oversee programs, and to complete HUD-required reporting.

Goals:

- AM-1 Overall Coordination – Provide program management and oversight for the successful administration of funded programs.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	CDBG funds and HOME funds may be used to provide direct rental assistance for eligible low-income households. The per beneficiary amount of CDBG or HOME funds for Tenant-Based Rental Assistance (TBRA) will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities. TBRA is likely to be a continued need given the high rental costs in the county.
TBRA for Non-Homeless Special Needs	CDBG funds and HOME funds may be used to provide direct rental assistance for eligible low-income households. The per beneficiary amount of CDBG or HOME funds for Tenant-Based Rental Assistance (TBRA) will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities. TBRA is likely to be a continued need given the high rental costs in the county.
New Unit Production	The housing needs in the County are for decent, safe and sanitary housing units that are affordable and accessible. The County will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the County related to the creation and preservation of affordable housing. The shortage of affordable housing and inability of the private market to provide rents low enough to accommodate need will influence allocation of funding to housing production.
Rehabilitation	The housing needs in the County are for decent, safe and sanitary housing units that are affordable and accessible. The County will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the County related to the creation and preservation of affordable housing. Rehabilitation activities will be needed as long as low income households need accessibility improvements and low cost rehabilitation.
Acquisition, including preservation	See above.

Table 46 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$1,336,389	\$10,000	<u>\$130,000</u>	<u>\$1,346,389</u> <u>\$1,476,389</u>	\$5.3 million	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$1,336,389	\$10,000		\$1,346,389	\$5.3 million	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$510,248.82			\$510,248.82	\$2 million	The HOME entitlement program allocates annual grants to larger cities and urban counties to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-and moderate-income people.
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Table 47 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives.

The Housing Commission is utilizing a combination of State-issued tax-exempt bonds, Partnership Rental Housing Program funds, LIHTC tax credits, County loan funds, and Housing Commission equity to finance acquisitions and/or redevelopment that assists low to moderate income households of Howard County.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The 2024 Action Plan included the following properties for potential future development to address the needs identified in the 2025 Consolidated Plan. This list is being updated to confirm availability. Any available properties may be used to address the needs identified in the Plan:

- West Watersville Road, Mt. Airy (Tax ID 04-333217)
- Southeast side of Beetz Road, Mt. Airy (Tax ID 04-333195)
- 589 Woodbine Road, Woodbine (Tax ID 04-313089)
- Woodbine Road, Woodbine (Tax ID 04-374355)
- Route 40 at Pine Orchard, Ellicott City (Tax ID 02-258714)
- 3420 Martha Bush Drive, Ellicott City (Tax ID 02-218488)
- Rogers Avenue, Ellicott City (Tax ID 02-265729)
- Adjacent to MD Route 100, Ellicott City (Tax ID 01-291483)
- 12201 Hall Shop Road, Clarksville (Tax ID 03-351995)
- Mayfield Avenue, Elkridge (Tax ID 01-159496)
- 9770 and 9790 Washington Boulevard, Laurel (Tax ID 06-407846)

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HOWARD COUNTY OF MARYLAND	Government	Planning	Jurisdiction
HOWARD COUNTY HOUSING COMMISSION	PHA	Public Housing	Jurisdiction

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The County's Department of Housing and Community Development coordinates and consults with the multiple jurisdictional departments and authorities, the Maryland Department of Housing and Community Development (DHCD), and local non-profit and for profit stakeholders to address its housing and community development priorities. The County coordinates and consults with the Howard County Housing Commission on issues concerning affordable housing for extremely low-, very low-, and low-income residents. Additionally, the County coordinates and consults with the Howard County Coalition to End Homelessness, the local CoC, on issues concerning rapid rehousing, homeless prevention, emergency shelter housing, transitional housing, and permanent supportive housing for the County. All partners recognize the need to consistently assess effectiveness and availability of programs offered, as well as analyzing outcomes and the overlap of services.

The County has worked hard to build consortia and partnerships with the surrounding jurisdictions, such as Baltimore, Washington D.C., and Baltimore County. All of the jurisdictions recognize the need for regional planning and action to address the similar housing and community development needs of the Baltimore Washington Area. The largest barrier for the County to address its housing and community development needs is the lack of adequate funding for the County and stakeholders to undertake projects that will address the needs identified in this plan.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Food Assistance	X	X	
Weatherization Assistance	X		

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Stakeholders talked at length about the challenges connecting people with needed services. Disseminating resources is difficult, and events that are meant to convene service providers and residents are generally only attended by seniors. Disentangling what the different nonprofits do is confusing to the public.

Nonprofits and service providers reported that their work **“feels like a game of whack-a-mole”**: They are so busy and focused on meeting needs in their specific focus area that they don’t have a moment to communicate and network with other service providers.

It is also hard to get information about affordable housing availability. People may get a list of resources from somewhere (maybe HCHC) that shows the list of places that have affordable housing. People call every single property, spending hours on the phone trying to track down information. Even people who work for service providers can’t provide information to connect clients to other resources. One stakeholder said it would be nice to know how many MIHU units are available (rental and ownership) to help direct clients to appropriate units.

The Maryland Access Point (MAP) is a good resource for some, particularly seniors since it is housed in the Area Agency on Aging. MAP is a good model, but doesn't function as well as it could if service providers had capacity.

"We need the state or county DHCD to implement a housing navigation service for everyone."

From the residents' perspective, stakeholders feel that renters do not know their rights—including if a unit is habitable or up to code. Residents don't know how to find out if a landlord had a rental license, and may be more vulnerable to eviction if they are living in an unlicensed unit. They also do not know where and how to report units in substandard condition and negligent landlords.

Language barriers can prevent residents from finding and receiving resources. Applications for assistance aren't always available in different languages, and even if people with limited language proficiency do manage to apply, there aren't enough translators to deliver services.

For [services](#), in addition to gaps in resource identification, stakeholders also mentioned challenges finding specialized providers for enhanced resident services and afterschool youth programming.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Funding will be allocated to organizational partners that provide the following services: housing counseling and search; eviction prevention; intervention for residents experiencing homelessness; services for residents who have experienced domestic violence.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

The proposed five year goals that will guide allocation of housing and community development funding appear in the table below. Please note that these may be updated and are subject to change based on additional community input during Public Comment Period (July 1 – 31, 2025).

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (1 year)	Goal Outcome Indicator
1	HS-1 Housing Support	2025	2029	Affordable Housing	Howard County Target Area	Housing Priority	HOME: \$76,537.32 CDBG: \$110,000	CHDO set aside, Housing Counseling
2	HS-2 Housing Construction	2025	2029	Affordable Housing	Howard County Target Area	Housing Priority	CDBG Section 108: \$350,000 HOME: \$352,446.62	Ranleagh Court = 82 units, Waverly Winds = 123 units and future affordable housing
3	HS-3 Housing Rehabilitation	2025	2029	Affordable Housing	Howard County Target Area	Housing Priority	CDBG: \$310,000	15 multifamily; 50 owner occupied; 6 residential houses
4	HS-4 Property and Land Acquisition	2025	2029	Affordable Housing	Howard County Target Area	Housing Priority		Funded as land and property opportunities become available
5	HO-1 Housing	2025	2029	Homeless	Howard County Target Area	Homeless Priority		Support Continuum of Care priorities as projects are available

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (1 year)	Goal Outcome Indicator
6	HO-2 Operation/Support	2025	2029	Homeless	Howard County Target Area	Homeless Priority	CDBG: \$127,508	Crisis Intervention; Day Center Services
7	SN-1 Housing	2025	2029	Non-Homeless Special Needs	Howard County Target Area	Other Special Needs Priority	CDBG: \$24,000 HOME: \$30,240	Safe Housing; TBRA for IDD
8	SN-2 Social Services	2025	2029	Non-Homeless Special Needs	Howard County Target Area	Other Special Needs Priority	CDBG: \$39,000	Services in Transitional Housing (DV)
9	CD-1 Community Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Howard County Target Area	Community Development Priority	CDBG: \$196,984	Roger Carter Community Center
10	CD-2 Public Services	2025	2029	Non-Housing Community Development	Howard County Target Area	Community Development Priority	CDBG: \$111,458.35	Eviction Prevention
11	CD-3 Accessibility	2025	2029	Non-Housing Community Development	Howard County Target Area	Community Development Priority		Accessibility improvements to public infrastructure
12	ED-1 Employment	2025	2029	Economic Development	Howard County Target Area	Economic Development Priority		Funded as opportunities become available and needs are prioritized

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (1 year)	Goal Outcome Indicator
13	ED-2 Redevelopment	2025	2029	Economic Development	Howard County Target Area	Economic Development Priority		Funded redevelopment of vacant commercial and industrial areas as opportunities become available and needs are prioritized
14	ED-3 Financial Assistance	2025	2029	Economic Development	Howard County Target Area	Economic Development Priority		Promote and seek new economic development funding
15	ED-4 Access to Transportation	2025	2029	Economic Development	Howard County Target Area	Economic Development Priority		Funded as opportunities become available and needs are prioritized
16	AM-1 Overall Coordination	2025	2029	Administration, Planning, and Management	Howard County Target Area	Administration, Planning, and Management Priority	CDBG: \$67,437.69 HOME: \$51,024.88	

Table 50 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Redevelopment of Ranleagh Court = 82 households; redevelopment of Waverly Winds = 123 households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable; the Howard County Housing Commission is not subject to a Section 504 Voluntary Compliance Agreement.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

N/A.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The barriers identified in the regional housing plan include:

- Future development and housing choices are constrained, as land available for development in the county is limited;
- APFO limiting housing development;
- Fair Market Rent payment standards that do not keep up with rent increases;
- Possible concentration of affordable housing as the county becomes more built out;
- Differences in homeownership rates;
- Few start home options; and
- Lack of deeply subsidized housing for special needs residents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Howard County will employ best practices and coordinate with regional partners to address barriers to affordable housing development. The planned action items for Howard County from the Regional Housing Plan, developed in conjunction with regional partners and experts in addressing housing needs, as shown in the matrix that follows. These will be implemented throughout the Consolidated Plan period.

ROW #	HOWARD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	Increase rental housing options			
1	Consider policies adopted in Howard County's General Plan, HoCo by Design, that can be implemented to increase rental housing unit creation and/or preservation throughout the County.	Future development and housing choices are constrained as land available for development in the County is limited.	Howard County DHCD, Howard County DPZ	The Housing Opportunities Master Plan was completed in 2021. The County continues to implement the recommendations in the plan pertaining to the creation and preservation of affordable rental units for low- and moderate-income residents in the County.
2	Open up new land use opportunities through zoning changes (e.g. commercial and industrial zones could allow affordable units) and/or donated land.	Limited future development and housing choice as the County approaches build out, especially when growth can be limited due to APFO and is more likely to be redevelopment or infill, instead of new development.	Howard County DHCD, Howard County DPZ	Partner with the Department of Planning and Zoning to consider zoning changes that could open up land use for multi-family and affordable housing as stated in the County's general plan update, HoCo by Design. Address geographic inequities identified in the Housing Opportunities Master Plan.
3	Continue or increase funding for creating units and/or subsidizing tenant rents in opportunity areas. (e.g. dedicated funding source for affordable housing).	Disparities in Access to Opportunity; Increasing concentration of protected classes as County approaches build out and affordable housing units are harder to find or access.	Howard County Housing Commission, Howard County DHCD	Continue to work with BMC and BRHP to contribute funding for the Regional PBV program. Apply for federal voucher opportunities. Apply for state and federal funds to leverage with County funds.
4	Continue to monitor FMR payment standards and rents. Continue to provide mobility counseling to encourage voucher location in Opportunity Areas.	Disparities in Access to Opportunity; Increasing concentration of protected classes as County approaches build out and units become more difficult to find or access.	Howard County Housing Commission	Continue to monitor payment standards and rents to ensure that voucher holders have as much geographic choice as possible.

ROW #	HOWARD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
5	Consider opportunities for acquisition of properties in geographically diverse areas to assist with the creation and preservation of affordable housing options outside of older Columbia areas.	Acquisition should focus on areas with fewer affordable housing options to avoid a concentration of affordable units, similar to some communities in older areas of Columbia.	Howard County Housing Commission	Acquisitions of new properties by the Commission should generally be in areas in which the FARM (Free and reduced meal) rates in the community schools are at or below the County-wide average.
6	Continue to monitor the Maryland Department of Housing and Community Development's (DHCD's) awards of Low Income Housing Tax Credits (LIHTC) and advocate for Qualified Allocation Plan (QAP) policies that: a. Ensure the Baltimore metropolitan area receives at least 50 percent of Maryland tax credits awarded, reflecting the Baltimore area's proportion of the State's low income population. b. Award 65% of the region's credits to family developments in opportunity areas in order to address past inequities, while focusing remaining awards in comprehensive revitalization areas.	Disparities in Access to Opportunity; location and type of affordable housing; siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plan and other programs	Howard County Housing Commission	Continue to work with BMC to provide comments to the State regarding the annual LIHTC application.
Expand fair housing resources and compliance				
7	Support fair housing enforcement, testing, education and outreach in the County. Coordinate regionally to support the fair housing program at Economic Action Maryland (EAM) and locally to support the Howard County Office of Human Rights and Equity.	Overt discrimination may continue to be a problem. Testing is necessary to ensure compliance with Fair Housing requirements.	Howard County DHCD, Howard County Office of Human Rights and Equity, Howard County Office of Consumer Protection	Provide annual funding for fair housing testing, enforcement, education and outreach training. Provide annual fair housing training for landlords, property owners, property managers and tenants. Support EAM in their paired testing efforts.

ROW #	HOWARD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
Address barriers to equalizing access to opportunity				
8	Invest in older communities to support revitalization, commerce, jobs and homeownership as well as preserve affordable housing units, especially in areas along transportation routes.	Limited future development and more limited housing choice as the County approaches build out, especially if growth is reduced due to APFO requirements.	Howard County DHCD	Utilize Community Renewal funds to support investment in older communities by continuing to provide funding for downpayment assistance and rehabilitation loan programs.
9	Continue to support efforts to nurture and sustain racially integrated communities in Howard County, such as the Columbia Housing Center.	Address the increasing concentration of protected classes as County approaches build out and units become more scarce	Howard County DHCD, Howard County Housing Commission, Howard County Office of Human Rights and Equity and Howard County Office of Consumer Protection	Continue to provide annual CDBG funding for this effort to ensure there is inclusiveness, equity, openness and accountability. Address geographic inequities identified in the Housing Opportunities Master Plan.
Increase ownership opportunities for under-represented households				
10	Engage lenders in discussions about homeownership and mortgage lending disparities and how to address them. Work with the national and local association of realtors to develop specific action steps to increase the homeownership rate in the County, particularly for minorities and underrepresented residents.	Disparities in homeownership rates; access to financial services	Howard County DHCD, Howard County Office of Human Rights and Equity	Continue conversations with the Howard County Association of Realtors and mortgage lenders to invest in programs that could change the homeownership rate in the County. Continue support of homeownership initiatives, such as the County's Moderate Income Housing Unit program, Settlement Downpayment Loan Program and Rehabilitation Loan Program, to create wealth building opportunities for County residents, particularly those of low- and moderate-income. Continue to invest in first time homebuyer counseling and homeownership education.

ROW #	HOWARD COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
11	Seek opportunities to develop mixed-income homeownership projects.	As prices continue to rise, there are fewer starter home and moderate-income homeownership properties available.	Howard County DHCD, Howard County Housing Commission, Howard County DPZ	Work with land owners and developers to encourage homeownership developments with higher proportions of smaller, more affordable homes. Work with Howard County DPZ to facilitate the development of smaller, more affordable units. Consider opportunities for faith-based housing developments to include affordable and/or mixed income units.
Expand fair housing choice for persons with disabilities				
12	Facilitate affordable senior housing and housing for persons with disabilities by offering financial incentives for more affordable units and/or exceptions to the AFPO requirements.	Access to publicly supported housing for people with disabilities; need for affordable, integrated housing for individuals who need supportive services.	Howard County DHCD, Howard County Housing Commission, Howard County DPZ	Educate developers and builders about the DIHU (Disability Income Housing Unit) method of optional compliance for the MIHU requirement in a development. Consider incentives for new housing developments to provide accessibility features in at least 5% of the units.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Howard County adopted a local Plan to End Homelessness (PEH) in 2010 and updated the plan in February of 2020 known as The Path Home. That plan is currently being updated and will be finalized in summer 2025. The Path Home establishes strategic goals that will align resources and services within the homeless response system. The strategic goals will guide specific annual action plans. The goals and action plans will place emphasis on ensuring that the coordinated entry system includes necessary, appropriate, quality interventions and sufficient capacity to meet the needs of those presenting to the system. These interventions will be housing first and housing resources focused.

Howard County uses a Coordinated Entry System to meet the individualized needs of homeless persons. It utilizes the following four (4) steps:

1. Access through entry points known to the community. Accomplished by: hotline, prevention, safe house, and street outreach.
2. Assess strengths, barriers, and vulnerabilities. Accomplished by: triage and standard assessment VI-SPDAT and Prevention Targeting Tool.
3. Prioritize specific and defined set of criteria. Accomplished by: By-Name list.
4. Refer connection to available resources. Accomplished by: prevention, shelter, case management, rapid rehousing, and permanent supportive housing.

Addressing the emergency and transitional housing needs of homeless persons

Howard County's Strategic Plan to End Homelessness's Goal #2 is to ensure that every person experiencing homelessness in Howard County has access to immediate, safe, and appropriate shelter. An effective homeless response system includes immediate access to low-barrier emergency shelter coupled with skilled, engaged street outreach. The Coalition is committed to ensuring that no person is forced to sleep in a place not intended for human habitation or loses their life because of their homeless experience. The Coalition will provide continuous outreach to unsheltered homeless individuals who otherwise might not seek out services, and ensure sufficient emergency shelter capacity to meet the needs of the community. Howard County intends to meet this goal by:

- Ensure adoption of a system-wide housing first approach by all Coalition members and eliminate policies and practices that do not embrace a housing first approach. This includes county residency requirements; participation in services; income requirements; and behavior requirements unrelated to health and safety.
- Establish a housing-focused street outreach team whose primary responsibility is to identify and engage people experiencing unsheltered homelessness and connect them to shelter (if available and desired) and coordinated entry for permanent housing resources.

- The CoC should collect, review and analyze key output and performance measure outcome data to ensure on-going effectiveness of street outreach services.
- Continue implementation of a low-barrier, housing first approach to accessing and staying in emergency shelter in Howard County, and eliminate requirements unrelated to health and safety to access and remain in shelter.
- Provide housing-focused, rapid-exit services to quickly connect all households residing in emergency shelter to safe and appropriate permanent housing.
- Regularly review program level data on shelter outcomes relating to placement rates in permanent housing, timely exits and cost-effectiveness to target system performance improvement strategies.
- Target limited transitional housing resources to the most vulnerable people experiencing homelessness by participating in the coordinated entry system, and eliminate rules that screen people out due to perceived barriers.
- Shift the focus of supportive services in transitional housing programs to align with a housing-focused, rapid-exit approach.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Howard County's Strategic Plan to End Homelessness's Goal #3 is to increase access to permanent housing for people experiencing homelessness in Howard County. An effective homeless response system has an affordable and diverse supply of housing that meets the needs of the most vulnerable persons. Currently, households experiencing homelessness in Howard County struggle to access permanent housing in a timely manner. Challenges include limited landlord engagement and recruitment; limited affordable housing; and limited rapid re-housing program capacity. Howard County intends to meet this goal by:

- To ensure that the most vulnerable households fleeing domestic violence, dating violence, sexual assault, and stalking are prioritized for all available housing resources within the CoC, and to come into compliance with federal and state requirements, HopeWorks HSP (ESG) funded program should more fully participate in the coordinated entry system.
- To increase permanent housing opportunities and decrease the time people experience homelessness in Howard County, the CoC Lead Agency should coordinate a systemwide landlord engagement strategy to create a pipeline of available units informed by data and the coordinated entry process.

- Adopt the National Alliance to End Homelessness' Rapid Re-Housing Performance Benchmarks and Program Standards to fully incorporate the three core components and current best practices into CoC rapid re-housing projects.
- Scale up rapid re-housing resources to make it the primary housing intervention in Howard County CoC.
- Assess current permanent supportive housing projects and formalize a "move on" strategy to increase system flow and to ensure that this deep resource is serving the most vulnerable households using a dynamic prioritization approach.
- Ensure that all permanent supportive housing adopts and implements a housing first approach in both policy and practice.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Howard County's Strategic Plan to End Homelessness's Goal #1 is to ensure that there are no new or repeat episodes of homelessness in Howard County. An effective homeless response system is one that safely and appropriately diverts households from homelessness and provides targeted homelessness prevention whenever possible. Howard County's Coordinated Entry System will provide comprehensive, housing first services that apply a lens of racial equity, are culturally competent, and are guided by evidence-based best practices to minimize the duration and compounding impact of homelessness. This will include supportive pathways for those who do experience homelessness to achieve income maximization, exit to stable housing quickly, and prevent a repeat episode of homelessness in the future. Howard County intends to meet this goal by:

- Undertake a review and analysis of all prevention programs and prevention-type services that are both, operating in Howard County, and based on the goals of The Path Home.
- Determine which programs most appropriately align with the role of the homeless response system and which may be better funded outside the system.
- Establish a system-wide homeless prevention program — with written standards — to include a standardized assessment and performance measure outcome benchmarks and goals.
- Develop and support a robust structure to implement diversion strategies and measure the impact on the homeless response system.
- To increase employment opportunities for households experiencing homelessness in Howard County, the CoC Lead Agency should coordinate a system-wide employment strategy informed by data and the coordinated entry process.
- The Coalition, led by the CoC Board, should explore and identify factors driving racial and ethnic disparities to determine who is experiencing homelessness and how different types of permanent housing resources are distributed by the homeless services system.

- The CoC Board should develop an action plan to reduce disparities and establish community-level performance measured outcome goals to track progress on these efforts.
- Re-assess and streamline current coordinated entry core elements — the ACCESS, ASSESS, PRIORITIZE and REFER processes — to achieve simplicity, clarity and transparency in system coordination and decision-making.
- Develop a dashboard using HMIS to track progress on system flow improvements and outcomes.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Maryland Department of the Environment manages a lead poisoning prevention program that forms the basis for the lead reduction and elimination strategy in Howard County. The State has several ongoing efforts to reduce risk of children's lead exposure and to detect lead exposure as follows:

- Under Maryland State Law “Lead Risk Reduction in Housing” owners of rental property built before 1950 must register their units with the Maryland Department of the Environment (MDE), distribute materials from MDE informing tenants of the hazards of lead-based paint, and meet specific lead paint risk reduction standards, in return for liability protection. The Law also requires landlords to perform lead hazard reduction treatments at each turnover in rental housing built before 1950. The protection also is available for owners of rental units built after 1950, if they choose to meet the requirements.
- Grants and loans for hazard reduction.
- Locally based outreach programs to parents, health care providers, and property owners.
- Targeted intensive outreach for blood lead testing for early detection and early intervention in at-risk areas.

Statewide, the following blood lead testing requirements are in effect:

- Mandatory blood lead testing at age one and two of children enrolled in Medicaid (Federal Early Prevention Screening and Detection Treatment or "EPSDT" requirements).
- Mandatory evidence of screening within 30 days of entry into daycare for newborn children to six years of age with either a blood-lead test or risk assessment questionnaire.
- Mandatory testing of children by age 12 months and by age 24 months living in an at-risk area.
- Recommendations for medical and public health follow-up based on the Centers for Disease.
- Control and Prevention (CDC) guidance in "Screening Young Children for Lead Poisoning, Guidance for State and Local Public Health Officials" and “Managing Elevated Blood-Lead Levels Among Young Children: Recommendations from the Advisory Committee on Childhood Lead Poisoning Prevention.

How are the actions listed above related to the extent of lead poisoning and hazards?

How are the actions listed above integrated into housing policies and procedures?

When the County provides assistance to homebuyers or homeowners and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. The following tasks are performed prior to the start of the actual rehabilitation or purchase of the property to ensure the health of residents:

- As part of a loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information solicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.
- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff will provide a current list of certified contractors for use by the applicant in obtaining proposals.

The Howard County Housing Commission informs applicants, voucher holders, and landlords participating in the Housing Voucher Program of lead based paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional information.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Addressing the needs of residents in poverty will be partially addressed through public services funding of partners—namely the Community Action Council of Howard County (CAC). CAC is organized under the Economic Opportunity Act in 1964 as part of the War on Poverty initiative is a private, non-profit organization designated as Howard County’s anti-poverty agency. The mission of the CAC is to provide programs and services to low-income residents of Howard County in order to alleviate the effects of poverty; to promote self-sufficiency as a means of interrupting the cycle of poverty; and to stimulate increased awareness of, and responsiveness to, the needs of the low-income population as part of the larger community.

CAC delivers many programs and services that address the challenges faced by low-income families. The programs include but, are not limited to, Head Start and Pre-K, which are comprehensive early childhood education and development programs provided to economically disadvantaged children, ages 3 and 4, and to their families. Other programs provided by CAC include:

- Homeless prevention programs such as Eviction Prevention and Rental assistance
- Food Assistance complimented by Nutrition and Health Education programming
- Energy and Water Assistance
- Weatherization Services
- Summer Youth Employment
- Financial Literacy program along with 2- to -1 savings match asset-building program

In addition, the Howard County Department of Community Resources and Services has eight (8) offices to address the needs of multiple generations, tailor services to different cultural values, and promote full inclusion for individuals with disabilities. Plus, the No Wrong Door approach makes it easier for Howard County residents to access the vital human services they need to thrive. The Department has the following offices serving the community:

- Office of Aging and Independence
- Office of Children and Families
- Office of Consumer Protection
- Office of ADA Coordination
- Office of Community Partnerships
- Office of Veterans and Military Families
- Office of Human Trafficking Prevention
- Office of the Local Children’s Board

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Howard County is committed to ensuring that all federally funded projects meet federal requirements. The County's Department of Housing and Community Development (DHCD) is responsible for monitoring the progress the County is making towards the Consolidated Plan goals and outcomes. DHCD maintains records on the progress toward meeting the goals and statutory/regulatory compliance of each activity. DHCD is responsible for the ongoing monitoring of sub-recipients, as well.

It is the County's responsibility to ensure that federal funds are used in accordance with all program requirements; determining the adequacy of performance under sub-recipient agreements; and taking appropriate action when performance problems arise. It is also the County's responsibility to manage the day to day operation of grant and sub-recipient activities. Monitoring is performed for each program, function, and activity.

The County has developed a "monitoring checklist" that it utilizes when programs and activities are reviewed. This checklist, approved by the U.S. Department of Housing and Urban Development, was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2).

The monitoring process is not a "one-time" event. The process is an on-going system of planning, implementation, communication, and follow-up. In the planning stage, sub-recipients are required to submit "proposals for funding." These proposals are reviewed by County staff for funding approval. A scope of services and budget are finalized and the contract with each agency is executed. During the time when the project is underway, the County's staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed and "corrective actions" are taken to resolve any potential deficiencies or problems. The County frequently communicates with its sub-grantees to monitor activities for compliance. The County issues contracts at the beginning of the program year and sub-grantees are not authorized to begin an activity until they received a "Notice to Proceed" from the County. For each activity, the County maintains a checklist to ensure all areas of compliance were met based on the activity's national objective and eligibility. Regular site visits are performed, desk audits are performed, and the County monitors required sub-grantee semiannual reports, as well as final reports.

The County monitors its performance with meeting its goals and outcomes established in this Five Year Consolidated Plan. It reviews its goals on an annual basis in the preparation of its CAPER and makes adjustments to its goals if needed.

County contract activities are subject to Davis-Bacon and Section 3 requirements. The County ensures sub-grantees and contractors understood these requirements by holding preconstruction conferences, performing regular site visits, and reviewing certified payrolls for each covered activity.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$1,336,389	\$10,000	<u>\$130,000</u>	<u>\$1,346,389</u> <u>\$1,476,389</u>	\$5.3 million	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$1,336,389	\$10,000		\$1,346,389	\$5.3 million	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$510,248.82			\$510,248.82	\$2 million	The HOME entitlement program allocates annual grants to larger cities and urban counties to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-and moderate-income people.
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Table 51 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The 2024 Action Plan included the following properties for potential future development to address the needs identified in the 2025 Consolidated Plan. This list is being updated to confirm availability. Any available properties may be used to address the needs identified in the Plan:

- West Watersville Road, Mt. Airy (Tax ID 04-333217)
- Southeast side of Beetz Road, Mt. Airy (Tax ID 04-333195)
- 589 Woodbine Road, Woodbine (Tax ID 04-313089)
- Woodbine Road, Woodbine (Tax ID 04-374355)
- Route 40 at Pine Orchard, Ellicott City (Tax ID 02-258714)
- 3420 Martha Bush Drive, Ellicott City (Tax ID 02-218488)
- Rogers Avenue, Ellicott City (Tax ID 02-265729)
- Adjacent to MD Route 100, Ellicott City (Tax ID 01-291483)
- 12201 Hall Shop Road, Clarksville (Tax ID 03-351995)
- Mayfield Avenue, Elkridge (Tax ID 01-159496)
- 9770 and 9790 Washington Boulevard, Laurel (Tax ID 06-407846)

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

This table summarizes how proposed 2025 program year investments will support five year goals.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (1 year)	Goal Outcome Indicator
1	HS-1 Housing Support	2025	2029	Affordable Housing	Howard County Target Area	Housing Priority	HOME: \$76,537.32 CDBG: \$110,000	CHDO set aside, Housing Counseling
2	HS-2 Housing Construction	2025	2029	Affordable Housing	Howard County Target Area	Housing Priority	CDBG Section 108: \$350,000 HOME: \$352,446.62	Ranleagh Court = 82 units, Waverly Winds = 123 units and future affordable housing
3	HS-3 Housing Rehabilitation	2025	2029	Affordable Housing	Howard County Target Area	Housing Priority	CDBG: \$310,000	15 multifamily; 50 owner occupied; 6 residential houses
6	HO-2 Operation/Support	2025	2029	Homeless	Howard County Target Area	Homeless Priority	CDBG: \$127,508	Crisis Intervention; Day Center Services

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (1 year)	Goal Outcome Indicator
7	SN-1 Housing	2025	2029	Non-Homeless Special Needs	Howard County Target Area	Other Special Needs Priority	CDBG: \$24,000 HOME: \$30,240	Safe Housing; TBRA for IDD
8	SN-2 Social Services	2025	2029	Non-Homeless Special Needs	Howard County Target Area	Other Special Needs Priority	CDBG: \$39,000	Services in Transitional Housing (DV)
9	CD-1 Community Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Howard County Target Area	Community Development Priority	CDBG: \$196,984	Roger Carter Community Center
10	CD-2 Public Services	2025	2029	Non-Housing Community Development	Howard County Target Area	Community Development Priority	CDBG: \$111,458.35	Eviction Prevention
11	CD-3 Accessibility	2025	2029	Non-Housing Community Development	Howard County Target Area	Community Development Priority		Accessibility improvements to public infrastructure; subject to change after public comment period
16	AM-1 Overall Coordination	2025	2029	Administration, Planning, and Management	Howard County Target Area	Administration, Planning, and Management Priority	CDBG: \$67,437.69 HOME: \$51,024.88	

Projects

AP-35 Projects – 91.220(d)

Introduction

This and the following section provide details on the proposed projects funded for the 2025 program year that will address priority needs and help fulfill the five-year Consolidated Plan goals.

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Department of Housing and Community Development allocates CDBG and HOME funds to activities based on discussions with County staff, meetings with stakeholders, and public input. The County makes applications available to non-profits, for-profit agencies, and other public agencies/organizations for CDBG and HOME eligible funded activities. A percentage of the County's CDBG and HOME funds are awarded on a competitive basis to applicants of eligible activities that address the County's priority needs and outcome goals. The applications are reviewed by the Department of Housing and Community Development and finally submitted to the Howard County Council for approval.

The largest obstacle to addressing the County's underserved needs are financial in nature. There is an urgent need for additional federal, state, and local funding to undertake additional housing and community development projects to address the housing, homeless, other special needs, community development, economic development, and planning needs in the County—and these gaps are expected to worsen with reductions in federal funding and increased pressure on foundations.

AP-38 Project Summary

Project Summary Information

The following activities are proposed for funding in the FFY2025 Annual Action Plan:

1. HUD Community Development Block Grant Projects (CDBG) (\$1,336,389)

a. **ADMINISTRATION AND PLANNING (\$67,437.69)**

Howard County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. Staff is responsible for performing program-related duties, such as financial, environmental, and eligibility review according to the grant award terms and conditions.

b. **COLUMBIA HOUSING CENTER (\$110,000) – Housing Counseling and Marketing Program**

Through housing advisory and educational programming, the Columbia Housing Center champions the original vision of founding developer, James Rouse, for neighborhoods that are welcoming and attractive to all. This program further balances housing opportunities in Columbia, Maryland, in accordance with the Federal Fair Housing Act.

c. **COMMUNITY ACTION COUNCIL (\$111,458.35) – Eviction Prevention**

This longstanding organization serves Howard County residents with household incomes at or below 80% AMI, who are at risk of becoming homeless due to eviction, or who need assistance with first month's rent. This program will maintain housing for 41 households, including special needs households. The program ensures housing stability and reduces the need for cost-intensive homeless programs.

d. **GRASSROOTS CRISIS INTERVENTION CENTER (\$50,000)– Emergency Shelter**

The most vulnerable residents are served by the Grassroots Emergency Shelter including those with a mental health diagnosis, substance abuse problem, serious physical health condition, and/or who fall in the Extremely Low to Low Income Limits Range (0-50%). CDBG funds will support the Family Shelter Program that will serve 40 households (90 individuals) and the Men's Shelter Program (50 individuals).

e. **HOPE WORKS (\$39,000) – Transitional Housing for Domestic Violence Survivors**

Providing a wide range of services to people who have experienced domestic violence, Hope Works is an integral member of the County's Continuum of Care. CDBG funds will support the Transitional Housing Program for approximately 30-40 clients who are experiencing homelessness because of Domestic or Intimate Partner Violence.

f. **HOWARD COUNTY HOUSING COMMISSION (\$70,000) Rehabilitation**

The Howard County Housing Commission (HCHC) owns a portfolio of 15 affordable multi-family rental homes located throughout Howard County. These properties were acquired with County grants and loans and are currently mortgaged. The homes are master-

leased to Bridges to Housing Stability, which subleases them to low- to moderate-income families with the goal of preventing or resolving homelessness. pressing maintenance needs of these aging homes, some of which are over 50 years old and have never undergone major renovations. Recent inspections revealed significant issues, including inoperable windows and outdated kitchens and bathrooms, alongside other capital improvements needed.

g. LEOLA DORSEY DAY RESOURCE CENTER (\$77,508)

The Day Resource Center assists the homeless population in Howard County with a variety of accessible programs, including hot meals, showers, laundry, food and adult clothing pantries, food stamp assistance, and health care assistance. CDBG funds will support the Center manager's salary and fringe benefits.

h. REBUILDING TOGETHER, HOWARD COUNTY (\$170,000) – Year-Round Critical Repair

As part of the national nonprofit organization dedicated to providing rehabilitation of residential structures to provide decent, safe, and affordable housing for low- and moderate-income households, Rebuilding Together of Howard County has provided free home repairs to residents for 32 years. The average income of a client is \$29,000/year. Rebuilding Together will provide free home repairs for 50 low-income homeowners.

i. THE ARC OF HOWARD COUNTY – Rehabilitating Residential Structures (\$70,000)

CDBG funds will fund renovations to seven locations that provide safe, healthy, and affordable housing for vulnerable County residents with intellectual and/or developmental disabilities (I/DD) who are income-qualified. The project will benefit approximately sixteen (16) residents with I/DD in six (6) residential houses, 200 individuals with I/DD supported by a variety of day programs, and a staff of 70 working in rotating shifts at six sites.

2. MULTI-YEAR CDBG COMMITMENTS

a. HOWARD COUNTY HOUSING COMMISSION (\$24,000) Safe House Lease

Established in 1990 as the public housing authority for Howard County, the Howard County Housing Commission operates a 'safe house' on several acres of land in a "campus-like" setting that provides housing for low- and moderate-income women and mothers who are victims of domestic violence. The facility houses up to 10 individuals and one (1) on-site director.

b. ROGER CARTER COMMUNITY CENTER (\$196,984) Public Facility Support

In collaboration with the Howard County Housing Commission, DHCD invests annual CDBG funds under an approved pre-award strategy to support this key facility for neighborhood revitalization, while meeting HUD's National Objective for Low-Mod Area Benefit. DHCD is invested for forty (40) years (06/01/03 - 06/01/2043) in the Roger Carter Community Center to ensure the continued well-being of the residents of Burgess Mill Station and surrounding Ellicott City neighborhoods. The Center includes a swimming pool, splash pad, gymnasium, dance room, meeting rooms, fitness rooms, rock climbing wall, walking track & more.

3. HUD CDBG Section 108 Guaranteed Loan Program Projects (\$350,000)

a. RANLEAGH COURT (\$175,000)

The community will be redeveloped by replacing the existing 41 units with a new, 82-unit multifamily building with new amenity spaces and onsite leasing office. The new community will preserve all existing affordability and add new workforce and market rate units.

b. WAVERLY WINDS (\$175,000)

The current development of 62 units will be demolished and rebuilt as 123 units in two new multifamily buildings. In both redevelopments, the affordability and unit types will be preserved, and additional workforce and market rate housing will be added.

Ranleagh Court and Waverly Winds are owned, through an affiliate, by Enterprise Community Development, Inc. ("ECD"), a non-profit organization with extensive experience as an owner and developer of affordable housing. ECD will continue to own the properties after redevelopment, and to execute the transactions before the properties will be transferred to new single purposes entities controlled by ECD.

Ranleagh Court will be financed primarily with 4% LIHTC equity, a Section 221(d)(4) HUD-insured loan, and soft debt from the State of Maryland DHCD, Community Homes Housing Inc., and Howard County. The Community Homes HAP Contract will be bifurcated and allow for 29 project-based rental assistance units. Waverly Winds is a "twin" project consisting of two separately financed components. One building, with 55 units (including 28 HAP-assisted units), will be financed primarily with 9% LIHTC equity (the 9% Project). The second building, with 68 units (including 14 HAP-assisted units), will be financed primarily with 4% equity and soft debt from the State of Maryland DHCD, Community Homes Housing Inc., and Howard County (the 4% Project). As a result of construction cost increases and interest rate hikes, the projects are facing a funding shortfall for which Howard County wishes to provide Section 108 loan funds. Specifically, Section 108 funds will be used to support costs associated with relocation, demolition and remediation, and site preparation.

The redevelopments align with the Howard County HUD 5-year Consolidated Plan and meet the CDBG national objective of "activities benefitting low- and moderate-income persons" (§570.208(a)).

HUD HOME Partnership Funds Proposed Projects (\$510,248.82)

c. ADMINISTRATION AND PLANNING (\$51,024.88)

The County will use HOME funds towards the administration of the HOME program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. Staff members are responsible for performing program-related duties, such as financial, environmental, and eligibility review according to the grant award terms and conditions.

d. CHDO SET ASIDE (\$76,537.32)

CHDO set-aside finds may be used for projects that are owned, developed, or sponsored by a nonprofit that qualifies as a CHDO as defined at 24 CFR 92.2. Previously, these roles were limited to development activities that is, projects that involved acquisition, rehabilitation, and/or new construction of housing for sale or rent to low-income families. However, the 2013 HOME Final Rule amended the definitions of these roles and now nonprofits can also own and manage HOME-assisted housing that it does not develop.

e. **FUTURE AFFORDABLE HOUSING (\$352,446.62)**

Howard County will allocate HOME Program funds for property acquisition, disposition, and rehabilitation in connection with the development of affordable housing unit. This includes but is not limited to the provision of rental housing, tenant-based rental assistance or homebuyer activities that will create affordable housing units and ultimately prevent and reduce instances of homelessness.

f. **THE ARC OF HOWARD COUNTY – TENANT BASED RENTAL ASSISTANCE – (\$30,240)**

The Arc of Howard County is dedicated to achieving full community life for people with intellectual and/or developmental disabilities (I/DD) — one person at a time. Supporting people to achieve full community life means that people have choice and control over all aspects of their lives including where they work, live, and spend their time, which includes working at challenging and rewarding jobs, as well as living in safe and supported housing. intends to use HOME funding for tenant-based rental assistance (TBRA) for a year, for two people with intellectual and developmental disabilities supported in The Arc’s Residential Program.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Howard County allocates its CDBG and HOME funds based on activities that will develop a viable urban community by providing decent housing, a suitable living environment, and by expanding economic opportunities. Activities must principally benefit low- and moderate-income persons. Eligible activities include housing, homeless, other special needs, community development, economic development, and administration/planning activities.

Howard County will direct CDBG and HOME funds countywide to eligible low- and moderate-income beneficiaries. It is the policy of Howard County that activities will not be qualified based on service area (LMA) benefit. On June 4, 2014, Howard County passed Bill No. 18-2014, an Act amending the Rehabilitation Loan Program to allow loans for: renovations and expansions; amending the moderate income housing unit provisions to prohibit certain alternatives in designated areas; requiring the use of fee in lieu funds for homeownership opportunities in certain areas; prohibiting the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects; and generally related to moderate income housing units and the Rehabilitation Loan Program in Howard County. Specific to CDBG and HOME funds, the Bill restricted the construction of housing in Census Tracts and Block Groups if the poverty level is 10% or greater. The purpose of the Bill was to address concentration of subsidized housing and to encourage future affordable housing development outside of areas of concentration thus affirmatively furthering fair housing.

Geographic Distribution

Target Area	Percentage of Funds
Howard County Target Area	100%

Table 52 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Housing activities will serve low- and moderate-income households throughout the County.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Howard County utilizes its CDBG and HOME funds to address the County's affordable housing needs through the production of new housing units, rehabilitation of existing housing units, and acquisition of existing housing units.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	15+50+82+123
Special-Needs	16
Total	

Table 53 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	82+123
Rehab of Existing Units	15+50+16
Acquisition of Existing Units	
Total	

Table 54 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Howard County Housing Commission will receive \$70,000 in funding for rehabilitation activities and \$24,000 for the Safe House Lease.

The Howard County Housing Commission (HCHC) owns a portfolio of 15 affordable multi-family rental homes located throughout Howard County. These properties were acquired with County grants and loans and are currently mortgaged. The homes are master-leased to Bridges to Housing Stability, which subleases them to low- to moderate-income families with the goal of preventing or resolving homelessness. pressing maintenance needs of these aging homes, some of which are over 50 years old and have never undergone major renovations. Recent inspections revealed significant issues, including inoperable windows and outdated kitchens and bathrooms, alongside other capital improvements needed.

Established in 1990 as the public housing authority for Howard County, the Howard County Housing Commission operates a 'safe house' on several acres of land in a "campus-like" setting that provides housing for low- and moderate-income women and mothers who are victims of domestic violence. The facility houses up to 10 individuals and one (1) on-site director.

Actions planned during the next year to address the needs to public housing

The Housing Commission has developed partnerships with Bridges to Housing Stability, the Howard County Department of Corrections, and the Howard County Health Department to provide housing and supportive services individuals with disabilities, homeless individuals, and returning citizens.

The Housing Commission will continue its participation in the Baltimore Regional Project-Based Voucher (PBV) Program that is designed to encourage new quality affordable rental housing in the metropolitan Baltimore area, particularly in safe neighborhoods with high quality public schools that are close to job growth. In 2019, the Housing Commission was awarded twenty (20) project-based vouchers for the Artist Flats at New Cultural Center.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Howard County Housing Commission operates a Housing Choice Voucher for Homeownership Program. The Commission does not limit participation in the program.

The Howard County Housing Commission operates a Family Self-Sufficiency Program. The Commission does not limit participation in the program if demand exceeds the HUD required size limit. The Housing Commission also sponsors a "Getting Ahead" Program that targets Family Self Sufficiency Participants, Zero Income Families and other low income families residing in Howard County. The "Getting Ahead" Initiative examines the causes of Poverty and helps participants to understand that poverty is not simply caused by the choices of the individual, but is both "generational" and "situational". Program participants perform a Self-Assessment, identify personal strengths and establish a personal plan for building resources. The initiative focuses on "Bridges out of Poverty" and examines what the community

has to offer as well as what participants can contribute to the community.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

- **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

This will occur through funding the Grassroots Crisis Intervention Center, which will provide services to address mental health needs, substance abuse challenges, and serious physical health conditions and/or who are extremely low income to low income. CDBG funds will support the Family Shelter Program that will serve 40 households (90 individuals) and the Men's Shelter Program (50 individuals).

In addition, HopeWorks will be funded by CDBG to support the Transitional Housing Program for approximately 30-40 clients who are experiencing homelessness because of Domestic or Intimate Partner Violence.

- Addressing the emergency shelter and transitional housing needs of homeless persons
- Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again
- Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

These needs will primarily be addressed through creation of affordable housing and funding public services, including:

- Eviction prevention,
- Grassroot Crisis Intervention Center counseling,
- HopeWorks services for domestic violence survivors,
- Leola Dorsey Day Resource Center day shelter services,
- Arc of Howard County residential home preservation through rehabilitation,
- Safe Lease Housing for domestic violence survivors,
- Development of new affordable rental housing,
- Tenant based rental assistance for IDD residents.

AP-75 Barriers to affordable housing – 91.220(j)

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Please see Section SP-60.

AP-85 Other Actions – 91.220(k)

Introduction:

Howard County has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public, private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite the County's best efforts and efforts of service providers, there continue to be obstacles to meeting the underserved needs in Howard County. Some of these needs are the: high cost of housing; gap between incomes and housing costs; high cost of developable land; accessible housing needs; and cycle of poverty. During the program year, the County will take the following actions to better address underserved needs:

- Continue to leverage its financial resources and apply for additional public and private funds—recognizing that federal funds are very limited and foundations are under increasing pressure to meet needs.
- Continue to provide financial assistance for new housing development and rehabilitation.
- Continue to provide funding for public service activities.

Actions planned to foster and maintain affordable housing

See AP-38. The County will prioritize the allocation of CDBG and HOME funding to strengthen access to, preservation of, and creation of affordable housing.

Actions planned to reduce lead-based paint hazards

When the County provides assistance to homebuyers or homeowners and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. The following tasks are performed prior to the start of the actual rehabilitation or purchase of the property to ensure the health of residents:

- As part of a loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information solicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this

inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.

- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff will provide a current list of certified contractors for use by the applicant in obtaining proposals.

The Howard County Housing Commission informs applicants, voucher holders and landlords participating in the Housing Choice Voucher Program of lead based paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional information.

Actions planned to reduce the number of poverty-level families

The County's goal is to reduce the extent of poverty by actions the County can control and through work with other agencies and organizations including funding public services activities as described in AP-38.

Actions planned to develop institutional structure and Actions planned to enhance coordination between public and private housing and social service agencies

Howard County has a productive working relationship with many community partners in the implementation of the County's housing and community development projects. The County's Department of Housing and Community Development coordinates activities among the public and private agencies and organizations in the County. This coordination will ensure that the goals and objectives outlined in the Five Year Consolidated Plan will be effectively addressed by more than one entity. Howard County will continue to work with the following entities:

- Howard County Housing Commission – manages the Section 8 Housing Choice Voucher Program,

administers the Family Self Sufficiency Program, and develops affordable housing.

- Howard County Department of Community Resources and Services – oversees the County’s CoC and administers the County’s aging and disability services.
- Baltimore Metropolitan Council– will advise on reducing barriers to housing access.
- Office of Human Rights – will provide enforcement
- Help End Homelessness Howard County – will provide housing to a homeless family.
- Rebuilding Together – will provide housing rehabilitation to qualified owner occupied households
- Grassroots Crisis Intervention Center – will provide supportive services to homeless persons.
- Making Change – will provide financial education to County residents.
- HopeWorks – will provide transitional housing.
- Community Action Council – will provide housing stability assistance to prevent eviction.
- Living in Recovery – will provide recovery housing.

Program Specific Requirements

The County will receive a CDBG grant in the amount of \$1,336,389 for FFY2025 and anticipates \$10,000 in Program Income for the year for a total FFY2025 budget of \$1,346,389. The County will budget \$67,437.69 for general program administration and \$110,000 for housing counseling and assistance. The balance of funds will be allocated to activities which principally benefit low- and moderate-income persons (100.0%) and 0% for the removal of slums and blight. The activities which principally benefit low- and moderate-income persons are housing-focused.

The County meets the HUD regulations for project caps by allocating the following FFY2025 CDBG funds:

- Planning and Administration \$67,437.69 or less than the 20.0% allocation (at the 20% cap)
- Public Services \$200,458.35 or 15% allocation (meets the 15% cap)
- Demolition \$0 or 0.0%
- Urgent Need \$0 or 0.0%

Under the FFY2025 HOME Program, the County will receive a grant in the amount of \$510,248.82 and anticipates \$0 in program income for the year. The County will use contributions from the County's banked Match from prior housing projects as HOME Match for FFY2025.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	10,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	10,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

See attached HOME Policies and Procedures.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Guidelines

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. Howard County has previously used the recapture provision and will continue to do so during the next Consolidated Plan period. Recapture provides a mechanism to recapture all, or a portion, of the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from time to time review its cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

For additional information, see attached HOME Policies and Procedures.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See attached HOME Policies and Procedures.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

See attached HOME Policies and Procedures.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The County makes applications available to non-profits, for-profit agencies, and other public agencies/organizations for eligible CDBG and HOME funded activities. A percentage of the County's Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds are awarded on a competitive basis to applicants for eligible activities. The applications are reviewed by the Department of Housing and Community Development and finally submitted to the Howard County Council for approval.

Howard County Affordable Rent Standards for the CDBG Program

Howard County provides funds to project sponsors and clients to acquire, rehabilitate and otherwise assist with the development of housing, both owner-occupied and rental, for low and moderate-income persons. In order for CDBG funds to be utilized to assist a rental project, rents must be affordable to comply with the low and moderate-income housing national objective standard. Howard County has two separate definitions of affordable rents, one for projects funded exclusively with CDBG funds, and one for projects combining CDBG funds with other federal and/or State funding.

For rental projects where CDBG is the only source of federal funds and there are no State funds, affordable rents are defined as rents, excluding the utility allowance, which do not exceed the lesser of the Fair Market Rent, as determined by HUD from time-to-time, or that amount which would be equal to 30 percent of the gross monthly income of a household earning 80 percent of the area median income, adjusted by family size, for the area as defined and published by HUD. In making this determination, it will be assumed that an efficiency unit will be occupied by a single person, a one-bedroom unit by two persons, a two-bedroom unit by three persons, a three-bedroom unit by four persons, and a four-bedroom unit by a five persons household.

For rental projects, utilizing CDBG funds with other federal and/or state funds, affordable rents are defined by the other programs' requirements as long as the project continues to serve persons at or below 80 percent of the area median income. The other programs include but are not limited to HOME, federal Low-Income Housing Tax Credits, housing mortgage revenue bonds, public housing capital funds or public housing operating subsidies, HOPE VI, Project Based Section 8, Section 202 or Section 811 development funds, state rental housing development programs, and other similar government funded programs.

CITIZEN PARTICIPATION AND STAKEHOLDER
ENGAGEMENT.

CITIZEN PARTICIPATION PLAN AND ENGAGEMENT
APPENDIX

APPENDIX A.

Stakeholder Consultation and Community Participation

This section provides primary findings and more detailed responses from the stakeholder consultation and community participation conducted to support the 2025-2029 Howard County Consolidated Plan.

Stakeholder consultation included one-on-one interviews, community meetings, and virtual focus groups.

More than 60 stakeholders who work in the housing and community development fields were invited to participate in virtual focus groups to discuss priority needs in Howard County. These focus groups were held on May 30, June 5, and June 9, 2025. Follow-up interviews were conducted to collect data for specific parts of the Consolidated Plan. In addition, relevant stakeholders were consulted as part of the Regional Housing Plan led by the Baltimore Metropolitan Council and developed in 2024.

Stakeholders represented the following organizations:

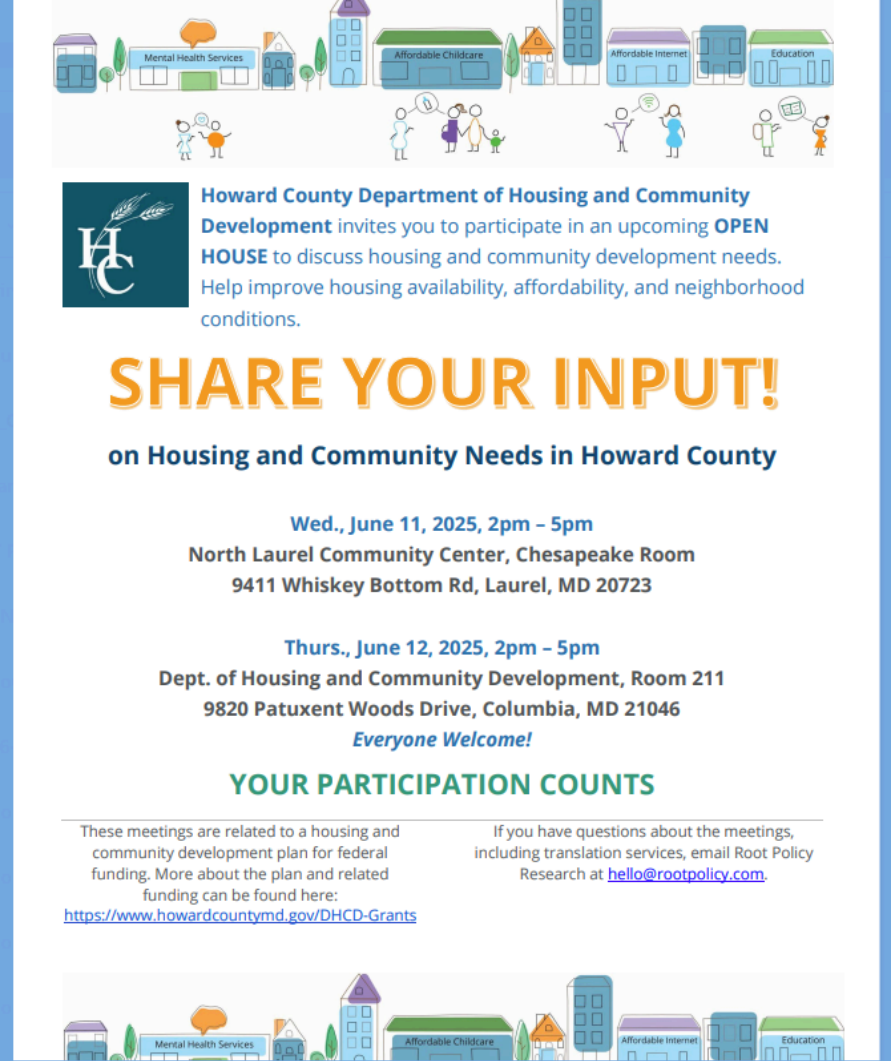
- Association of Community Services Howard County
- Bridges to Housing Stability
- Columbia Housing Center
- Enterprise Community Development
- Fello Communities
- Grassroots Homeless Services
- Heritage Housing Partners Corp. (HHPCorp)
- Howard County Coalition to End Homelessness Continuum of Care
- Howard County Department of Housing and Community Development
- Howard County Department of Planning and Zoning
- Howard County Housing Commission
- Howard County Office on Aging and Independence
- Loral Advocacy & Referral Services (LARS)
- MakingChange, Inc.
- Maryland Affordable Housing Coalition
- Maryland Association of Nonprofit Organizations
- Maryland Building Industry Association
- Maryland Center for Veterans Education and Training
- Maryland Center on Economic Policy
- Maryland Commission on Civil Rights

- Maryland Department of Disabilities
- Maryland Legal Aid
- Maryland Multi-Housing Association
- Path Maryland
- Rebuilding Together Howard County
- Safe Families for Children
- United Way of Central Maryland
- The Arc of Howard County

Citizen participation included responses from Howard County residents in the Regional Housing Plan survey, a focus groups with residents with disabilities, participation in two open house community meetings, and one pre-draft public hearing with the Housing and Community Development Board.

The open house meetings occurred on June 11 and 12, 2025, before the draft plan comment period. The June 11 meeting was held at the North Laurel Community Center, and the June 12 meeting was held before the Housing and Community Development Board hearing—which gave residents and stakeholders both an opportunity to engage in priority needs activities and attend the Board meeting. Both sites were accessible to persons with disabilities. Many residents visited the open house meetings after engaging in recreational or social activities at the North Laurel Community Center or visiting supportive service agencies in the Department of Housing and Community Development offices.

Community Open House Flyer



The flyer is titled "Community Open House Flyer" and features a header with icons for "Mental Health Services", "Affordable Childcare", "Affordable Internet", and "Education". Below the header is the Howard County Department of Housing and Community Development logo, which includes the letters "H" and "C" with a stylized house. The text reads: "Howard County Department of Housing and Community Development invites you to participate in an upcoming **OPEN HOUSE** to discuss housing and community development needs. Help improve housing availability, affordability, and neighborhood conditions."

SHARE YOUR INPUT!

on Housing and Community Needs in Howard County

Wed., June 11, 2025, 2pm – 5pm
North Laurel Community Center, Chesapeake Room
9411 Whiskey Bottom Rd, Laurel, MD 20723

Thurs., June 12, 2025, 2pm – 5pm
Dept. of Housing and Community Development, Room 211
9820 Patuxent Woods Drive, Columbia, MD 21046
Everyone Welcome!

YOUR PARTICIPATION COUNTS

These meetings are related to a housing and community development plan for federal funding. More about the plan and related funding can be found here: <https://www.howardcountymd.gov/DHCD-Grants>

If you have questions about the meetings, including translation services, email Root Policy Research at hello@rootpolicy.com.



The footer features a row of icons for "Mental Health Services", "Affordable Childcare", "Affordable Internet", and "Education".

All input was considered in development of the Consolidated Plan. The multiple forms of consultation were designed to collect as many possible opinions as possible from the County at large. None of the forms of consultation took precedent in terms of identifying needs or assigning priority over any other form of consultation. It should be noted that all forms of consultation in this planning process identified similar needs and relative importance of addressing those needs.

Findings from Stakeholder Consultation

Three virtual stakeholder focus groups were held with stakeholders on May 30, June 5, and June 9, 2025. Eighteen stakeholders participated in the discussions.

Stakeholders were first asked their opinions about the top three things getting in the way of Howard County residents' housing and economic stability. The word cloud below

summarizes the stakeholder responses to this question; high housing costs was the most frequently mentioned response.

What are the Top 3 things getting in the way of Howard County residents' housing and economic stability?



Housing challenges. Stakeholders described a very expensive housing market in Howard County, with very few affordable units available for rent. Housing providers' wait lists are frequently closed. For example, the Howard County Housing Commission's (HCHC) wait list is 8-10 years long and those on the voucher waitlists can't afford market rate rentals without a voucher (even though source of income is a protected class in Maryland). When they receive a voucher, they often find that landlords will not accept vouchers. The supply of affordable housing is simply much too low to meet demand and need. Yet, when people find affordable rental units in Howard County they stay housed.

Families are attracted to Howard County for the schools and to provide a high quality of life for their children and are willing to pay higher rents to live in the County. But if anything changes in their employment situation—their hours are reduced or they are laid off, they can't afford market rent and are evicted. Many employment opportunities do not provide enough income to meet basic needs. Eviction assistance often becomes available too late because it is difficult for service providers to reach those in need and households may be afraid to appear in court.

Several stakeholders named the Adequate Public Facilities Ordinance (APFO) as a barrier to affordable housing production. Some also discussed the slow building permit process: Building permitting process takes at least 18 months to get from site plan to the building permit (it often takes longer). Long permitting process costs money from the development side, making it harder to finance affordable developments.

In contrast, Howard County was complimented for its funding flexibility in allowing funding for pre-development costs which makes it a lot easier for affordable housing developers.

Clients most affected. Shortages in affordable housing supply are most severe for seniors and families with special needs children. If families need to work part time to assist their children, they cannot afford rent. The “benefits cliff” is a real issue; programs need to be restructured to ensure that people are able to take steps toward economic independence without being punished by having their benefits reduced or eliminated.

People who make <\$1,000/month on social security and disability can’t afford to rent any units in the county. There aren’t a lot of residential service providers (group homes) in Howard County because it’s much cheaper to operate elsewhere. This results in a desert of these services for people with intellectual and developmental disabilities in Howard County. People have to leave Howard County for housing when they’ve grown up in the County and built all of their connections here.

For **homeownership**, stakeholders expressed a great need for affordable homeownership inventory. Many complimented the county on the Moderate Income Housing Unit (MIHU) program—for creation of units and the fee-in-lieu option, which funds rental assistance. Some also noted that the County should explore expanding the production of affordable for sale units through development incentives and bonuses and/or examine if MIHU works well in a zoning districts or needs updating to be maximize its effectiveness.

Challenges with institutional structure. Stakeholders talked at length about the challenges connecting people with needed services. Disseminating resources is difficult, and events that are meant to convene service providers and residents are generally only attended by seniors. Disentangling what the different nonprofits do is confusing to the public.

Nonprofits and service providers reported that their work “**feels like a game of whack-a-mole**”: They are so busy and focused on meeting needs in their specific focus area that they don’t have a moment to communicate and network with other service providers.

It is also hard to get information about affordable housing availability. People may get a list of resources from somewhere (maybe HCHC) that shows the list of places that have affordable housing. People call every single property, spending hours on the phone trying to track down information. Even people who work for service providers can’t provide information to connect clients to other resources. One stakeholder said it would be nice to know how many MIHU units are available (rental and ownership) to help direct clients to appropriate units.

The Maryland Access Point (MAP) is a good resource for some, particularly seniors since it is housed in the Area Agency on Aging. MAP is a good model, but doesn't function as well as it could if service providers had capacity.

"We need the state or county DHCD to implement a housing navigation service for everyone."

From the residents' perspective, stakeholders feel that renters do not know their rights—including if a unit is habitable or up to code. Residents don't know how to find out if a landlord had a rental license, and may be more vulnerable to eviction if they are living in an unlicensed unit. They also do not know where and how to report units in substandard condition and negligent landlords.

Language barriers can prevent residents from finding and receiving resources. Applications for assistance aren't always available in different languages, and even if people with limited language proficiency do manage to apply, there aren't enough translators to deliver services.

For **services**, in addition to gaps in resource identification, stakeholders also mentioned challenges finding specialized providers for enhanced resident services and afterschool youth programming.

Investment priorities. When asked how they would prioritize expenditures of HUD block grant funds, stakeholders said:

- Develop a housing and services resource guide (very strong agreement)
- Affordable unit rehabilitation and renovation of both owned and rental housing
- Develop missing middle housing for affordable rent and affordable for sale
- Subsidies to make accessible market rate units affordable to persons with disabilities
- Affordable housing acquisition, especially lower density, missing middle products
- Partnerships between the County, housing, and service providers to acquire units for long-term affordability
- Rental assistance, security deposit assistance
- Homeownership: downpayment assistance, acquisition/rehab, new affordable homes
- Programs like the Howard County Community College program that provides up to \$800/month for studies to live near school. The program is successful in helping single parents afford rent and child care while getting degrees (many in nursing).
- Housing rights knowledge and enforcement
- Permanent supportive housing (PSH)
- Senior downsizing assistance

- Sidewalks, walkways, way finding
- Administrative: reduce CDBG requirements/develop an online grant reporting portal

Findings from the Resident Focus Group

Both the regional housing plan resident survey of 1,300 metropolitan area residents—including 253 Howard County residents—and focus groups explored residents’ housing choices and preferences, challenges and experiences with displacement and housing discrimination, and access to opportunity. In Howard County, focus groups were conducted with residents with disabilities.

Top findings included:

- The Medicare disability verification process—a process that requires Medicare representatives to visit recipients’ homes to verify their disabilities each time residents with disabilities need new accommodations, supports, or services—deters residents with disabilities from using needed Medicare support. This places an undue financial burden on residents who pay out of pocket.
- It is very difficult to find rental housing that met both their accessibility needs and other household needs (e.g., allowing pets).
- Homeownership is a goal that feels out of reach.

Findings from the Community Open Houses

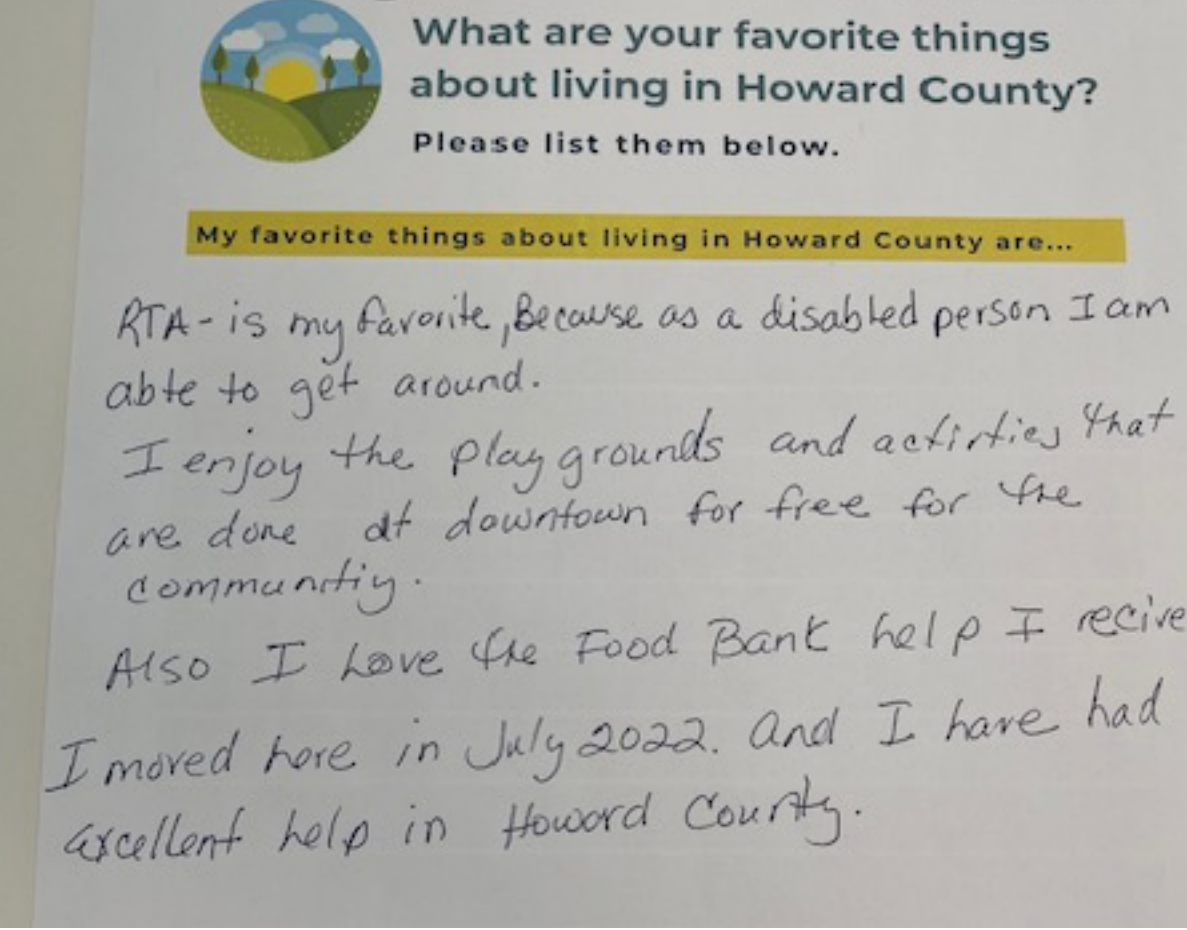
During the June 11 and 12 open housing community meetings, residents engaged in activities to help Howard County identify priority needs.

The most popular activity involved allocating 10 tickets among various outcomes that could be realized from CDBG and HOME investments. Of the tickets allocated,

- **Affordable housing creation received the highest number of tickets**, indicating that this is a very high priority activity among county residents.
- Rental assistance was the second highest housing priority.
- For **community development priorities, residents put a high priority on the distribution of senior and youth and general community centers throughout Howard County**, as well as quality parks and recreation opportunities.
- Moderate priority activities included: ensuring that nonprofit organizations have affordable, quality space for operations; units for seniors to downsize into; homeowner and renter rehabilitation activities; preventing housing discrimination; and specialized housing for residents with mental illness and disabilities.

Residents were also asked to identify their favorite things about Howard County, as shown below.

Favorite Things Activity



What are your favorite things about living in Howard County?
Please list them below.

My favorite things about living in Howard County are...

RTA- is my favorite, Because as a disabled person I am able to get around.

I enjoy the play grounds and activities that are done at downtown for free for the community.

Also I love the Food Bank help I receive

I moved here in July 2022. And I have had excellent help in Howard County.

Residents also had the opportunity to add open ended comments in stickie notes about housing and community development challenges and priority needs.

Housing Needs

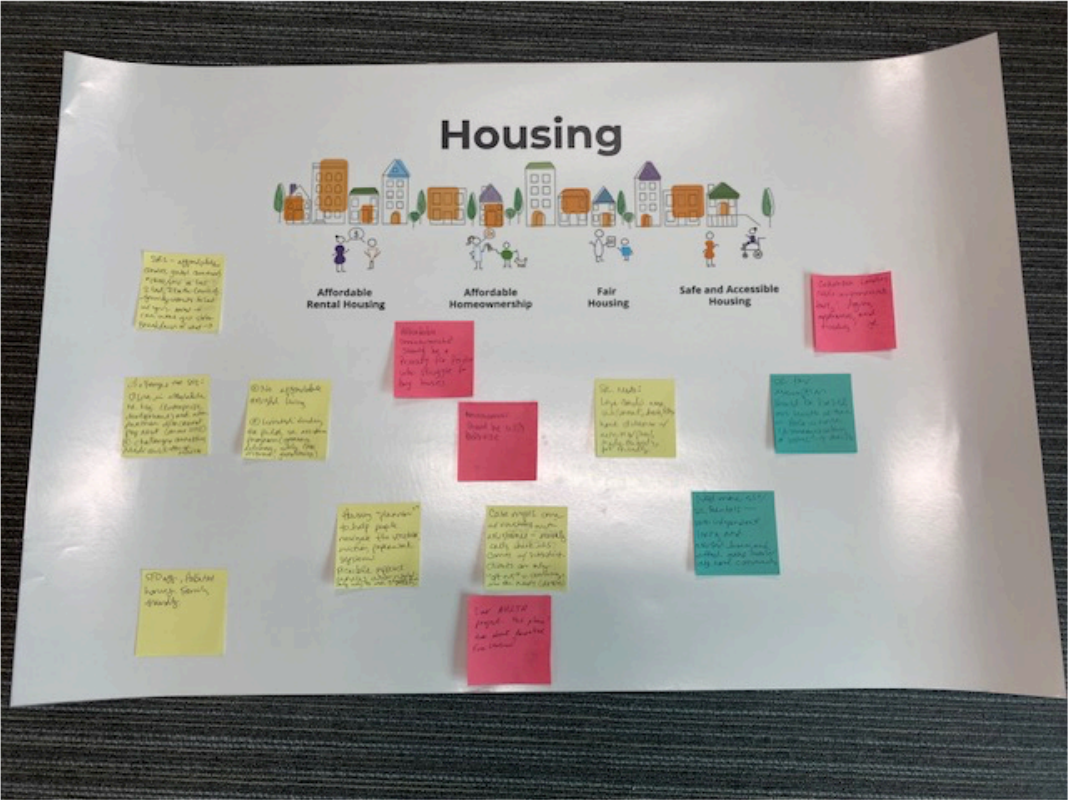
- Seniors face multiple challenges, and addressing these should be a high priority for Howard County:
 - The senior property tax exemption needs to be based on the length of time on lives in Howard County, not the length of time one lives in the same home. This disincentivizes seniors from downsizing and selling their homes to families, which is much needed.
 - Seniors who rely on Social Security cannot afford to live, even in subsidized rental housing, if their spouse dies and their payments are reduced. They cannot afford to pay rent when this happens.

- It is challenging to figure out how to use Medicaid to provide services, and the county's pilot senior assistance program (grocery delivery, weekly case management, etc) has too little funding, which prevents it from working well.
- There is no affordable assisted living for seniors in Howard County, or affordable independent living patio home communities. Seniors need rents of \$1,200 per month and less.
- The Community Landing development needs interior improvements, including appliances, badly!
- Affordable homeownership should be a high priority for investment
- Create a project through the land trust, potentially at the Banpeltier fire station
- Develop affordable homeownership through land trust and sweat equity (e.g., Habitat for Humanity) models, especially units that are family friendly
- Howard County needs a staff who operates as a "housing planner" to help people navigate eviction paperwork and rental assistance paperwork. People are getting evicted and falling into generational poverty because help comes to late in the process.
- A preferred case management model would be paired with affordable housing and automatically enroll residents in case management (v. residents seeking help), to ensure they get what they need.
- Increase shelter capacity

Community Development Needs

- Accessibility modifications in the showers at recreation centers
- Ensure that public transit comes to community centers to accommodate seniors and residents who cannot drive
- Keep community centers well distributed throughout Howard County; this is important for community support, health, and inclusion! Howard County is a leader in this area.

Top Housing and Community Development Needs Activity





FFY2025 Public Needs Hearing #2

Themes and Responses: Non-profit partner participants and Howard County staff met in small groups to respond to and discuss prompts. Each participant then posted their responses under themes, which were written on giant sticky notes hanging in the room. This closing activity helped to synthesize what we learned. The responses will inform staff reflection and conversations with the non-

profit community.

Opening Large Group Discussion Prompt: What trends are you seeing?

- People coming into shelter with large debt
- Older folks with significant health issues coming into shelter, can't serve their medical needs
- Need an increase in the MIHU income limit to allow more low-mod residents to live in Howard County and afford housing
- Need more in-depth conversations

INCREASES IN:

- Foreclosure
- reverse mortgages
- past due property taxes
- mobile services for elders (piloting a mobile food bank)
- education as a pathway to self-sufficiency (before/during/after)
- evictions
- major mental illness in women
- hoarding (observed by providers of homeowner repairs)
- energy assistance needs (58% increase in demand/75% decrease in funding assistance)

DECREASES IN:

- historical support from churches/charities to fill gaps significantly less
- rents that come with stricter eligibility requirements

THEMES

EMERGING NEEDS

Prompt: Based on emerging needs that you are seeing in your communities what should your organization start doing? Stop doing? Do more of?

Responses:

- Do more mental health services
- Land for new construction
- Develop new models without volunteers
- Work program/Education program
- Start hosting open forum sessions to hear client's real stories
- Stop taking on clients we can't help
- More collaborations
- More outreach in areas that are transportation deserts
- Bring more programming to transportation deserts (group ed., tax prep)
- More outreach
- Increase shelter capacity
- Consider food delivery to Western end
- Funding to help with co-pay
- Ownership co-pays
- Challenges in securing administration funds
- Funds for staff positions
- Start doing/seeking out diverse funding
- Do more home repairs
- More \$\$ to energy assistance
- More houses
- Meet higher income levels

FUNDING LEVERAGE

Prompt: *In what ways can the County support your organization to leverage County dollars to create new revenue sources for your organization?*

Prompt: How successful is your organization at fundraising, beyond County dollars?

Responses:

- Support CAC's development office both financially and publicly
- Co-applicant for grants to partner, to support client's self sufficiency
- Start to increase capacity, limit barriers to entrance
- Create/enter into CBAs with financial institutions
- Use % of funds from eviction and eviction filings to create new funding revenue
- Connecting to short term opportunities, but need long term commitments
- Ask where the gaps in funding programs that no one funds
- Very successful at fundraising. Our ED does a wonderful job of doing this.
- Working capital fund
- ReStore social enterprise
- Acquisition fund
- We have success raising funds through our collaboration with Gail Holiday (?)
- We also have successfully sold our vintage t-shirts to raise funding. Annual fundraiser helps with funding as well.
- Funding to provide services for LGBTQ community
- Grant funding
- Start providing rapid rehousing
- Could use a lot more help with fundraising beyond county dollars
- Flexible sources – predevelopment; no use limits > reduces need for high-cost, pre-development loans, helps increase success of additional apps.
- Funding leverage – moderately successful, could be better
- Funding is competitive for other grants and competition at events
- Increasing funding sources
- Creative in coming up with new events
- Organization is okay at fundraising, need to do more. In 2025, we plan to focus on diverse fundraising – grant management team, golf tournament

PROJECT COLLABORATION

Prompt: *Identify areas where collaboration with another organization could help fill a gap in your capacities to provide programs and services.*

Responses:

- Collaborating with food pantries for food/essentials
- Collaborate with others to provide transportation
- Mental Health Therapists
- Partner > Build Capacity
- County Job Training and Work Development Programs
- Homeless Services
- Assisting individuals with money management; assisting with job counseling
- Social work/case management funding
- Stop looking at old mitigation methods only
- Resident Services/Referrals – pantry/food access; drug treatment; medical aid; after school/summer programs
- Immigrant/New American Support – provide materials in multiple languages; attract multi-lingual staff; promote programs
- Green Amenities – ensure EV parking is used/promote government incentives; bike parking utilization/partnerships; transit connection and gov't incentives
- Broader Demographics – have historically served residents at 30-60% AMI. Will be serving 0% AMI market, moving forward/different needs
- Education courses...collaborating with landlords and another partnering organization to provide credit score 101 courses
- One organization can't do it all. By collaborating, clients can have access to more resources and info.
- Collab on housing, financial assistance
- Health – coordinate services for community schools
- Housing for clients with bad credit
- Rapid rehousing
- [Alice?/All?] population

UNMET NEEDS (GAPS IN SERVICE)

Prompt: Where do you see unmet needs your communities for services or programs?

Responses:

- Housing liaison
- Workforce development services
- Healthcare related services
- Mental illness
- Affordable housing
- Fund and offer more programs for affordable housing so more renters can afford housing
- Eviction prevention
- Increasing cost of living
- Affordable housing
- Home bound seniors
- Affordable housing
- Diversion funds to prevent homelessness
- Medical shelter beds
- Community center for residents in sobriety
- Senior housing living support?
- Affordable childcare
- Affordable housing
- Partnering with orgs to accomplish professional development
- Find ways to help eviction prevention
- Medical services for shelter beds
- Expand rapid rehousing
- Provide residential services for women with mental illness
- Not enough \$\$ for housing stability
- Lack of affordable housing as well as lack of funding for it
- Need funding to convert existing facilities to meet growing needs (food, etc.)
- Spanish language services
- Bankruptcy assistance/legal aid
- Increase income threshold limit for MIHU program to \$60,000 so more people can qualify
- Affordable housing for non-profit employees
- Developing a program for those in need, who don't qualify for low/mod income after taxes.

Resident Survey Findings

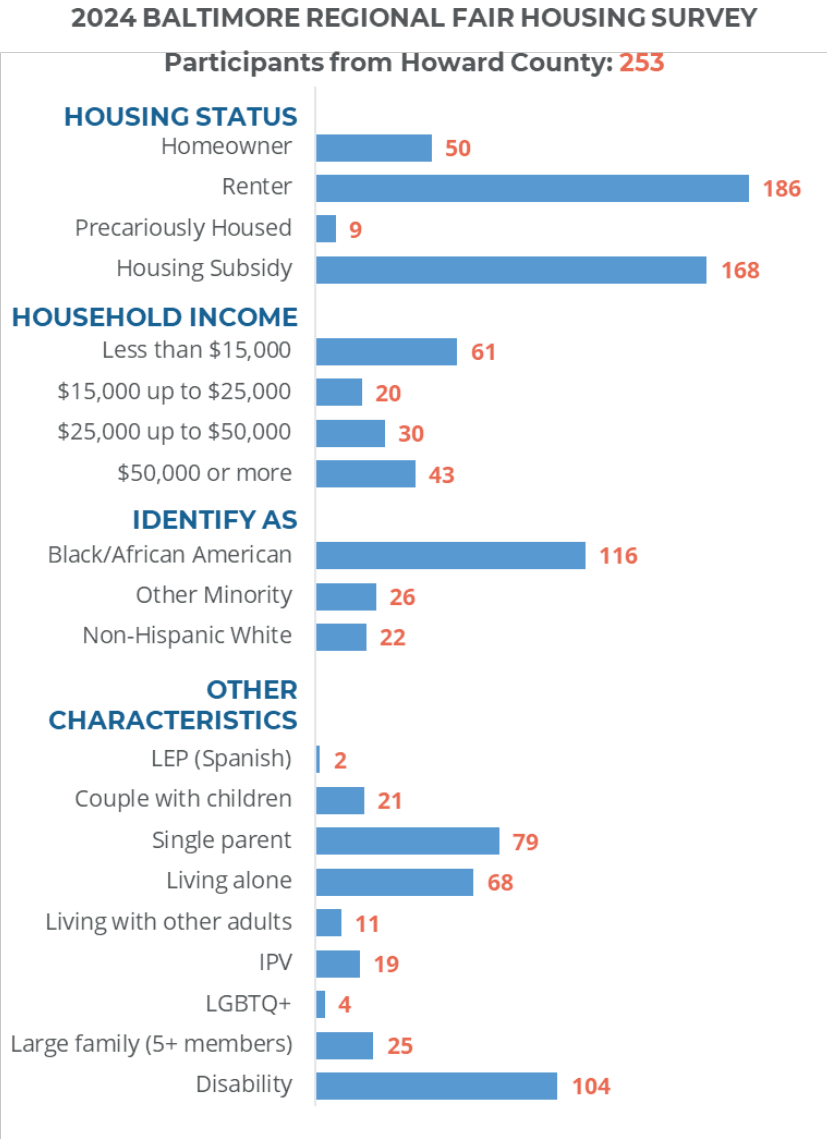
Respondent demographics. The 2024 Baltimore Regional Housing Plan resident survey received responses from 253 Howard County residents. The demographic characteristics of Howard County respondents are presented in Figure A-1. Terms used in the demographic analysis include the following:

- “Precariously housed” includes residents who are currently homeless, living in transitional or temporary/emergency housing, or are staying with friends or family temporarily and not on the lease or property title. These varying subgroups are also compared throughout the section as sample size allows.
- “Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.
- “Single parents” are respondents living with their children without a spouse. Single parents living with other adults and those living alone are also compared throughout the section as sample size allows.
- “Housing subsidy” refers to a respondent whose household’s housing costs are subsidized by a housing voucher (e.g., Section 8/Housing Choice Voucher), public housing, LIHTC, project-based Section 8, deed-restricted ownership products, and any other place-based housing subsidies.
- “Intimate partner violence (IPV)” experience was self-reported by respondents. This includes sexual assault, stalking, physical violence, and psychological aggression.

Figure A-1.
2024 Baltimore
Regional Fair
Housing Survey
Community
Participation,
Howard County

Note:
IPV refers to people experiencing intimate partner violence. Numbers do not aggregate either due to multiple response or because respondents did not choose to provide a response to all demographic and socioeconomic questions.

Source:
Root Policy Research from the 2024 Baltimore Regional Fair Housing Survey.



Housing challenges. Survey respondents indicated where or not they currently experience any challenges related to housing condition, neighborhood, housing access, health-related housing problems, and tenure-related issues.

The most frequent housing condition-related challenge in Howard County was the size of the home: 12% of respondents said their home is not large enough. The next most frequently reported condition-related challenge was that homes were in poor condition. In all cases except for water quality, and as shown by the figure below, Howard County residents expressed fewer challenges than residents in other counties or Baltimore City.

Figure A-2.
Housing Condition Challenges by Jurisdiction

125% Above Region

75% Below Region

	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Home / apartment in poor condition	10%	7%	14%	6%	15%	7%
Pest infestation	10%	6%	13%	9%	13%	5%
Lacksadequate air conditioning	10%	10%	12%	8%	8%	6%
Lacksadequate heating	4%	2%	6%	3%	5%	2%
Water quality is bad	6%	5%	8%	5%	5%	5%
Home isn't big enough for family	23%	18%	27%	27%	21%	12%

Note: n = 1,302. Green boxes indicate that the item was selected at a rate 75% or less of the regional rate and red boxes indicate that item was selected at a rate 125% or higher of the regional rate.

Source: 2024 Baltimore Regional Fair Housing Survey.

Rates at which respondents reported having housing-related health challenges are shown by Baltimore region jurisdiction in Figure A-3. The most commonly reported housing-related health challenge in Howard County was asthma related to housing conditions (6%), followed by inability to find an accessible place to live (4%). Howard County residents were slightly more likely than residents in the region overall to report difficulty finding accessible housing and less likely than regional residents to report concerns about lead exposure or to report needing help taking care of themselves or their homes.

Figure A-3.
Housing-Related Health Challenges by Jurisdiction

125% Above Region

75% Below Region

	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Worry about lead poisoning in housing	5%	1%	8%	3%	10%	2%
Asthma related to housing conditions	8%	7%	10%	5%	10%	6%
Health issue due to lead exposure	1%	0%	2%	0%	5%	0%
Need help taking care of self or home	8%	9%	10%	7%	18%	3%
Cannot find accessible place to live	3%	4%	2%	2%	3%	4%

Note: n = 1,302. Green boxes indicate that the item was selected at a rate 75% or less of the regional rate and red boxes indicate that item was selected at a rate 125% or higher of the regional rate.

Source: 2024 Baltimore Regional Fair Housing Survey.

Figure A-4 shows the rates at which residents reported having selected tenure-related housing challenges by jurisdiction. The most common tenure-related challenge in Howard County is worrying about foreclosure—reported by 17% of respondents—followed by worrying that landlords will stop accepting Section 8 Housing Choice Vouchers, reported by 10% of respondents.

Howard County residents were more likely than regional residents to worry that their HOAs would not allow them to make changes. Howard County respondents were much less likely than most other counties and Baltimore City to be homeless and to worry about getting evicted.

Figure A-4.
Tenure-Related Housing Challenges by Jurisdiction

125% Above Region

75% Below Region

	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Landlord refuses to make repairs	10%	7%	11%	9%	8%	8%
Worry evicted for repair request	8%	9%	9%	6%	15%	6%
HOA will not allow me to make changes	3%	3%	2%	2%	3%	5%
Worry about rent increases	29%	22%	31%	29%	31%	29%
Worry about foreclosure	22%	22%	26%	20%	23%	17%
Struggle to pay rent or mortgage	2%	0%	2%	2%	3%	1%
In process of eviction	4%	3%	6%	3%	8%	1%
Worried about getting evicted	11%	8%	15%	10%	3%	4%
Can't pay property taxes	1%	0%	2%	1%	0%	1%
Worry landlord will stop accepting Sec. 8	4%	3%	2%	3%	3%	10%
I am homeless	11%	4%	18%	8%	8%	0%

Note: n = 1,302. Green boxes indicate that the item was selected at a rate 75% or less of the regional rate and red boxes indicate that item was selected at a rate 125% or higher of the regional rate.

Source: 2024 Baltimore Regional Fair Housing Survey.

Rates at which respondents reported housing access challenges are presented in Figure A-5. In Howard County, the most common housing access challenge was wanting to buy but being unable to afford the down payment (27%). Thirteen percent of respondents cannot pay utilities, followed by 6% who identified bad credit, eviction, or foreclosure as a housing access challenge. Howard County respondents were less likely than regional respondents overall to report bad credit, eviction, or foreclosure and criminal records as barriers to housing.

Figure A-5.
Housing Access Challenges by Jurisdiction

125% Above Region

75% Below Region

	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Bad credit, eviction/ foreclosure history	11%	13%	13%	9%	18%	6%
Want to buy, can't afford down payment	30%	34%	28%	37%	26%	27%
Criminal record, can't find housing	2%	2%	3%	1%	3%	1%
Can't pay utilities	15%	13%	15%	17%	15%	13%

Note: n = 1,302. Green boxes indicate that the item was selected at a rate 75% or less of the regional rate and red boxes indicate that item was selected at a rate 125% or higher of the regional rate.

Source: 2024 Baltimore Regional Fair Housing Survey.

The most frequently reported neighborhood challenges—reported by 8-9% of respondents each—were having bad neighbors, being unable to access public transit, lacking sufficient job opportunities in the area, having no or few grocery stores, and that there is too much traffic. As shown in Figure A-6, Howard County respondents were less likely than regional respondents to report most neighborhood challenges.

Figure A-6.
Neighborhood Challenges by Jurisdiction

		125% Above Region 75% Below Region				
	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Buildings in my area are in poor condition	10%	14%	15%	5%	5%	4%
Afraid to let my kids play outside	16%	11%	27%	8%	10%	3%
There is too much traffic	9%	9%	11%	6%	8%	8%
I have bad neighbors	17%	17%	24%	9%	13%	9%
There is high crime in my neighborhood	21%	15%	38%	9%	3%	5%
Only low quality schools in my area	10%	9%	16%	5%	13%	2%
I can't access public transit	7%	11%	5%	8%	13%	8%
Not enough job opportunities in area	14%	10%	19%	11%	15%	8%
Not close to healthcare	4%	4%	4%	5%	10%	2%
No or few grocery stores	17%	11%	26%	10%	10%	8%
Too far from emergency health services	3%	1%	3%	2%	5%	3%
Too far from police or fire services	2%	1%	2%	1%	0%	1%
Neighborhood lacks trees or parks	8%	9%	11%	5%	5%	6%
Too close to environmental hazards	2%	2%	3%	2%	0%	2%
Area has broken/ missing sidewalks	9%	9%	14%	5%	0%	4%
Other	8%	8%	7%	9%	10%	10%

Note: n = 1,302. Green boxes indicate that the item was selected at a rate 75% or less of the regional rate and red boxes indicate that item was selected at a rate 125% or higher of the regional rate.

Source: 2024 Baltimore Regional Fair Housing Survey.

Wellbeing. Respondents were asked to rate their physical and mental health on a scale from poor to excellent. In response to these questions, 27% of Howard County respondents reported having poor or fair physical health and 23% reported having poor or fair mental health.

Displacement and recent experience seeking housing. The survey inquired about residents' experience seeking a place to rent or buy in the Baltimore region and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, the survey examines the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

The survey found that 10% of Howard County respondents have been displaced in the past five years. Among those who have been displaced, rent increases were the most common reason for displacement.

Figure A-7.
Reasons for Displacement by Jurisdiction

JURISDICTION		
Baltimore Region		
1	Evicted - behind on rent	23%
2	Rent increase	21%
3	Personal / relationship reasons	20%
4	Lost job	20%
5	Mold	18%
Baltimore City		
1	Evicted - behind on rent	27%
2	Personal / relationship reasons	26%
3	Lost job	23%
4	Unsafe conditions	17%
5	Mold	17%
Baltimore County		
1	Rent increase	29%
2	Evicted - behind on rent	22%
3	Mold	20%
4	Unsafe conditions	19%
5	Lost job	19%
Anne Arundel County		
1	Rent increase	36%
2	Lost job	36%
3	Landlord refused to renew lease	27%
4	Mold	27%
5	Evicted - behind on rent	18%
Harford County		
1	Rent increase	33%
2	Other	33%
3	Unsafe conditions	22%
4	Evicted - no reason given	11%
5	Landlord refused to renew lease	11%
Howard County		
1	Rent increase	35%
2	Other	35%
3	Unsafe conditions	17%
4	Landlord selling home	17%
5	Mold	17%

Note: n = 295.

Source: 2024 Baltimore Regional Fair Housing Survey.

Thirteen percent of Howard County respondents reported that they had been denied housing when looking in the Baltimore region in the past five years. As shown in Figure A-8, bad credit was the most common reason for denial in Howard County, accounting for 42% of denials. Low income and voucher use were also common reasons for denial.

Figure A-8.
Reasons Residents Were Denied Housing by Jurisdiction

JURISDICTION

Baltimore Region	Baltimore City	Baltimore County
1 Bad credit 50%	1 Income too low 57%	1 Bad credit 48%
2 Income too low 48%	2 Bad credit 53%	2 Income too low 37%
3 Voucher user 15%	3 Previous eviction 15%	3 Voucher user 27%
4 Previous eviction 13%	4 Homeless 13%	4 Other 15%
5 Other 12%	5 No steady job 10%	5 Previous eviction 14%
Anne Arundel County	Harford County	Howard County
1 Bad credit 53%	1 Bad credit 40%	1 Bad credit 42%
2 Income too low 33%	2 Income too low 40%	2 Income too low 39%
3 Voucher user 20%	3 Voucher user 20%	3 Voucher user 35%
4 Other 20%	4 Pets 20%	4 Landlord didn't accept source of income 16%
5 Criminal record 13%	5 Previous eviction 13%	5 Other applicant willing to pay more rent 16%

Note: n = 312.

Source: 2024 Baltimore Regional Fair Housing Survey.

Figure A-9 summarizes residents' experiences seeking housing in the past five years by jurisdiction. Eight percent of respondents in Howard County reported that a landlord did not return calls after inquiring about a unit and 5% had been told the unit was no longer available when they showed up in person.

Figure A-9.
Experiences Looking for Housing in the Past Five Years by Jurisdiction

	Region	Jurisdiction				
		Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Landlord didn't return calls	15%	10%	20%	15%	18%	8%
Landlord said there was a child fee	1%	1%	2%	2%	0%	1%
Landlord said children were not allowed	2%	2%	3%	2%	3%	1%
Landlord said service animal would cost more	2%	0%	2%	1%	5%	1%
Landlord said service animals not allowed	2%	1%	2%	2%	5%	1%
Landlord denied disability accomodation	1%	1%	1%	2%	0%	1%
Unit was not available when I showed up in persor	9%	3%	13%	8%	3%	5%
Only shown places with people of my same race	3%	2%	3%	2%	3%	4%
Had to pre-qualify to see properties	3%	4%	3%	2%	3%	3%
Appraisal too low	1%	0%	1%	1%	0%	0%
Could not get loan	5%	3%	7%	3%	8%	2%
Charged high interest rate	1%	1%	2%	1%	0%	1%

Note: n = 1,302. Green boxes indicate that the item was selected at a rate 75% or less of the regional rate and red boxes indicate that item was selected at a rate 125% or higher of the regional rate.

Source: 2024 Baltimore Regional Fair Housing Survey.

Publicly assisted housing. Publicly assisted housing includes Section 8 housing, Housing Choice Voucher users, and other forms of subsidized housing.

Respondents who used Housing Choice Vouchers were asked to rate the degree of difficulty in using their voucher. Twenty-seven percent of Howard County respondents reported that it was very difficult to use their voucher, 40% reported that it was somewhat difficult to use their voucher, and only 32% reported that it was not difficult to use their voucher.

Experience with housing discrimination. Survey respondents were asked directly if they had ever experienced discrimination when looking for housing. Twelve percent of Howard County respondents reported that they felt discriminated against when looking for housing in the Baltimore area, while another 22% of Howard County reported that they felt discriminated against when looking for housing outside of the Baltimore area.

Neighborhood and community. Respondents were asked to rank statements about neighborhood conditions on a scale from 0 ("strongly disagree") to 9 ("strongly agree"). The average ratings for each item are broken down by jurisdiction, tenure,

household characteristics, race, and income in the figures in this section. Respondents in Howard County reported the highest satisfaction with neighborhood conditions across amenity categories.

Figure A-10.
Neighborhood Conditions by Jurisdiction



Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

Transportation. The resident survey also asked residents about their experience with transportation available to them. Sixty-two percent of Howard County respondents reported that they were “often” satisfied with their ability to get around in the past 30 days, 31% were “sometimes” satisfied with their ability to get around in the past 30 days, and 7% reported that they were “never” satisfied with their ability to get around in the past 30 days.

Nine percent of Howard County respondents reported that a lack of reliable transit had “often” kept them from going to medical appointment, meetings, work, or other essential

services in the past 30 days, while another 27% reported that lack of reliable transportation “sometimes” kept them from going to these essential services in the past 30 days.