
From: LISA MARKOVITZ <lmarkovitz@comcast.net>
Sent: Saturday, July 19, 2025 5:46 PM
To: CouncilMail
Subject: CB55 and 56
Attachments: cb55and56hcca.docx; cb55and56tpv.docx

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Lisa Markovitz, MSF

CB 55 and 56 - Support

Thank you Council Member Walsh for sponsoring legislation to increase availability of more required MIHU and some LIHU/DIHU across several zones. Some people believe that increasing housing supply of market rate projects will trickle down to lowering housing prices, creating more affordable housing. That might slightly decrease some prices, but as those claiming student sources are from resales should know that new construction does not have a monopoly on supply. Also, economic factors, like interest rates, tend to have more impact on housing prices as well. No one who could not afford a home will suddenly be able to afford one, if an enormous supply increase creates a small price movement, and it certainly won't help house the homeless, nor very low and disability income buyers/renters.

We need to actually require these units to get them, period. Now, how to do that? We have to find a balance to incentivize it productively and fairly. Council Bill 55 recognizes that age-restricted housing has a big benefit of increased housing density, and lower development/builder fees. Placing a requirement for more affordable housing in this category makes sense. It is a building category that is increasing yet not providing more affordable units that are so needed therein.

Council Bill 56 is also commendable, as too often, projects pay fees-in-lieu of providing required affordable units, or use alternative compliance to place them elsewhere, causing geographic concentration in lower priced areas. Thus, there is too low a supply elsewhere. Requiring provision on site will increase the supply and spread availability.

We hope these Bills get a lot of support to assist our older residents and implement a perfectly fair balance of extra requirement in zones that are highly profitable and get the benefits that would make it economically feasible for projects to absorb the cost of this greatly needed supply of more MIHU, LIHU and DIHU.

Thank you.

Lisa Markovitz

President, The People's Voice

From: Laura Mettle <lmettle@lwvmd.org>
Sent: Saturday, July 19, 2025 11:13 AM
To: CouncilMail
Cc: Walsh, Elizabeth
Subject: Testimony FOR CB055-2025 and FOR CB056-2025
Attachments: CB055-2025 and CB056-2025.docx

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July 21, 2025

Testimony to the County Council RE:

CB055-2025, Age Restricted Adult Housing in Planned Employment Center (PEC) zoning district and Moderate-Income Housing Unit requirements. - FOR

CB056-2025, On-site MIHU, LIHU & DIHU requirement for Age-Restricted Adult Housing developments. - FOR

The League of Women Voters of Howard County enthusiastically supports the passage of both these bills. As we have explained in previous testimony, the League has long held that all Americans are entitled to suitable housing, especially those who are less able to afford the current market rates and those who are differently abled. Thank you, Ms. Walsh, for listening to us, the broader community, and devising this measure to alleviate some of the shortage of housing.

We are especially appreciative of the provision that age restricted housing include features of Universal Design, allowing them to easily accommodate residents who have mobility issues. In our view some features of that design should not be optional (although the modifications themselves would be optional in new construction). Placements of plumbing fixtures, wider hallways and doors, and floorplans accommodating the turning radius of a wheelchair cannot be after-the-fact modifications in a multi-unit building.

We note CB056 provides that 20% of new units in specified zoning districts shall be moderate income housing units, whereas CB055 provides for at least 10% of the units to be MIHU and an additional 5% to be either low-income housing units OR disability income housing units. There's a discrepancy here which we would wish be resolved in favor of increasing the total number of low, moderate, and disability income units to at least 20% in

age restricted developments. Perhaps the bill should provide for at least 5% in low-income housing units AND at least 5% in disability income housing units.

Thank you, too, for specifying that this housing shall be included in all new developments, and that developers will not be able to avoid building moderate-income housing by paying increased fees or moving the units to another part of the county.

We urge passage of both CB055-2025 and CB056-2025.

Laura Mettle

President

League of Women Voters of Howard County

"There's no such thing as a vote that doesn't matter. It all matters." - Barack Obama



July 21, 2025

Testimony to the County Council RE:

CB055-2025, Age Restricted Adult Housing in Planned Employment Center (PEC) zoning district and Moderate-Income Housing Unit requirements. - FOR

CB056-2025, On-site MIHU, LIHU & DIHU requirement for Age-Restricted Adult Housing developments. - FOR

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We urge passage of both CB055-2025 and CB056-2025.

Laura Mettle
President

The League of Women Voters of Howard County, Inc.
9770 Patuxent Woods Dr, Suite 312, Columbia, MD 21046
410-730-0142 Office-HoCo@lwvmd.org www.hoco.lwvhowardmd.org

*The League of Women Voters of Howard County, Inc. is a 501c (3) non-profit organization.
All donations made to LWVHC are tax deductible to the full extent of the law.*

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Lisa Markovitz, MSF

July 19, 2025

CB 55 and 56 - Support

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Council Bill 56 is also commendable, as too often, projects pay fees-in-lieu of providing required affordable units, or use alternative compliance to place them elsewhere, causing geographic concentration in lower priced areas. Thus, there is too low a supply elsewhere. Requiring provision on site will increase the supply and spread availability.

We hope these Bills get a lot of support to assist our older residents and implement a perfectly fair balance of extra requirement in zones that are highly profitable and get the benefits that would make it economically feasible for projects to absorb the cost of this greatly needed supply of more MIHU, LIHU and DIHU.

Thank you.

Lisa Markovitz

VP, HCCA

From: Alex Andelsman <AAndelsman@marylandbuilders.org>
Sent: Monday, July 21, 2025 5:34 PM
To: CouncilMail
Subject: MBIA Letter of Opposition CB56-2025
Attachments: MBIA Letter of Opposition CB56-2025.docx

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Good Evening,

Please accept the attached as MBIA's written testimony in opposition of CB56-2025. Thank you for your time and consideration.

Best,

Alex Andelsman
Government Affairs Manager
aandelsman@marylandbuilders.org
[Maryland Building Industry Association](#)
11825 W. Market Place
Fulton, MD 20759
Office: 301-476-4136
Mobile: 301-461-2384

July 21st, 2025

The Honorable Liz Walsh
Howard County Council Chair
3430 Court House Drive
Ellicott City, MD 21043

RE: CB56-2025 On-site MIHU, LIHU & DIHU Requirement for Age-Restricted Adult Housing Developments

Dear Council Chair Walsh,

The Maryland Building Industry Association, representing 100,000 employees statewide with a strong presence in Howard County, appreciates the opportunity to participate in the discussion surrounding **CB56-2025 On-site MIHU, LIHU & DIHU Requirement for Age-Restricted Adult Housing Developments**.

CB56-2025 would eliminate all alternative compliance options, including the fee-in-lieu, for Moderate-Income (MIHU), Low-Income (LIHU), and Disability-Income (DIHU) Housing Unit requirements in age-restricted housing developments. MBIA opposes this measure. If enacted, it would significantly limit the flexibility needed to build age-restricted housing units in Howard County. The current fee-in-lieu option not only supports housing production but also serves as a vital funding source for the Department of Housing and Community Development. Repealing the fee-in-lieu would significantly hurt the Department's ability to provide affordable housing options to low-income residents in Howard County.

This not only effects age-restricted projects, but will also hurt the ability to build all types of housing units that Howard County desperately needs. The State of Maryland currently faces a housing shortage of approximately 96,000 housing units and if nothing changes, that number will increase by 5,600 units per year. The National Association of Homebuilders reports that the estimated rent cost of Maryland Housing Units is more than 30% of household incomes state wide with 25% of people spending more than 50% of their income on housing. In order to address this problem, we need a concerted effort to make housing available, and affordable to the residents of this state. CB56-2025 is a step in the wrong direction, and we urge the Council to preserve the fee-in-lieu for age restricted housing developments.

For these reasons, MBIA respectfully requests the Council to vote against CB56-2025. For more information about our position, please contact Alex Andelsman at 301-461-2384 or aandelsman@marylandbuilders.org.

Cc: Members of the Howard County Council

From: Cathy Gold <heycathy@verizon.net>
Sent: Monday, July 21, 2025 1:30 PM
To: CouncilMail
Subject: Support Council Bills 55 and 56 for affordable housing

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To the Howard County Council:

As the wife of a senior disabled veteran, I am writing to urge you to support Council Bills 55 and 56. Council Bill 55 will allow age-restricted housing in the Planned Employment Center zoning district and would require other districts to include low income and disability income housing units. Council Bill 56 will require age-restricted moderate-income, low-income and disability-income housing units to be built on site. There is a desperate need for this housing in Howard County. I urge you to support both bills.

Cathy Gold

[Sent from the all new AOL app for iOS](#)

From: claudia andorsky <candorsky530@gmail.com>
Sent: Monday, July 21, 2025 1:31 PM
To: CouncilMail

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ted comments:

I support Council Bills 55 and 56, which will support the expansion of affordable housing opportunities for seniors in our community, particularly seniors with moderate and low incomes and/or with physical disabilities.

Sent from my iPhone

From: Lisette Samuels <leesamuels74@yahoo.com>
Sent: Monday, July 21, 2025 1:27 PM
To: CouncilMail
Subject: Bills 55 and 56

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I support Council Bills 55 and 56, which will support the expansion of affordable housing opportunities for seniors in our community, particularly seniors with moderate and low incomes and/or with physical disabilities.

Sent from my iPhone

From: Maggie Caldwell <maggiecaldwell44@gmail.com>
Sent: Monday, July 21, 2025 1:31 PM
To: CouncilMail
Subject: Affordable Housing for Seniors

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I stand with the Howard County Housing Affordability Coalition in support of more affordable housing for seniors of all incomes and capabilities. Please support Howard County Council Bills 55 and 56, which will support the expansion of affordable housing opportunities for seniors in our community, particularly seniors with moderate and low incomes and/or with physical disabilities.

Thank you!
Margaret Caldwell

From: Sherry L. Elswick <deargentlereader@gmail.com>
Sent: Monday, July 21, 2025 6:46 PM
To: CouncilMail
Subject: more affordable housing

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Good evening.

I support Council Bills 55 and 56, which will support the expansion of affordable housing opportunities for seniors in our community, particularly seniors with moderate and low incomes and/or with physical disabilities.

Kind regards,

Sherry L. Elswick
Clarey's Forest

From: Jackie Eng <jleng1747@gmail.com>
Sent: Wednesday, July 23, 2025 10:19 AM
To: CouncilMail
Subject: Housing Coalition CB 55 and 56 Testimony

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Please let me know if you cannot open the following link to the Housing Affordability Coalition's CB 55 and CB 56 testimony that was delivered in person at the public hearing Monday evening.

<https://docs.google.com/document/d/1wCtRpnqFqC8Yw9cEcpsHjrQWi4zRaO4wWr2FilH92uQ/edit?usp=sharing>

Jackie Eng



Howard County County Council Public Hearing Testimony; July 21, 2025

Testimony: CB 56-2025–On-Site MIHU, LIHU & DIHU Requirement for Age-Restricted Housing Developments

The Housing Affordability Coalition supports the current MIHU code, which permits the flexibility of providing moderate income housing units at a different location or a fee-in-lieu payment that contributes to essential housing programs. We recognize, however, that the requirements associated with developing age-restricted housing make it impractical to transfer the required units to a non-age restricted development. The Coalition therefore appreciates and supports the intent of CB 55, which would require Age Restricted Adult Housing moderate-income, low-income, and disability-income housing units to be built on site, therefore helping to assure such units are actually built and built in a timely manner.

Thank you Council members for your consideration of the Coalition's perspective.

Respectfully submitted,

Jackie Eng

Jackie Eng
Coalition Coordinator

From: Deborah Clutts <deborahclutts@gmail.com>
Sent: Friday, July 25, 2025 2:37 PM
To: CouncilMail
Subject: Critical Need for Senior and Disability Housing

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Dear County Council

As a 45 year Howard County resident, as well as a senior citizen, I have witnessed the aging of our population and the expanding need for moderate income and low income housing for seniors, as well as those with disabilities. There is a severe lack of inventory, often creating dire housing circumstances, which you are aware of undoubtably aware of. It is difficult to create affordable housing, and takes a concerted effort from all, including strong support from our elected officials.

Time after time, I have seen the County Council do what is right to support the growing and changing needs of Howard County's citizens! Please support Council bills 55–2025 and 56–2025, to support the expansion of affordable housing opportunities for seniors and people with disabilities in Howard County.

Respectfully,

Deborah Clutts

Sent from my iPad

From: Susan Rodberg Corp <susan@simplys.com>
Sent: Friday, July 25, 2025 1:43 PM
To: CouncilMail
Subject: Please Vote in Support of Bills 55 and 56

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Dear Howard County Council Members,

I support Council Bills 55 and 56, which will support the expansion of affordable housing opportunities for seniors in our community, particularly seniors with moderate and low incomes and/or with physical disabilities. Please vote on behalf of me and my 3 disabled children in Support of both of these Bills so that we can have access to affordable housing in this county.

Susan Rodberg Corp (she/her)
301.802.4290
susan@simplys.com

Not all disabilities are visible.

Be fearless in pursuit of both truth and JOY. SRC

Dial 988 Suicide & Crisis Lifeline anytime for immediate crisis support. Check on the friends who have gone quiet. Engage. Save a life.

If you or someone you know is in danger, contact the **National Domestic Violence Hotline** for help. 1.800.799.7233 or text START to 88788 or www.thehotline.org

From: Alan Brickel <alan.brickel.cpa@gmail.com>
Sent: Wednesday, August 20, 2025 4:53 PM
To: CouncilMail
Subject: CB56

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Vote NO

Alan Brickel

443-812-0811
Sent from my iPad

From: Craig Allebach <callebach@gvsmc.com>
Sent: Wednesday, August 20, 2025 4:01 PM
To: CouncilMail
Subject: FW: County Council: Vote Yes on Affordable Housing

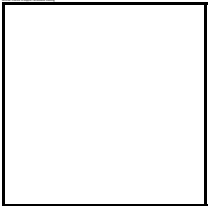
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Not for it. Subsidized housing breaks down standards, safety etc. in a neighborhood.

From: Councilwoman Liz Walsh, Howard County District 1 <councildistrict1@howardcountymd.gov>
Sent: Wednesday, August 20, 2025 3:56 PM
To: Craig Allebach <callebach@gvsmc.com>
Subject: County Council: Vote Yes on Affordable Housing



Dear craig,

The Council will again have the opportunity to vote on CB56, one of D1's affordable housing bills, in a couple of weeks.

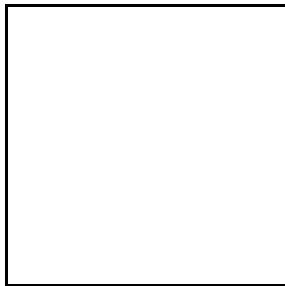
If passed, CB56 would require any new age-restricted housing developments to build their affordable housing requirements *on-site*, not just pay a fee-in-lieu. And if any type of housing makes sense to require on-site MIHUs, it's senior housing. (And let's be real, this requirement makes sense for all housing). The entire purpose of the MIHU (moderate-income housing unit) program is to ensure that each time a new development is built, a small number of units are

reserved to be rented at a *slightly* more affordable rate. It's a bare-minimum-, far-from-good-enough measure that still most developers choose to opt out of and pay a one-time fee instead.

We are asking again for you all to send your support for this commonsense affordable housing measure. Write to CouncilMail@HowardCountyMD.gov and ask them to vote yes on CB56!

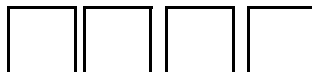
We remain hopeful that this bill can pass. You can watch the vote live on Tuesday, September 2 at 7pm -- either in person at the George Howard Building (3430 Court House Drive, Ellicott City) or [virtually here](#).

In service,



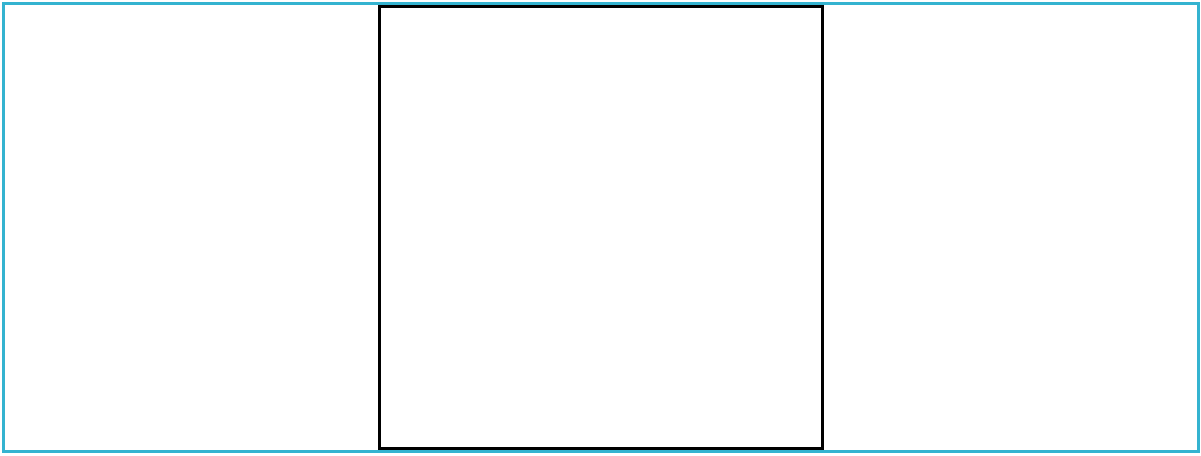
Liz Walsh, Chair, Howard County Council

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From: DaleNSchumacher <dalenschumacher@aol.com>
Sent: Wednesday, August 20, 2025 5:49 PM
To: CouncilMail
Subject: Vote YES CB56

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keep HoCo great!

From: Thomas Nassau <nassaujt63@verizon.net>
Sent: Wednesday, August 20, 2025 4:49 PM
To: CouncilMail
Subject: CB56

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I am asking that you vote for CB56 and its requirement that developers actually build the moderate income age-restricted housing required on-site rather than paying a fee-in-lieu. The need for this type of housing in Howard County is great and the fee-in-lieu has done nothing to add units in age-restricted developments for those with more moderate incomes. It is time to require builders to actually build these units for our community.

Judith L Nassau
6126 Waiting Spring
Columbia, MD 21045

From: Judy Young <jyoung11650@gmail.com>
Sent: Wednesday, August 20, 2025 5:48 PM
To: CouncilMail
Subject: Affordable Housing

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Vote YES on CB56.

ALL residential builders should be required to include affordable options.

Judy Young

"Our goal should be to live life in radical amazement.get up in the morning and look at the world in a way that takes nothing for granted. Everything is phenomenal; everything is incredible; never treat life casually. To be spiritual is to be amazed." -- Rabbi Abraham Joshua Heschel

From: Karol Moore <Karol_Moore@hcpss.org>
Sent: Wednesday, August 20, 2025 7:07 PM
To: CouncilMail
Subject: CB56

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Please pass this bill!

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From: Larry Carson <karasov1@hotmail.com>
Sent: Wednesday, August 20, 2025 7:28 PM
To: CouncilMail
Subject: CB56

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PLEASE vote for CB56 to help get at least a few slightly more affordable units for seniors in any new senior housing projects built in this county! This is something that individuals need and that the county needs to, to keep from driving limited income seniors elsewhere. As a member of the AARP study group on housing, we found that the lack of new affordable units for the county's growing population (and a homesharing program) are two of our greatest needs. Thank YOU. Vote YES on Sept 2!

Larry Carson
Owen Brown, Columbia
410-381-6506.

From: Maury Zeitler <mauryzee@verizon.net>
Sent: Wednesday, August 20, 2025 5:57 PM
To: CouncilMail
Subject: CB56

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I have lived in Howard County for fifty years and have been surprised that such a forward thinking community has not done more in the area of affordable housing for its citizens. I fully support Liz Walsh in supporting passage of bill CB56. There is a very real need for people and families that live and work here to be able to afford to rent or purchase housing that is affordable to them.

Best, Maury Zeitler

From: Bob Leker <bobleker@gmail.com>
Sent: Thursday, August 21, 2025 6:26 PM
To: CouncilMail
Subject: Yes on CB56

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Vote YES CB56! We need ***all*** new age-restricted housing developments to build their affordable housing requirements *on-site*, not just pay a fee-in-lieu. This requirement is especially appropriate for Senior Housing.

The entire purpose of the MIHU (moderate-income housing unit) program is to ensure that each time a new development is built, a small number of units are reserved to be rented at a *slightly* more affordable rate. It's a bare-minimum-, far-from-good-enough measure that still most developers choose to opt out of and pay a one-time fee instead.

Vote YES CB56!

Thank you,
Bob Leker

Bob Leker
9566 Fallen Stone
Columbia, MD 21045

From: Laurie Liskin <lliskin49@gmail.com>
Sent: Thursday, August 21, 2025 4:31 PM
To: CouncilMail
Subject: Vote Yes on CB56

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Dear County Council members,

Howard County desperately needs affordable housing, especially for seniors. More than 28% of our population is older than 55, and many have low to moderate incomes. We owe our seniors housing of any kind and especially housing for families of moderate means. We should not allow developers to opt out of building affordable housing units

Just to note, I bought my small single family home in 2000 for \$203,000. It is now worth well over \$650,000. If we want taxpayers to stay in Howard County and new people to move in, we must address the lack of affordable housing.

I urge you to vote in favor of CB56.

Laurie Liskin
4642 Smokey Wreath Way
Ellicott City, MD 21042

From: Harriet Bachman <hlbachfam@gmail.com>
Sent: Thursday, August 21, 2025 5:36 PM
To: CouncilMail
Subject: CB56

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To all members of the Howard County Council:

Please support CB56.

More affordable housing is extremely necessary for our county.

Thank you for considering our views.

Harriet and Lawrence Bachman
9426 North Penfield Road
Columbia, MD 21045

From: Mei <monthofmei2@gmail.com>
Sent: Thursday, August 21, 2025 3:56 AM
To: CouncilMail
Subject: CB56

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Please vote yes on CB56

From: Randee Gordon <randee.l.gordon@gmail.com>
Sent: Thursday, August 21, 2025 6:22 PM
To: CouncilMail
Subject: Vote yes on CB56!

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The entire purpose of the MIHU (moderate-income housing unit) program is to ensure that each time a new development is built, a small number of units are reserved to be rented at a *slightly* more affordable rate. It's a bare-minimum-, far-from-good-enough measure that still most developers choose to opt out of and pay a one-time fee instead.

Vote YES CB56!

Randee Gordon
9566 Fallen Stone
Columbia, MD

From: Sherry L. Elswick <deargentlereader@gmail.com>
Sent: Saturday, August 23, 2025 7:40 PM
To: CouncilMail
Subject: CB56-please support

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Good evening.

Please vote yes on affordable housing bill CB56. Columbia needs more affordable housing. Period.

Sherry L. Elswick
11716 Lone Tree Ct, Columbia, MD 21044

From: James Handley <jdhandle85@gmail.com>
Sent: Tuesday, August 26, 2025 11:02 AM
To: CouncilMail
Subject: In Support of CB56

Flag Status: Flagged

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Good morning,

I'm a District One resident and I'm writing in support of CB56.

CB56 will help address a portion of the housing affordability crisis by ensuring that there is more moderate income housing in any new age-restricted housing in the county. While some may call for abdicating the government's role in ensuring more affordable housing, this common sense measure strikes the right balance and ensures that more of our seniors have affordable housing options within a similarly aged community.

Thank you for your consideration.

Best,

James Handley

From: Anthony Cobb <cobbbalto@gmail.com>
Sent: Wednesday, August 27, 2025 8:13 AM
To: CouncilMail
Subject: Vote Yes on CB56

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Anthony Cobb
410-218-0439

From: Grace Morris <gmorris@hhpcorp.org>
Sent: Thursday, August 28, 2025 10:32 AM
To: CouncilMail
Subject: Council Bill 56

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Please note that we support Council Bill 56, which will expand affordable housing opportunities for seniors in our community, particularly seniors with moderate and low incomes and/or with physical disabilities.

Thank you.

Sincerely,

Grace Morris

Grace A. Morris, MPA
Executive Director
Heritage Housing Partners Corp.
Non Profit Collaborative
9770 Patuxent Woods Drive
Mail stop 305
Columbia, MD 21046
443-518-7687 (direct)
301-455-4637 (cell)
www.hhpcorp.org
Owner | Manager | Developer

“It is not the honor you take with you but the HERITAGE you leave behind” – Branch Rickey

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From: John McIntyre <jmcintyre66@gmail.com>
Sent: Thursday, August 28, 2025 10:29 AM
To: CouncilMail
Subject: Supporting Bill 56

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Hello,

I support Council Bill 56, which will support the expansion of affordable housing opportunities for seniors in our community, particularly seniors with moderate and low incomes and/or with physical disabilities.

Thank you in advance for your consideration !!

JM

From: garciamr83@gmail.com
Sent: Thursday, August 28, 2025 10:21 AM
To: CouncilMail
Subject: Affordable Housing Bill 56-2025

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I support Council Bill 56, which will support the expansion of affordable housing opportunities for seniors in our community, particularly seniors with moderate and low incomes and/or with physical disabilities.

Marilyn Garcia
Columbia resident