



Election 2018: Candidate Information Session

Affordable Housing

Policy Issue #1: There is a significant shortage of affordable housing in the County.

Background

- There is a shortage of 6,600+ affordable rental housing units for households making less than \$50,000. (1)
- The mean wage for rental households in Howard County in 2018 is \$19.98. The rent affordable (not more than 30% of income) at this wage is approximately \$1,039, which would only be enough to rent a studio/efficiency. (2)
- There are less than 200 studio/efficiencies in the County available for rent, less than 1% of the available rental housing in the County. (1)
- Evictions have ranged between 330 and 430 households each year for the past 8 years. (2)

Policy Issue #2: The lack of affordable housing makes it difficult to house vulnerable populations.

Background

- The Howard County Public School System reports there are 540 school students (approximately 235 families) who are homeless or experiencing housing instability and at risk of homelessness. (4)
- Seniors (65+ years) comprise 12.2% of the Howard County population. (5) Many of these seniors struggle to stay in the County due to the high housing costs and their fixed income and resources. This issue will be exacerbated as the population of seniors is projected to double by 2050. (6)
- 22,089 individuals with disabilities live in Howard County. (7) Due to the County's high housing costs, many of these individuals struggle to stay in the County, near their family and support system.
 - 140 Howard County residents with incomes at or below 30% of the County's median income are on the Maryland Department of Disabilities' waiting list for project-based rental assistance.
 - At least 46 of these individuals are at risk of becoming homeless or being forced to move out of the County—and away from family the other supports—without this assistance.

Policy opportunities to address issues #1 and #2

County-Level

- Expand development fees, excise taxes, transfer taxes to help finance local needs, including affordable housing
- Increase affordable housing development requirements through the upcoming rewrite of the County's zoning code and strengthening of the Moderate-Income Housing Unit (MIHU) program (including the fee-in-lieu component) to help finance affordable housing.
- Provide affordable housing for the County's 2017-2018 reported 540 homeless students enrolled in the public-school system, which
 - Wouldn't add to the existing school capacity
 - Could help improve overall school performance

State-Level

- Expand development fees, excise taxes and transfer taxes to help finance local needs, including affordable housing

Policy Issue #3: The lack of affordable housing contributes to homelessness in the County.

Background

- On any given day there are at least 170 homeless people living in Howard County and over 200 resident households are experiencing housing instability and at risk of becoming homeless. About
 - 85% of County households experiencing homelessness or significant housing instability are households that are situationally homeless (homeless on a temporary short-term basis) due to adverse events, such as a loss of income, sudden expenses (particularly medical), temporary disability, abandonment by a partner, fleeing from domestic violence, or some combination of the above.
 - 15% are chronically (long term) homeless, often suffering from addictions or mental illness.
- Existing resources available seem insufficient to achieve the goal of ending homelessness in Howard County.
 - Of the 857 households referred to CSHS in the fiscal year ending June 30, 2018, only 520 received services.

Policy opportunities to address issue

- Fully-fund the soon-to-be updated Plan to End Homelessness (originally adopted in 2011)
An update to the Plan is underway and expected to be presented in November 2018

(Sources) and Additional Background Resources

- (1) Howard County Housing Commission's 2014 Rental Market Survey
<https://drive.google.com/file/d/0BzQNHs4E8z0vTXpHSFNjZXNKSUU/view>
- (2) National Low Income Housing Coalition's Out of Reach 2018 Report <http://nlihc.org/oor/maryland>
- (3) Howard County District Court records as reported in the Association of Community Services of Howard County's 2018 Self-Sufficiency Indicators Report <https://acshoco.org/SSIR2017>
- (4) 2018 Howard County Public School System data
- (5) 2016 Census Bureau American Community Survey
https://data.census.gov/cedsci/geoprofile?q=Howard%20County,%20Maryland&g=0500000US24027&ps=search*suggestions@false
- (6) FY19 Howard County Spending Affordability Committee Report
<https://cc.howardcountymd.gov/Portals/0/Documents/Budget/FY2019/SAAC%20Report%20FY%202019%20Final.pdf>
- (7) August 2018 Maryland Department of Disabilities data
- (8) 2018 Howard County's Coordinated System of Homeless Services' Homeless Management Information System (HMIS) data