HOWARD COUNTY, MD

FY2021

Housing Indicators

Presented by Association of Community Services
The impact of COVID-19 continues to unfold in new and uncertain ways that can be hard to quantify and understand. During this time, we cannot lose sight of the individual and collective struggles we face, nor of the ever-present unmet needs in Howard County, including the need for affordable housing. We do know that 24,023 of our fellow residents have had COVID and we also know we have lost 272 people as a result of this terrible pandemic. Our hearts grieve with those families.
The ACS FY2021 Self-Sufficiency Indicators Report will be available later in 2022. The full report will provide information to inform the Howard County community about our neighbors and colleagues whose economic stability is at risk and to contribute to data-driven public policy discussion and development. It includes indicators in the areas of income, housing, food, childcare, and health care.

This brief is intended to share the information our partners have provided in regard to housing indicators over the past year. A stable home has been identified at federal, state and local levels as the most critical element of an individual’s or family’s ability to be self-sufficient. ACS monitors housing support in the following areas: (1) housing need; (2) housing availability; and (3) housing assistance.
Part 1

Housing Need

- Housing Cost
- Rent Affordability
- Crisis Housing Supports
Housing Cost

According to the 2019 American Community Survey, there are 115,772 total occupied housing units in Howard County. Of the occupied units 26.8 percent, or an estimated 31,084 residents are renting their home.

- The median rent in Howard County is $1,723.
- 10,715 households or nearly a third of all renters in the County are paying more than 35 percent of their income in rent.
- 7,662 households are severely rent burdened because they pay more than 50 percent of their income in rent.

The county is facing a serious challenge to reduce the disparity between housing costs and income. The living wage for a family of four (2 working adults and 2 school age children) is $22.08 an hour or $93,263 a year for the household.
The number of available rental units has increased from 27,784 in 2010 to 31,084 in 2019. The median monthly rent also increased by 25 percent between 2010 and 2019, and there was a 67 percent increase in households who are "severely rent burdened". In 2019, 26 percent of renters paid more than half of their income for housing.

Longstanding convention states households spending 30 percent or more of their income are considered "burdened" by housing costs. In 2019, 46 percent of all renter households spent more than 30 percent of their household income on rent.
Rent Affordability in Howard County, MD
Rent as a Percentage of Income 2010 and 2019

<table>
<thead>
<tr>
<th>Rent Percentage</th>
<th>2010</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15%</td>
<td>2,809</td>
<td>3,228</td>
</tr>
<tr>
<td>15%-24.9%</td>
<td>7,414</td>
<td>9,492</td>
</tr>
<tr>
<td>25%-34.9%</td>
<td>7,711</td>
<td>5,750</td>
</tr>
<tr>
<td>35%-49.9%</td>
<td>4,110</td>
<td>3,053</td>
</tr>
<tr>
<td>50% or more</td>
<td>7,662</td>
<td>4,575</td>
</tr>
</tbody>
</table>

***the numbers are estimated households

US CENSUS, AMERICAN COMMUNITY SURVEY TABLES B25070
2010 AND 2019: 1 YR ESTIMATES
Affordable Housing for People with Disabilities

According to the Centers for Disease Control, in the United States, more than 21 million adults aged 18–64 have a disability. These are adults with serious difficulty walking; hearing; seeing; concentrating, remembering, or making decisions.

These adults are often priced out of the housing market at a rate higher than that of the general population. In Howard County, this issue is compounded by an insufficient number of accessible affordable units and/or housing subsidies to meet the needs of persons with disabilities.

Many adults with disabilities rely on SSI/SSDI for monthly income. In FY21, an individual receiving SSI benefits would have a maximum income of $9,530 a year. In Howard County, 144 adults received temporary disability assistance in FY21. With a median gross rent of $1,723 a month in Howard County (2019), a single adult with a disability whose sole income is from SSI or SSDI benefits will find it nearly impossible to obtain housing without a rental subsidy.
Affordable Housing for Seniors

The decision to relocate in old age is intricately linked to thoughts and desires to stay in the familiar home but is also influenced by day-to-day life and struggles. Some adults in retirement may choose to age in their current home. For those adults, there may come a time when age-related health decline, reduced income (due to fixed retirement income), and a shrinking social network challenge the possibility of managing daily life at home. If that day should come access to at-home care may become a challenge due to both affordability and availability of service providers. According to the recent Howard County Housing Opportunities Master Plan, the aging-in-place programs are insufficient in meeting the needs of the current retirement community.

Individuals who prefer age-restricted communities or assisted living face also face challenges of both affordability and availability. The individuals are also negatively impacted by the loss of property tax deferrals which are not portable.

RCLCO Real Estate Advisors, estimated (2016-2018) there were 4,296 renter households over the age of 65 in Howard County, compared to 21,469 owner households over the age of 65. However, a majority of those older adult renter households were cost-burdened (2,391, or 55.7%) - spending a third or more of their income on housing - compared with a minority of older adult owner households (4,675, or 21.8%).
Coordinated System Of Homeless Services (CSHS)

Howard County developed CSHS, which is comprised of service providers and government agencies, as a single point of entry to provide resources to households in need, to prevent eviction, a loss of stable housing, or regain housing that has been lost. Case managers assist households to:

- identify and address barriers to housing stability;
- connect to resources and ongoing supports;
- identify appropriate and affordable housing.
CSHS Crisis Hotline and Referrals to Case Management

Eligible hotline calls

The number of eligible calls to the coordinated entry system's emergency hotline in FY21 (556) has been reduced in comparison to the number of callers from last year (648).

Case Management

In FY21, 60 households were referred to case management programs while 307 households were served across case management programs.

Exit from Case Management

In FY21, 290 households exited from case management, and among those 65 percent (194) of the households exited from case management into permanent housing.
Eligible Households that called Coordinated System of Homeless Services (CSHS)

BY RACIAL AND ETHNIC IDENTITY FOR FISCAL YEAR 2021

The number of eligible households who have contacted CES/CSHS has continued to decrease from 851 in FY18 to 556 in FY21.

The most striking disparity can be found among Black/African American residents, who represent 20.4 percent of the general population in Howard County but account for 60 percent of people who called the emergency housing hotline. This imbalance has not improved even with COVID assistance.
Coordinated System of Homeless Services (CSHS), Howard County MD

BY RACIAL AND ETHNIC IDENTITY FOR FISCAL YEAR 2021

REFERRED (N=60)
In FY21, 60 households were referred to case management programs, this is a significant decline from FY19 (265 referrals) and FY20 (217 referrals).

SERVED (N=307)
In FY21, 307 households were served across case management programs, which is slightly down from FY20 when they served 385 households.

EXIT HOUSING (N=194)
FY21 saw the highest number of people exiting from case management into permanent housing since FY18 when 225 households exited.
Evictions

Part 2:

EVICTION DATA

RENTING HOUSEHOLDS IN ARREARS
In the United States there are 6.3 million households who may be facing eviction due to unpaid rents. Losing a home is challenging for all members of the household, and legal evictions often make it difficult for families to secure new housing. Studies have shown that eviction is not only a condition of poverty but it is a cause of poverty.

As of January 31, 2022, Howard County had provided about $18 million in emergency rental assistance to 2,220 households – an average of about $8,000 per household – and had about $5 million remaining for future assistance. Community Action Council distributed about $7 million in rental assistance, Grassroots about $3.8 million, and Luminus about $2 million. The Howard County Housing Commission, Bridges to Housing Stability, Springboard and Making Change together distributed about $1.5 million. The remaining $4 million was awarded to multiple agencies to provide COVID-related assistance.

Howard County has also partnered with the United Way’s STEP (Strategic Targeted Eviction Prevention) program with $4.6 million in rental assistance funds from the state. As of January 31, 2022, about $1.8 million to 198 households had been dispersed.
Howard County Evictions

Eviction Notice
1,082 households received an eviction notice in FY21 compared to 6,773 households in FY19.

Eviction Notice - Action
539 households had an eviction canceled after payment in FY21 compared to 4,888 households in FY19.

Eviction Performed
In FY21, 143 evictions were performed compared to 515 evictions in FY19.
The COVID-19 pandemic has made the nationwide housing crisis exponentially worse. Job losses led to missed housing payments. Rental debt accrued during this period remains problematic for residents struggling to make up income lost during the pandemic and could contribute to eviction.

County analysis developed by Surgo Ventures utilized by the US Census Household Pulse Survey data as of November 1, 2021, shows that 17 percent (5,242) of renting households in Howard County, MD were in arrears. These households collectively owed $28,280,712 for an average of $5,411 per household. Comparatively, 20 percent of Maryland renting households were in arrears with each household owing $4,310. The estimated number of Howard County households in arrears has gone down since November 1, 2020, when an estimated 19 percent (5,830) of renting households were behind.

According to the Federal Reserve, across the US greater shares of rental debt are held by female-headed households and households of color. Currently, there is not any publicly available data for Howard County which demonstrates who was most affected.
Part 3: Homelessness
The Point In Time (PIT) count is an annual event in Howard County to understand the size and scope of the homeless population. Due to COVID-19 there was not an unsheltered street count in 2021. The sheltered and housing inventory counts continued as normal. The total number of unhoused people in 2021, was eighty-three people from sixty-six households. Twenty people from eight households were in shelter during the count.
In 2021, the COVID-19 Pandemic created unique challenges that required strategies to support the unhoused population within the county. Some of the major challenges which are more than likely impacting the Point In Time count data are:

- Emergency Shelters were operating at a limited capacity to increase social distancing.
- The eviction moratorium may have kept individuals housed who would have otherwise become homeless.

Some of the strategies to support housing needs for county residents included:
- Case management transferring people out of shelters and into housing programs run by Bridges to Housing Stability.
- Increased partnerships between hotels and community organizations as well as increased funding for staff and hotel rooms.
- Consistent ongoing street outreach from Humanim getting people into shelter.
- Increased opportunities for vaccination and food deliveries to people in homes and hotels.
Children Experiencing Homelessness

Families experiencing homelessness account for a third of all people experiencing homelessness in the United States. In Howard County, the public school systems works to identify children who are homeless. These children often experience higher rates of developmental delays, anxiety, depression, or other mental health conditions.

A "homeless student" includes any child who is living in a motel, in a shelter, with family members or friends, in a car, in a park, or in any other public place because their family has lost access to housing.
In the school year 2020-2021, there were 394 who were homeless students in the Howard County Public School System which is a 13 percent increase compared to the prior year (2019-20), but a 16 percent decrease compared to the year before the pandemic and eviction moratorium (2018-19).

Throughout the county, there were at least 484 known children experiencing homelessness. This includes the students enrolled in HCPSS, as well as their younger siblings who were not yet in school or were in an out-of-county school.
In Howard County, we do not know how many youth and young adults living on their own seek out a friend's couch, their car, a vacant building, the street, or some other tenuous or unsuitable location for a place to sleep. These youth or young adults under 25 years old who are not in the care of their parents or guardians and lack access to safe, adequate, and reliable housing are unaccompanied youth.

These young people who face homelessness are vulnerable to serious threats including sexual exploitation, untreated mental health disorders, and physical victimization. These youth are more likely to interact with police and less likely to obtain a high school diploma, circumstances that have long-term impacts on both brain development and economic outcomes. In fact, homelessness during adolescence is the number one predictor of chronic homelessness in adulthood.

In 2019, six unaccompanied youth were in a shelter on the night of the Point In Time Count.
For Mortgage Assistance

The County is assisting homeowners facing foreclosure with funds to pay up to 12 months of past due mortgage payments.

CONTACT
foreclosureprevention@howardcountymd.gov
or call
(410) 313-6318 option 3

For Rental Assistance

Community Action Council
CAC-HC.ORG
clientassistance@cac-hc.org
410-313-6440

Grassroots
GRASSROOTSCRISIS.ORG
evictionprevention@grassrootscrisis.org
410-531-6677

Luminus Network
BELUMINUS.ORG
housinghelp@beluminous.org
443-832-0108

Springboard
SPRINGBOARDMD.ORG
tjordan@scsmd.org
410-997-3557

If residents received assistance with past due rent and utility bills previously, they may be eligible for additional assistance up to a total of 15 months. Funding is still available, and tenants impacted by COVID are encouraged to contact one of the County’s partner agencies to apply for assistance. If residents have already received assistance from one of the following partners, they should contact the same partner for additional assistance. Household income limits apply.
For More Information
Please contact

Association of Community Services
acshoco.org
443-518-7705

Dawn Valentine, Founder of Variable Scoop, prepared this report with support from the Kahlert Foundation.