



Housing & Homelessness

Policy Goal

Help ensure that Howard County residents with very low, low, and moderate-income have enough money—after paying the rent or mortgage—for other necessities such as food, health care, childcare, transportation, and broadband access.

Key Issue #1

There is a significant shortage of affordable housing in the County. This lack of housing inventory makes it difficult for low- and moderate-income households to find and/or remain in housing that they can afford.

Background

- There are no affordable housing units in the County for about 7,500 households. The shortage is particularly acute for those, including seniors and people with disabilities, with incomes between \$30,000 and \$50,000 and those with incomes below \$30,000.
- Among the estimated 31,771 renter households in 2020, 44% (13,274) were cost-burdened, paying more than 30% of income on housing costs, and 22% (6,776) were severely cost-burdened, paying more than 50% of income on housing costs.
- Annual wages for public servants, educators, nurses, and other essential workers are often insufficient for a single adult with one child to live in Howard County as a renter.
- HCPSS reported that 484 children were identified as experiencing homelessness in 2020.
- In 2020, seniors (65+ years) comprised almost 14% of the Howard County population. Many of these seniors struggle to stay in the County due to the high housing costs and their fixed income and resources.
 - This issue has been exacerbated as the population of seniors increased 18% between 2015 and 2020 and 47% between 2010 and 2020.
 - Affordable units are needed for 91% of the 1,620 senior renter households with the lowest incomes (below \$30,000). There is an additional shortage of 2,098 units for 70% of senior renter households with incomes between \$30,000 and \$60,000.
- An estimated 8% (25,927) of all Howard County residents have a disability. Due to the County's high housing costs, many of these individuals struggle to stay in the County near their family and support systems.
 - In 2019, residents with disabilities spent 28% of income on rent, which was 6% more than non-disabled renters/owners.
 - Social Security Income (\$794/month; 12% of area median income) is often the only source of income for people with disabilities.
 - In 2019, 140 Howard County residents with incomes at or below 30% of the County's median income were 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.
- Individuals and households with low incomes are at greater risk of also having poor credit histories and a history of eviction. People who are undocumented cannot find housing they can afford and are often forced to “double up” with other family members or friends.
- Families who are “doubled up” or sharing homes may experience greater difficulty accessing services through HCPSS due to the lack of documentation to meet proof of



Housing & Homelessness

residency requirements. These services could include evaluations, special education and related services, and/or school enrollment.

Recommendations

- County Level
 - Increase licensing and inspection resources to assure proactive support of renters living in substandard conditions owned or managed by non-responsive and non-compliant landlords.
 - Incentivize development of affordable housing by taking the land cost out of low income housing development.
 - Identify opportunities to use government owned and controlled land for development of housing that includes a minimum of 15% affordability of which 5% would be accessible for people with disabilities.
 - Provide financial incentives, training, and technical assistance to encourage and enable faith-based organizations to build housing on their properties.
 - Increase revenues to help finance local infrastructure needs, including affordable housing.
 - Raise recordation taxes by 2% with additional income split between the Housing Opportunities Trust Fund and school deferred maintenance and construction. (Housing Opportunities Master Plan recommendation)
 - Commit to annual County funding of \$10 million in Fiscal Years 2024 through 2027 for the Housing Opportunities Trust Fund.
 - Expand and improve the Moderate Income Housing Unit (MIHU) program.
 - Require a minimum of 20% MIHU in all housing development and redevelopment projects.
 - Require implementation of the MIHU program across all County planning/zoning districts.
 - Increase Fees-in-Lieu.
- State Level
 - Monitor the progress of and ensure the General Assembly Joint Committee on Ending Homelessness proactively identifies opportunities to ensure State programs and policies are coordinated and effective in preventing, mitigating the effects of, and ending homelessness.
 - Enact enabling legislation as necessary for local jurisdictions to expand revenues that help finance local infrastructure needs, including affordable housing.

Key Issue #2

The lack of affordable housing contributes to homelessness in the County.

Background

- Despite the progress made in the decade since the adoption of the first *Howard County Plan to End Homelessness* (the 2010 Plan), much work remains to be done. Currently, the homeless response system has capacity to serve approximately one-third of eligible residents.



Housing & Homelessness

- In Fiscal Year 2021, 556 eligible Howard County households were homeless or experiencing housing instability and at risk of becoming homeless and sought services through the county's Coordinated Entry System.
- 85% of County households experiencing homelessness or significant housing instability 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 considered chronically (long term) homeless, often suffering from addictions and/or mental illness.
- The County system has limited rapid re-housing resources, a practice that has worked well in communities that have shown a significant reduction in homelessness.
- The homeless response system is intended to be a crisis service, but people must wait to be served.
- Howard County has developed a comprehensive plan to end homelessness, *The Path Home*, which acknowledges that existing resources are insufficient to achieve the goal of ending homelessness in Howard County.

Recommendations

- County Level
 - Ensure the Department of Housing and Community Development and the Department of Community Resources and Services are sufficiently resourced (staffing and programmatic funding) to efficiently and effectively support preservation and development of affordable housing units and services that help mitigate homelessness.
 - Ensure the annual priorities of *The Path Home*—Howard County's strategic plan to end homelessness—are fully funded.
 - Ensure annual HCPSS operations budgets include sufficient funding for Pupil Personnel Workers, counselors and other system employees who provide support services for low-income students and families.
- State Level
 - Work with Maryland's Congressional delegation to increase funding for HUD Rapid Re-Housing and other programs that have shown to be national best practices for alleviating homelessness.
 - Work with Maryland's Congressional delegation to increase funding for the Housing Choice Voucher Program, Section 811 Housing for People with Disabilities, and Section 202 Housing for the Elderly.
 - Support increased FY 2024 Maryland State funding to fill vacancies in State benefits/social service agencies that are contributing to inefficient grant processing and missed opportunities to obtain federal program funding for affordable housing preservation and development, and housing rehabilitation support such as energy and weatherization grants.



Housing & Homelessness

Key Issue #3

The lack of affordable housing sustains racial inequities within Howard County.

Background

- *“While residents have long valued the diversity of Howard County, it is not immune to the threats that face other communities across the country. De facto segregation remains a challenge for Howard County, even after an early emphasis on racial and socioeconomic integration in Columbia.”* (Housing Opportunities Master Plan, April 29, 2021)
- Nearly 1 in 5 Howard County residents is Black/African American, but many neighborhoods have only 1 in 20 Black/African American residents.
- The majority of African Americans live in areas that collectively represent only 12% of County land.
- In 2020, there were 648 callers to the County Homelessness System hotline. By race/ethnicity, 9 callers were Asian, 353 were Black/AA, 7 were Hispanic, 4 were AI/NA, 115 were White, and 160 were unspecified.
- In 2020, there were 3 White residents for every Black/African American resident living in the County. Among hotline callers, there were 3 Black/African American residents for every White resident.

Recommendations

- County Level
 - Create opportunities for rent-to-own housing.
 - Pro-actively evaluate the following housing-related recommendations of the 2021 County Council Racial Equity Task Force to Identify opportunities that will help create socio-economically inclusive and diverse neighborhoods across the County.
 - Allow a wide variety of housing types and prices throughout the County.
 - Revise the Moderate Income Housing Unit (MIHU) program to address disparities.
 - Allow a diversity of unit types by right, reduce fees, and address process barriers to affordable housing preservation and development.
 - Amend the County’s anti-discrimination ordinance to better support renters with low incomes.
 - Amend the Adequate Public Facilities Ordinance (APFO) to waive requirements for preservation of existing affordable housing units or new developments that reserve at least 50% of all rental units for households with incomes at or below 60% of County median income, or 40% of all homeownership units for households at or below 80% of County median income.
- State Level
 - Require State benefit/social service agencies to engage in educational trainings and programmatic shifts to incorporate understandings of equity, inclusiveness, and biases into service provision.