

Howard's moderate-priced housing shortage continues



Miller's Grant in Ellicott City is one of 14 communities in the county offering Moderate Income Housing Units. Miller's Grant, known as a continuing care retirement community, has age requirements for residents who live there. (Fatimah Waseem / BSMG)



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While new housing continues to crop up throughout Howard County, housing options for many of the county's lowest income residents continue to lag behind.

This month, those seeking county assistance to buy or rent a home can apply for the county's Moderate Income Housing Unit program, which includes homes at lower than market-rate prices.

To be eligible to purchase an MIHU home, individuals must apply during one of the county's open enrollment periods in January, April, July and October and earn at least \$60,000 annually, but less than 80 percent of the county's median household income of \$120,941. For a family of four, the maximum qualifying income amount is \$96,753, according to the Department of Housing and Community Development.

Prices for MIHUs range from \$252,637 to \$328,428 for a town house, according to the department.

The county also has moderate income housing units available to rent directly through rental communities. The units are available on a first-come, first-serve basis throughout the year. Applicants must earn less than 60 percent of the county's median income, which is \$72,565 for a four-person household. There are 14 rental communities offering moderate-income units throughout the county.

About 90 individuals apply during each enrollment period to buy MIHU homes, according to Kelly Cimino, Director of Housing and Community Development.

The number of available houses falls well below that. In 2017 there were 33 newly available MIHU homes.

Cimino said a handful of homes, roughly eight, are also made available through resale, since once a home is added to the program, all future resales are also MIHU.

"There isn't enough housing for our workforce," Cimino said. "Our working families, our county employees, our first responders, our school teachers, our hospital workers. There's not enough affordable housing units for them."

Starting salary for a 10-month teacher with a Standard Professional Certificate in Howard County is \$47,588, according to the Howard County Education Association's fiscal 2017 salary scale. Starting salary for a first-year police officer is \$54,880, according to the Howard police department.

Developers are required by the county to provide 10 percent to 15 percent of their units at moderate income prices, and any family earning between \$30,000 and \$60,000 is eligible to apply for those units. As of December, there were 515 MIHU rental units in the county, all of which were filled, according to Cimino.

That requirement is largely in line with nearby county standards, including Montgomery County which requires 12.5 percent to 15 percent of new subdivisions with at least 20 units to be moderately priced.

With the long-awaited development of downtown Columbia, 900 so-called affordable housing units are planned for the mixed-use hub over the next 30 years. The units will more than double the number of available affordable rentals in the county and help put a dent in the historic lack of MIHU rentals, but won't include any for-sale homes.

Beyond a shortage of housing stock, another issue many families face as they apply for MIHU housing, Cimino said, is that they don't understand the program's eligibility requirements. About a third of applicants make only \$30,000 to \$40,000 annually, not enough to qualify to purchase an MIHU home.

The department will host four informational workshops this month to help potential applicants understand how the program works, but Cimino said more needs to be done both to educate those in need about their housing options in the county, and to help residents understand why more affordable housing needs to be built in Howard County.

The Association of Community Services of Howard County is one organization working with the department on ways to better educate residents about the importance of affordable housing in the county. Residents must better understand the need for affordable housing in their own neighborhoods, said Executive Director Joan Driessen.

This often includes young families struggling to pay for day care, Driessen said. In 2016, the average cost for center-based, infant child care in Howard County was \$19,150, according to the association's 2017 Self Sufficiency Indicators report for the county.

"We need to get the stories out," Driessen said. "Stories about the folks in our community who might not be doing so well financially. We hear less about the people who are struggling and I think it goes beyond the people who are in the shelters, but people who are barely making ends meet."

Editor's note: The original caption on a file photograph accompanying this story should have said Miller's Grant is an age-restricted, continuing care retirement community, with age limits for residents. All residents, regardless of their economic status, must be age 60 or over, a spokeswoman said. The community does participate in the MIHU program.

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