



# HCCA

**Howard County Citizens Association**

*Since 1961... The Voice of the People of Howard County*

July 19, 2025

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

VP, HCCA