

Fee waiver smooths path for Habitat for Humanity

By Jon Kelvey Advocate Staff Writer | Posted: Tuesday, February 25, 2014 6:00 am

The Carroll County Commissioners have waived the impact fees associated with Habitat for Humanity of Carroll County's plan to build five new town homes in Westminster, a move Habitat for Humanity of Carroll County Executive Director Bryan Lyburn said will help guarantee low mortgages for the families who purchase the homes.

"Having a fee waiver and the support of the county is huge for the completion of this project," Lyburn said. "It's one of the many moving pieces that needed to come together in order to keep the housing affordable for future residents."

"We are expecting mortgage payments for these homes to be about \$750 per month, including property taxes and homeowner's insurance in escrow," Lyburn said. "To own a new three-bedroom, one-and-a-half-bath home that is just over 1,600 square feet, it's quite a value when compared to market prices in the area."

Families applying for an opportunity to purchase one of the homes must make less than 60 percent of the median income in Carroll County as calculated by the U.S. Department of Housing and Urban Development for 2013, which is \$85,600. Lyburn said that places the cut-off for the new townhomes at \$51,360 in annual income for a family of four.

In addition to the income limit requirements, Lyburn said the families must also be willing to help in the construction of the homes, either the physical labor or other related administrative duties.

Habitat for Humanity is building the homes with the intent of providing homes for families that simply cannot afford the market rate, offering 0 percent interest, 30-year mortgages. The impact fees would have amounted to an additional \$604 to the cost of each home, Lyburn said.

County impact fees are assessed on new residential construction and currently go to fund park and recreation development, according to Roberta Windham, media liaison to the Carroll County Commissioners.

The application process for impact fee waivers was put in place in 2007 when the commissioners passed ordinance 07-17, Windham said, and the waiver for the Habitat for Humanity project was approved on Jan. 23.

"This doesn't come up very often, fortunately or unfortunately, we don't have many nonprofits constructing buildings," Windham said. "It was a recognized need in the county with a recognized organization that did good work that [the commissioners] are supporting."

The last time the commissioners granted an impact fee waiver was in 2009, when they waived the fees for four affordable townhomes on Union Street in Westminster that were being built by the Episcopal Housing Corporation, a Baltimore-based nonprofit developer, according to Windham.

The five townhomes to be built by Habitat for Humanity will be erected near the four units from 2009, in what is now the Union Crossing development, according to Lyburn. Funding for the construction of the homes came from the Maryland Department of Housing and Community Development in the form of a \$558,337

Community Development Block Grant that Lyburn said was made possible by a partnership with the City of Westminster.

“We’re the middleman in terms of getting the funding to make the project happen,” said Steve Horn, director of the Westminster Department of Planning and Public Works. “All the funds are going toward their project ... We’re happy to work with them on a really quality project to provide some quality, low-priced housing for people that qualify for economic reasons.”

Construction on the townhomes could begin as soon as May, Lyburn said, with a target completion date of sometime in November.

The five townhomes will have been the largest project for Habitat for Humanity of Carroll County and Lyburn said the organization hopes to taken on more projects in the future, but only after completing the project at hand.

“Our focus at this point is at completely this project and selecting five, deserving, hardworking Carroll County families for these homes and then building five energy efficient homes,” he said. “Following that, we want to capture the momentum we have from this project to continue to expand our mission.”