

FY 2024

POPULAR ANNUAL FINANCIAL REPORT

FOR THE FISCAL YEAR ENDED
JUNE 30, 2024





December 31, 2024

Dear Residents of Howard County:

We are pleased to present the Howard County (HoCo) Popular Annual Financial Report (PAFR) for the fiscal year ending June 30, 2024. The PAFR report is published annually so as to further increase County resident’s awareness of HoCo's financial position and is designed to provide local residents and interested parties with a better understanding about the County government's operations, programs, and financial condition. The County continues to focus on transparency and is committed to providing accurate and timely financial data to its residents.

This report is a condensed and simplified version of the County’s Annual Comprehensive Financial Report (ACFR), specifically prepared to be more accessible and understandable to the public. The financial statements and supplemental information reported on the ACFR are in accordance with the Generally Accepted Accounting Principles (GAAP) promoted by the Governmental Accounting Standards Board (GASB). The FY2024 ACFR was audited by CliftonLarsonAllen LLP and received an unmodified or “clean” audit opinion.

The PAFR, unlike the ACFR, is unaudited and provides summary information on primary government funds, with references to other activities. For more detailed financial information, please visit the County’s website [HERE](#).

The FY2024 ACFR and PAFR may be accessed through the Howard County Department of Finance website [HERE](#).

Sincerely,



Brandee Ganz
Chief Administrative Officer



Rafiu O. Ighile
Director of Finance

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Howard County System of Governance and Leadership

Howard County officially became an independent jurisdiction in 1851. Originally part of Anne Arundel County, it was designated the Howard District in 1839, in honor of John Eager Howard, statesman, soldier, and fifth governor of Maryland. Howard County Government consists of two branches, Executive and Legislative, and a State-operated Judicial Branch. Power for all three branches comes from the residents and voters of Howard County (HoCo).

The Executive Branch of the County government consists of the County Executive and all its officers, agents, and employees. The County Executive is the Chief Executive Officer of the County and the official head of the County Government, serving four-year terms. The executive branch proposes and administers the operating and capital budgets, carries out policies established by legislation, interacts with the state and other local governments, helps residents resolve concerns, and delivers services to residents.

The County Council serves as the County's legislative branch; it adopts ordinances and resolutions and has all the County's legislative powers. It consists of five members representing the five electoral districts in the County.

The council members are elected to a four-year term. Their duties include enacting laws for the county, authorizing the operating and capital budgets, referring residents to appropriate agencies, and helping residents solve problems.

The Judicial Branch is administered by the state and is composed of four main court and public safety systems that enforce the law and investigate illegal activity. The four systems are comprised of the Circuit Court, District Court, Sheriff's Office, and State's Attorney.

It is important to note that there are no incorporated cities or towns in Howard County. All local government services, including police, fire and rescue, sheriff, corrections, public works, planning and zoning, landfill, water and sewer, public housing, and recreation and parks are provided by the County. The governing body also has a substantial financial responsibility for the well-being of the County's public school system, community college, libraries, and the housing commission. For more information go to Howard County Government's website [HERE](#).



Calvin Ball
County Executive



Liz Walsh
District 1



Opel Jones
District 2



Christiana Rigby
District 3



Deb Jung
District 4



David Yungmann
District 5



Marcus Harris
Sheriff



Rich H. Gibson
State's Attorney



Hon. Wayne A. Brooks
Administrative
Judge for the
District Court



Hon. William V. Tucker
Administrative
Judge for the
Circuit Court

Howard County Demographics

Howard County at a Glance

Conveniently located in the heart of central Maryland between Baltimore and Washington, Howard County offers the charm of a historic past mixed with the excitement of a cosmopolitan community. The County is continually ranked among the most affluent, advanced, and educated communities in the United States. There is immediate access to leading educational and health care institutions, upscale retail, and outstanding recreation and entertainment. It is currently home to 121,399 households and boasts a thriving vibrant economy and welcoming business environment, with proximity to 50 federal agencies, universities, fortune 500 companies, technology, defense, and health care companies.

Quick Facts

Top 10 Employers

According to the U.S. Census Bureau's American Community Survey, Howard County has both the highest median income in the State of Maryland and one of the highest in the nation. Columbia was also recognized by WalletHub as the "Safest City in America," "Happiest City in America," "Best City for People with Disabilities" and "Best City for Jobs".

Businesses

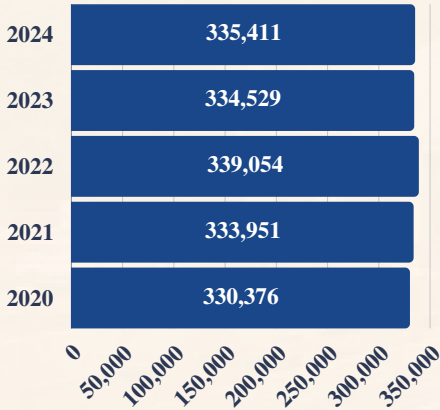
11,484

1. Howard County Public Schools
2. John Hopkins Applied Physics Lab
3. John Hopkins Howard County Medical Center
4. Verizon
5. Howard Community College
6. The Columbia Association
7. Lorien Health Services
8. FreshPoint Sysco
9. Nestle Dreyer's Ice Cream
10. Wells Fargo

Source: HoCo Dashboard & U.S. Census Reporter

Source: FY2024 ACFR Statistical Page 202

Population Growth



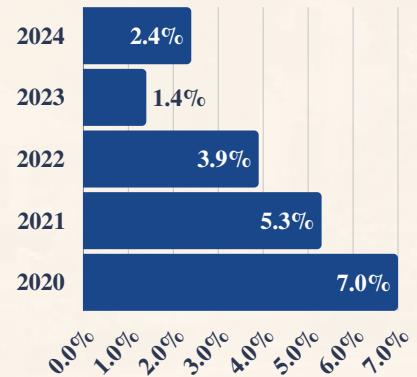
Source: FY2024 ACFR Statistical Page 201

Median Household Income



Source: U.S. Census Reporter

Unemployment Rates



Source: Maryland DLLR

Residents with a High School Degree or Higher

94.7%

Residents with a Bachelor's Degree or Higher

62.5%

Median Age

40.2

Source: HoCo Dashboard & U.S. Census Reporter

Did You Know?

Howard County's unemployment rate continued to thrive in comparison to our neighbors. HoCo closed FY2024 with a rate of 2.7%, tied for the lowest of the 23 counties in the State of Maryland.

Initiatives & Accomplishments

Our Pillars



READY AND SUCCESSFUL STUDENTS

Launched a free, digital bus pass program for students in partnership with the Regional Transportation Agency of Central Maryland (RTA). This new digital bus pass program will enable students in the Howard County Public School System (HCPSS) and Howard Community College (HCC) to access free RTA bus passes directly from their phones or smart devices using the Transit app.

CLEAN AND SUSTAINABLE ENVIRONMENT

Announced that the Agricultural Land Preservation Program (ALPP) has updated its financing terms to incentivize farmers to preserve their land as “Farmland Forever.” Two long-time Howard County farmers, recently purchased a 58.5-acre crop farm on St. Michael’s Road in Woodbine to expand their local operations. This was the first property to enter the ALPP under the updated terms.



SAFE AND ENGAGED COMMUNITIES

A pioneering medical initiative, the Whole Blood Program, is the first to be implemented at a ground-based EMS Department in the state of Maryland. The Whole Blood Program allows trained Howard County Department of Fire and Rescue Services EMS supervisors to provide whole blood transfusions to critical patients before they reach the hospital.

THRIVING AND HEALTHY RESIDENTS

Launched a navigation program to assist pregnant women, families and healthcare providers with access to information about prenatal, postpartum and infant resources available in Howard County. Committed over three years support for the Perinatal Equity and Care for Everyone (P.E.A.C.E.) Project, with the goal of improving reproductive, maternal and infant health in the County.



RELIABLE AND ACCESSIBLE INFRASTRUCTURE

2024 marked the completion of more than 85 infrastructure improvements to enhance the safety and connectivity of walking routes ahead of the school year. This work includes installing 20 new crosswalk, ADA ramp, sidewalk, pathway, and signage projects, as well as refreshing and repainting more than 65 existing crosswalks throughout the county.

STRONG AND PROSPEROUS BUSINESS

Howard County Executive Calvin Ball and Howard County’s Economic Development Authority have opened applications for a fifth cohort of the highly successful “HoCo Higher” entrepreneur accelerator program. Conducted in partnership with M&T Bank, this eight-week bootcamp teaches early-stage and historically under-served entrepreneurs the essentials of business planning, operations, credit building, communication, and financial management.



INNOVATIVE AND EFFICIENT GOVERNMENT

Introduced a mobile application to streamline the CAREAPP user experience. CAREAPP makes it easy to find and connect with over 2,500 Howard County programs for food, health, housing, transportation, education, employment assistance, and more.

Economic Relief and Community Support

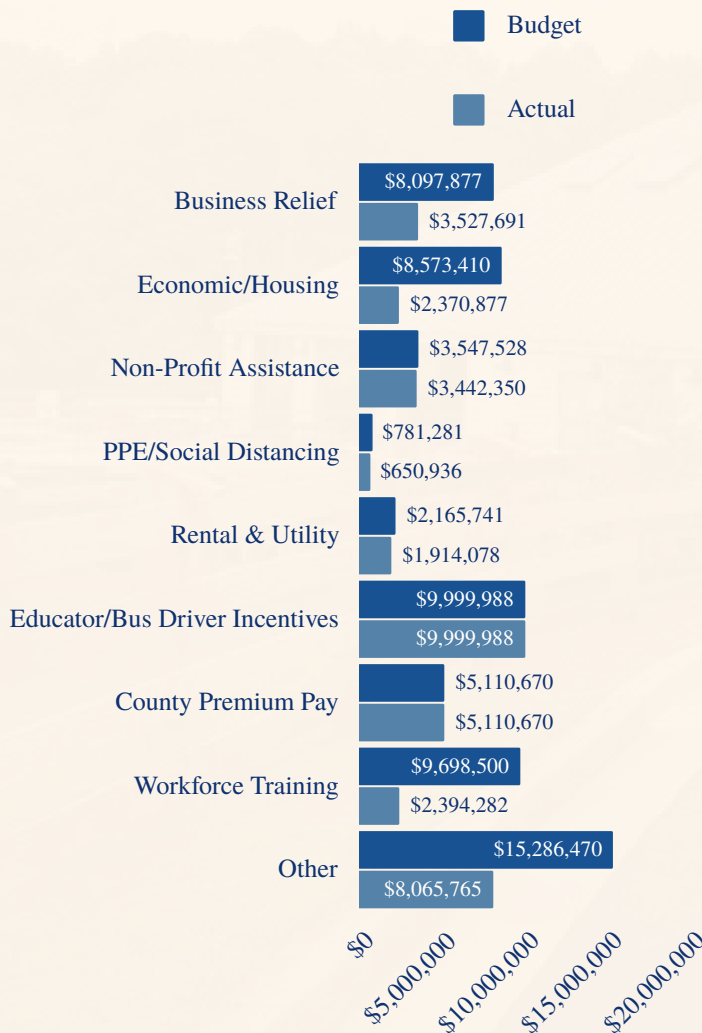
American Rescue Plan Act (ARPA)

The U.S. Department of the Treasury awarded the County \$63.2 million in State and Local Fiscal Recovery Funds (SLFRF).

By the end of the fiscal year, the County has leveraged over \$37 million in SLFRF funding to projects that support education, workforce training, healthcare and front-line workers, housing and utilities, infrastructure, public safety, and business and non-profit communities. The County continues to work innovatively and efficiently to use these funds to meet the overarching goal of promoting a strong and equitable recovery from the COVID-19 pandemic.

SLFRF funding must be obligated by December 31, 2024, with all projects completed and funding spent by December 31, 2026.

The graph below depicts the amounts budgeted and spent through June 30, 2024:



Howard County's Settlement Funds

Community Reinvestment & Repair

In June 2024, the County established the "Community Reinvestment and Repair" fund in accordance with section 1-322 of the alcoholic beverages and cannabis article of the annotated code of Maryland. The purpose of the fund is to provide funding to community-based organizations that serve communities determined to have been most impacted by the disproportionate enforcement of the cannabis prohibition before July 1, 2022. In FY2024, the County received approximately \$1.6 million in Cannabis tax proceeds.

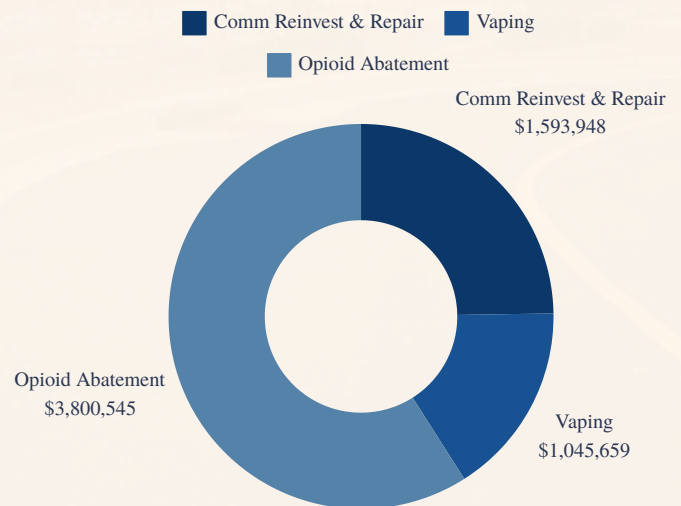
Opioid Abatement

The Maryland Opioid Restitution Fund (ORF), created in 2019, receives funds from legal settlements with opioid manufacturers and distributors. In 2022, the ORF Advisory Council was formed to recommend how these funds should be used for opioid crisis response to include: care, treatment, and training for emergency services professionals. Maryland is expected to receive \$395 million over 18 years from Johnson & Johnson and three major distributors, with Howard County receiving about \$12.7 million. These funds are distributed through two revenue streams, with some from state-directed opioid abatement and others from local subdivision plans.

Vaping

The County expects to receive distributions from settlements totaling over \$1.5 million from JUUL Labs and Altria. Actual receipts in FY2024 amount to \$1,045,659.


The graph below depicts the amounts received from settlement funds through June 30, 2024:



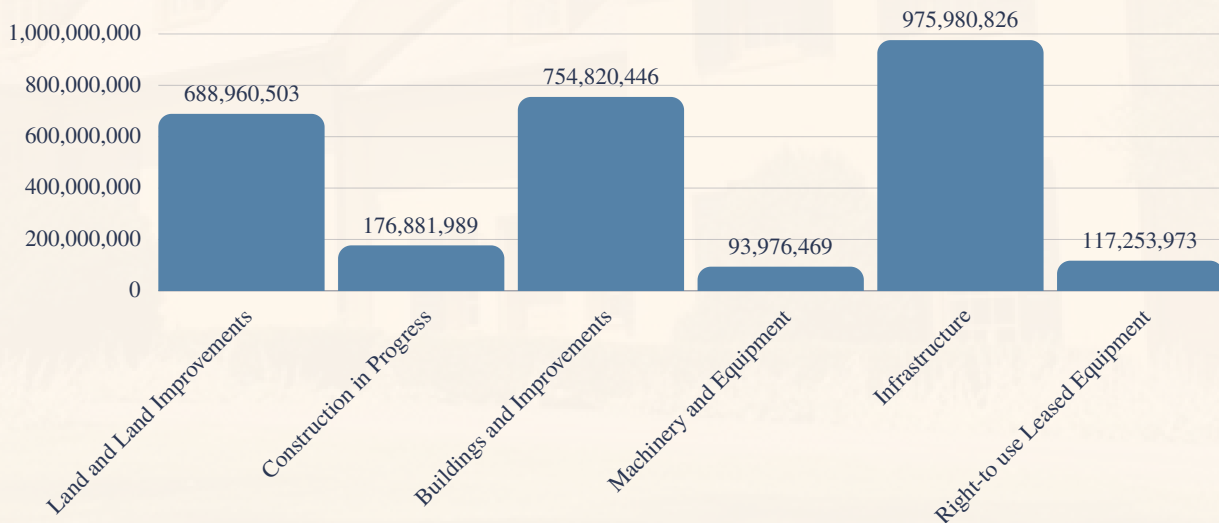
County Financial Results

The Statement of Net Position is a financial statement that includes what is owned, what is owed, and net worth. It is similar to a snapshot and demonstrates where a government stands financially at a single point in time. The difference between assets and deferred outflows of resources, and liabilities and deferred inflows of resources is called net position. Net position serves as a useful indicator of a government's financial condition and over time increases or decreases in net position may serve as a useful indicator of whether the financial position of the County is improving or deteriorating. At the close of FY2024, the County's assets and deferred outflows of resources exceeded its liabilities and deferred inflows of resources by \$1.53 billion. The increase in net position is an indication of the County's continued commitment to ensuring its long-term financial health and fiscal sustainability. By taking in more money than is spent, the County can save for large projects, start new support programs for residents, and continue to modernize County services.

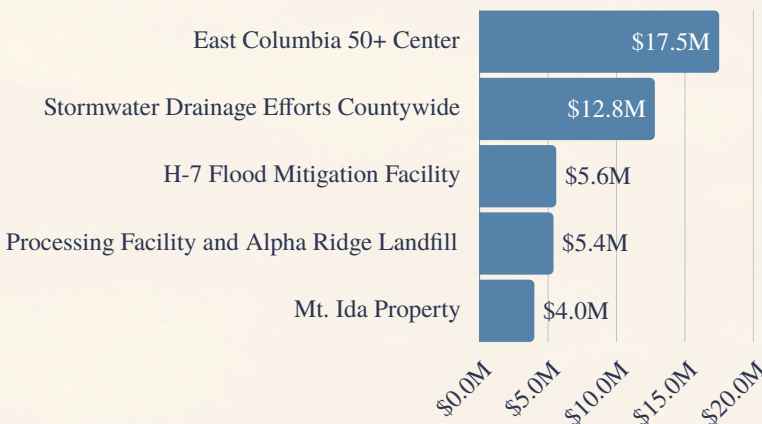
Summary of Net Position

	FY2024	FY2023
Total Assets & Deferred Outflows	\$4,751,942,429	\$4,610,033,228
Total Liabilities & Deferred Inflows	\$3,221,163,986	\$3,201,892,898
Total Net Position	\$1,530,778,443	\$1,408,140,330

Capital Assets



Top FY24 Capital Asset Events



Capital Projects


The County maintains a separate General Capital Projects Fund to account for the financial transactions and resources used by the County for the acquisition or construction of major capital assets related to buildings, renovations, easements, and stormwater management. The County's investment in capital assets for its governmental and business-type activities as of June 30, 2024 is \$2.8 billion (net of accumulated depreciation/amortization). This investment in capital assets include land, easements, buildings, improvements, machinery and equipment, park facilities, sidewalks, roads, highways, bridges, water and sewer lines, stormwater management systems, and right-to-use assets.


County Financial Results

The government-wide financial statements provide readers with a broad overview of the County's finances. It distinguishes functions of the County that are principally supported by taxes and intergovernmental revenues (governmental activities) from other functions that are significantly recovered through user fees and charges (business-type activities). The Statement of Activities displays the extent to which direct expenses are offset by program revenues. Program revenues include charges to customers or applicants who purchase, use, or directly benefit from County goods and services. Additionally, they include grants that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenues, with the primary sources being income & property taxes. Revenues increased by \$32 million compared to FY2023.

Revenues


Program Revenues


	FY2024	FY2023	Increase/(Decrease)
Charges for Services	\$261,855,039	\$256,232,256	2.2%
Operating & Capital Grants and Contributions	\$145,942,147	\$127,233,659	14.7%
Total Program Revenue	\$407,797,186	\$383,465,915	6.3%



Total Program Revenue increased by 6.3%. This is primarily due to a \$19 million increase in Operating & Capital Grants and Contributions related to grants received for public works capital projects.

General Revenues

	FY2024	FY2023	Increase/(Decrease)
Property Taxes	\$819,075,896	\$783,897,719	4.5%
Local Income Taxes	\$634,609,612	\$689,157,003	-7.9%
Other Taxes/Other	\$147,475,444	\$120,696,713	22.2%
Total General Revenue	\$1,601,160,952	\$1,593,751,435	0.5%



Property and income taxes combined comprised 90.8% of all County tax revenues. Each County in Maryland sets its income tax rate within parameters established by the State. The local income tax rate was 3.2% of the State taxable income for calendar years 2024 and 2023. Property taxes remain among the largest source of revenues.

County Financial Results

Expenses


The governmental activities' expenses increased from \$1,613.0 million in the prior year to \$1,736.9 million in the current year. The most significant increases are related to the following functional areas:

*General Government - Net increase of \$6.1 million in net liability for pension and OPEB. \$4.0 million for cost-of-living, step increases, and additional positions.


*Public Safety – \$14.9 million for cost-of-living and step increases. \$10.7 million in net liability for police and fire pension plan due to the decrease in fair value of investments. \$2.4 million related to personnel including 26 new positions for firefighters to reduce overtime and staff fatigue.

*Public Works – \$6.8 million related to personnel, \$1.7 million spent on infrastructure improvement including road resurfacing, stormwater maintenance and energy management improvements, and \$2.3 million increase in waste export services due to significant rate increase.

*Education – \$65.6 million in additional funding was provided to the Howard County Public School System, Howard Community College, and the Howard County Library System when compared to FY2023.

	FY2024	FY2023	Increase/ (Decrease)
General Government	\$81,996,319	\$68,823,209	19.1%
Public Safety	\$309,509,699	\$281,581,262	9.9%
Public Works	\$250,006,072	\$233,682,852	7.0%
Recreation & Parks	\$67,477,901	\$60,108,042	12.3%
Legislative & Judicial	\$41,136,811	\$39,744,597	3.5%
Community Services	\$65,918,126	\$71,605,180	-7.9%
Education	\$864,163,515	\$798,526,488	8.2%
Interest on Long-Term Debt	\$55,410,605	\$56,003,343	-1.1%
Water & Sewer	\$136,861,719	\$135,186,205	1.2%
Other	\$13,839,258	\$13,472,342	2.7%
Total Expense	\$1,886,320,025	\$1,758,733,520	7.3%

Change in Net Position

	FY2024	FY2023
Total Revenues	\$2,008,958,138	\$1,977,217,350
Total Expenses	\$1,886,320,025	\$1,758,733,520
Change in Net Position	\$122,638,113	\$218,483,830

General Fund

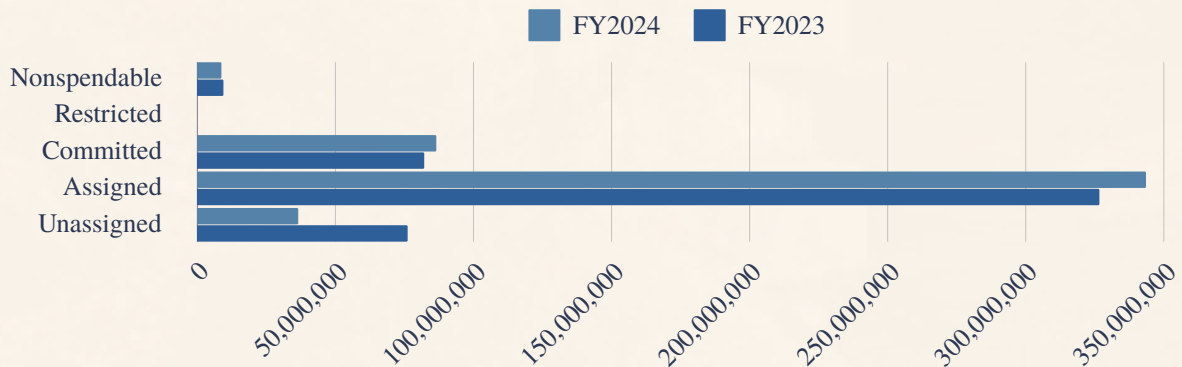
The General Fund is the County’s primary operating fund. It accounts for all financial resources of the general government, except those required to be accounted for in another specific fund. The Health Department Fund is included for reporting purposes. At the end of the current fiscal year, the unassigned fund balance of the general fund was \$36.5 million, while the total fund balance decreased to \$475.3 million or 3.9% less than the prior year primarily due to the County's decision to use a significant portion of the General Fund balance on one-time initiatives. As a measure of the general fund’s liquidity, it may be useful to compare both unassigned fund balance and total fund balance to total general fund expenditures. Unassigned fund balance represents 2.7% of total general fund expenditures, while total fund balance represents 34.5% of that same amount. At the end of the current fiscal year, the net change of the general fund balance was (\$19.1) million.

	FY2024	FY2023
Total Revenues	\$1,385,186,202	\$1,382,022,735
Total Expenditures	\$1,378,481,692	\$1,288,039,660
Other Financing Sources	(\$25,815,300)	(\$11,638,296)
Net Change in Fund Balance	(\$19,110,790)	\$82,344,779
Fund Balance Beginning	\$494,414,871	\$412,070,092
Fund Balance Ending	\$475,304,081	\$494,414,871

What is the Citizen's Election Fund?

The Citizens’ Election Fund provides matching County funds to candidates for County Council and County Executive based on qualified contributions to participating candidates. The Fund was created to provide public campaign financing to a candidate in a County office in an effort to reduce the role of large private contributions during the election process and instead encourage small, private donations. Donations made to the Citizens’ Election Fund go toward Maryland State Board of Elections certified candidates who opt to participate in the program. By offering a public campaign finance option, this encourages and lifts up the role of small, private donations. A detailed video explaining the Fund can be found [HERE](#).

Fund Balance



General Fund


Budget versus Actual

County revenues exceeded the budget by \$58.4 million, primarily due to an unexpected, sustained high interest rates, while actual expenditures were less than final budget by \$24.7 million, primarily due to not spending the contingency budget. This was primarily due to interest income which outperformed budget as a result of high interest rates. There were small but notable gains as well due to property taxes and other local taxes, including local income tax, admission tax, local recordation tax, and room rental tax, slightly exceeding estimates.

The County experienced a favorable variance in expenditures primarily due to not spending \$11.7 million funding from the Community Renewal Fund that was restricted for housing programs. In addition, General Government agencies underspent \$2.0 million and Community Services, Public Works and Legislative and Judicial agencies showed a favorable variance of budget versus actual expenditures of \$0.3 million and \$3.4 million, respectively.

	Budget	Actual	Variance
Total Revenues	\$1,355,314,912	\$1,413,722,773	\$58,407,861
Total Expenditures	\$1,405,222,326	\$1,380,536,463	\$24,685,863
Other Financing Sources	\$49,907,414	(\$31,414,246)	(\$81,321,660)
Net Change in Fund Balance	-----	\$1,772,064	\$1,772,064

Rainy Day Fund

	FY2024	FY2023
Total Rainy Day Funds (to meet Charter target)	\$85,035,000	\$80,988,000
Additional funds deposited to meet future years' goals	\$10,665,000	\$8,906,000
Total Designated Rainy Day Funds	\$95,700,000	\$89,894,000
Policy Reserve	\$43,388,000	\$43,388,000
Policy Reserve + Rainy Day Funds	\$139,088,000	\$133,282,000



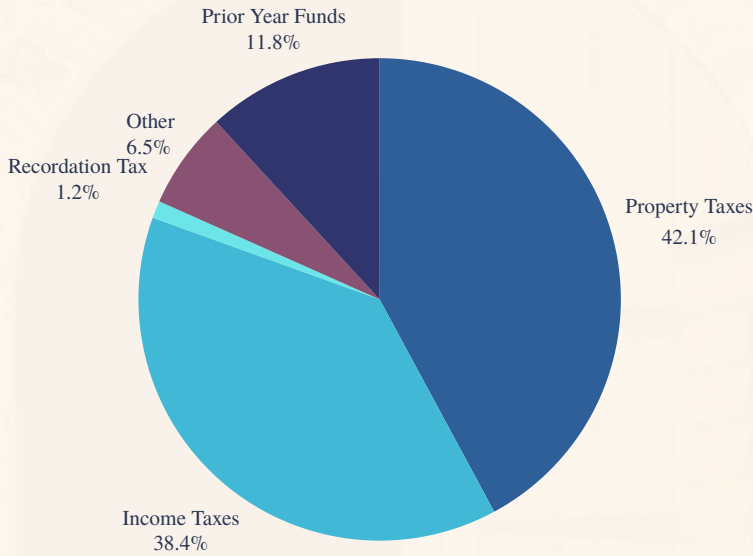
The County Charter requires the government to maintain a Rainy Day Fund at a rate of 7% of audited General Fund expenditures from the year prior. This Fund is a safeguard in the event of a major catastrophe that would require the County to liquidate a lot of their assets or if a major revenue stream was temporarily paused. Howard County has never tapped into the Fund, which requires the approval of County Council.

FY2025 General Fund Budget

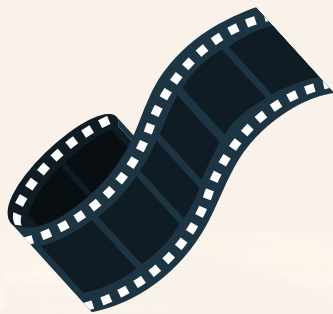
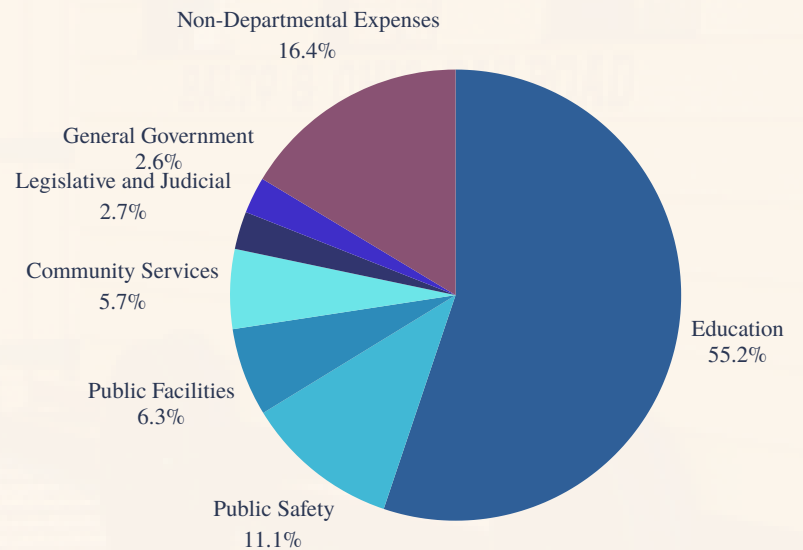


As mandated by the County Charter, the total approved revenues and expenditures must be the same. The total approved General Fund budget for FY2025 is \$1.66 billion.

Revenue



Expenses



FY2025 Operating Budget Highlights

- \$766.0 million in direct county funding to Howard County Public School System.
- \$13.1 million increase in Police budget to support staff and service needs.
- \$111.7 million in one-time funds to capital projects as a cost-saving alternative to bond financing to support priority infrastructure projects with the four largest being: \$20.1 million for North Laurel Pool; \$15.1 million for road resurfacing needs; \$15.0 million for school systemic renovation projects; \$15.0 million and \$11.5 million to support High School 14 and a Community Center in Elkridge, respectively.
- \$1.0 million for electric vehicle infrastructure and initiatives, and \$250,000 to support the Climate Infrastructure Rebate Pilot Program.
- \$10.0 million to the Housing Opportunities Trust Fund to expand the number of low and moderate-income rental and homeownership units.
- \$750,000 to fund small-scale stormwater retention projects built by Howard EcoWorks.

The County Budget is split into two main parts: Capital and Operating. More information can be found [HERE](#).

Long-Term Debt

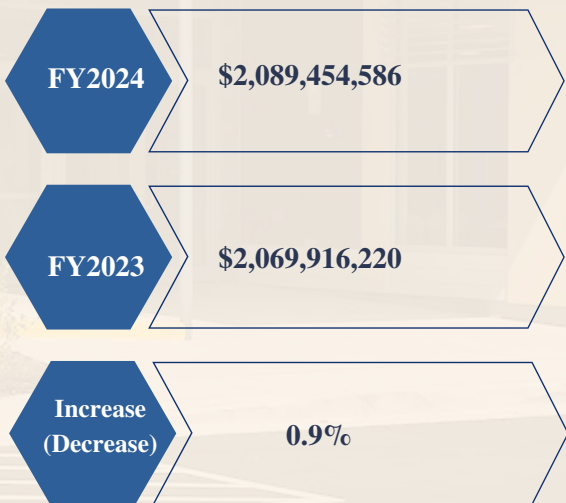
As a result of careful planning and fiscal responsibility, the County received the highest possible bond rating from the three main credit rating agencies, meaning creditors view Howard County as a safe, stable, and responsible investment. By retaining this rating the County is able to borrow money at lower interest rates, thereby saving a significant amount of money in the long run.

This is the 26th consecutive year that Howard County has received top ratings from all three major credit rating agencies.

The County’s total long-term debt increased by \$19.5 million (0.9% during the current fiscal year). The major factors in this increase were the issuance of \$98.6 million in Consolidated Public Improvement (CPI) Project Bonds, and \$24.3 million in Metropolitan (Metro) District Project Bonds. These bonds were issued to support the many construction and infrastructure improvements that have been underway in the County, as shown by the capital asset event graph on page 8. Despite this increase in debt, the total debt that the government has outstanding is still less than 5% of its total assessed valuation - or what the County is worth itself. The current legal debt limit is \$3.1 billion, or 4.8% of the County's total valuation.



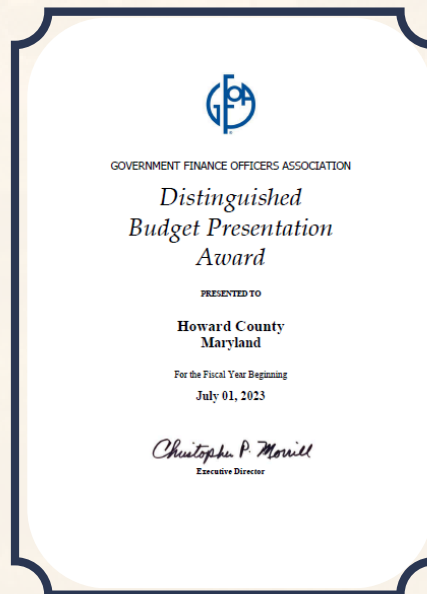
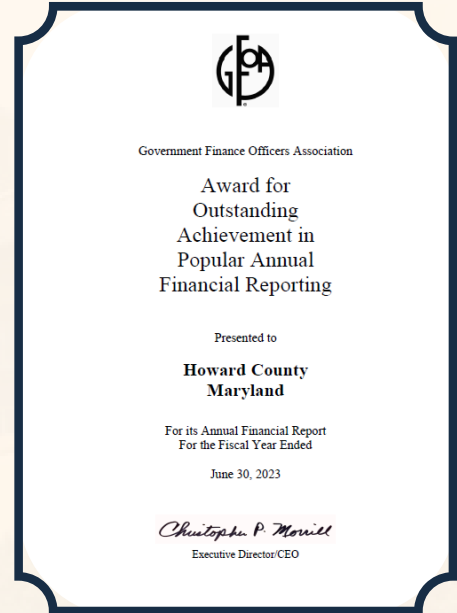
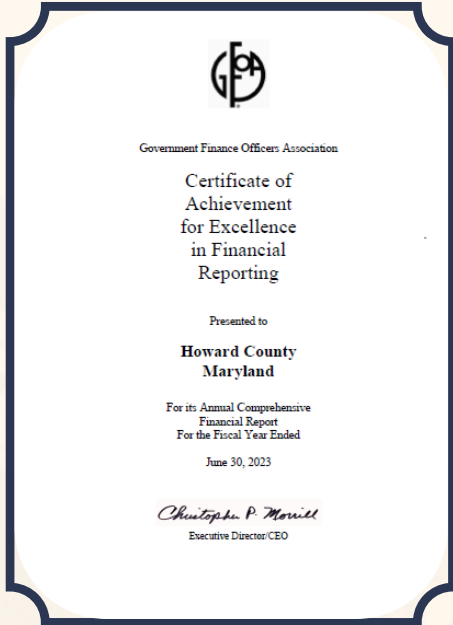
Total Outstanding Debt



Of the \$2.1 billion in total outstanding debt, \$1.8 billion is comprised of debt backed by the full faith and credit of the government. The remainder of the County’s debt takes the form of revenue bonds. These revenue bonds are tied to specific single-stream sources including bonds and lease and subscription liabilities.

Accomplishments

GFOA Triple Crown recognizes governments that have received GFOA’s Certificate of Achievement for Excellence in Financial Reporting, Award for Outstanding Achievement in Popular Annual Financial Reporting, and the Distinguished Budget Presentation Award. Howard County has been awarded the Triple Crown for three consecutive years.





Helpful Accounting Terms

Accumulated Depreciation	This is the total depreciation of capital assets (such as buildings or equipment) recognized over time. Accumulated depreciation reduces the carrying value of the asset on the balance sheet and reflects how much of the asset's value has been expensed.
Amortization	Amortization refers to the systematic allocation of the cost of intangible assets (such as patents, software, or goodwill) over their useful life. This is similar to depreciation but applies to intangible assets. It can also apply to certain bond issuance costs or other deferred charges.
Assets	Assets are resources that an entity controls and can use to provide services or generate future economic benefits. Assets can be current (such as cash and receivables) or noncurrent (such as land, buildings, and equipment). They are reported on the balance sheet.
Capital Projects	Capital projects are large-scale infrastructure or public works projects, such as building schools, bridges, roads, or public buildings. These projects are typically funded through long-term debt (bonds) or dedicated funds and are usually accounted for in a separate fund for better tracking.
Contributions	Contributions refer to funds or resources provided by external parties, such as donations, grants, or transfers. These contributions can be restricted (designated for specific purposes) or unrestricted (available for general use).
Deferred Inflows	Deferred inflows represent resources that have been received but are not yet recognized as revenue. For example, an entity may receive payments in advance for which it will not recognize revenue until the related services are provided. Deferred inflows are reported as liabilities.
Deferred Outflows	These are outflows of resources that are recognized as expenses or reductions in liabilities in future periods. Deferred outflows are reported as assets and might include items like deferred pension costs or deferred charges related to bond refunds.
Fair Value of Investments	The fair value of investments is the amount that an entity would expect to receive if it sold its investments (such as stocks, bonds, or other securities) at current market prices. It reflects the market value of those assets as of the reporting date.
Liabilities	Liabilities represent obligations to other entities, including outstanding debts, accounts payable, and pensions. Liabilities can be current (due within one year) or noncurrent (due after one year). They are reported on the balance sheet.
Net Position	Net position refers to the difference between an entity's assets and liabilities. It is similar to net assets and represents the entity's financial position. Net position is classified into three categories: net investment in capital assets, restricted, and unrestricted.
OPEB	OPEB refers to benefits other than pensions that are provided to retired employees, such as healthcare and life insurance. These benefits are typically promised as part of an employee's compensation package.
Right of Use Leased Equipment	This refers to asset representing the right to use leased equipment under a lease agreement. The leased equipment is recorded as an asset on the balance sheet, with a corresponding lease liability, reflecting future payments under the lease contract.

Acknowledgements & Resources

This Popular Annual Financial Report was prepared by:

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Deputy Director of Finance*

*Charisse Antonio
Assistant Director/Controller*

*Salomey Awuku
Bureau Chief, Reporting & Grants*

*Hwajung Suh
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*Kendall Griffie
Fiscal Specialist II, Reporting*

*Rosina Seldon
Fiscal Specialist II, Reporting*

*Nancy Elqayaty
Fiscal Specialist II, Reporting*

*John Ng
Fiscal Specialist II, Reporting*

*Rafiu O. Ighile
Director of Finance*

Resources

Water & Sewer Bills	billing@howardcountymd.gov
Real Property Tax Credits	taxcredit@howardcountymd.gov
CAREAPP Howard County	https://www.howardcountymd.gov/health/careapp-mobile-app-goes-live-putting-community-resources-residents-fingertips
Report an Issue in Your Community	https://www.howardcountymd.gov/report-issue
Business Support Services	https://www.howardcountymd.gov/business-support
<p>Follow Us for More Updates</p>    	<p>https://www.facebook.com/hocogov https://www.twitter.com/HoCoGov https://www.instagram.com/hococommunity/ https://www.youtube.com/@HowardCountyGov</p>

County Executive Ball's comprehensive resource guide for HoCo residents can be found [HERE](#).



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