

### ETHICS BALLOT QUESTIONNAIRE

#### County Council Primary 2026

Name/District

Amir Naviwala — Howard County Council, District 3

Campaign Address/Phone/Email

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Educational History

Bachelor of Arts in Economics, Boston University (2008)  
Master's in Accounting, University of Alabama at Birmingham (2012)

Languages Spoken/Other Skills/Relevant Experience

I speak English and Urdu. I have over 12 years of professional experience in accounting and finance, where I led major process improvements, corrected systemic financial errors, and improved the accuracy and transparency of financial reporting. I am highly proficient in Excel-based analysis and financial reconciliation. I have a strong interest in legislation and policy and previously interned in the U.S. House of Representatives and at a lobbying firm in Washington, DC. I also completed Boston University's Washington, DC Semester Program, which combined policy coursework with a hands-on lobbying internship.

1. Why are you running for this office? Non-Incumbents, please describe how your campaign is viable.

I am running because corporate and special-interest influence has an outsized grip on Maryland politics, including at the county level, and that influence does not reflect the values or priorities of most residents. Too often, decisions are made to accommodate powerful interests rather than to improve quality of life for working families, renters, seniors, and young people who want to stay in Howard County.

My campaign is viable because the incumbent's voting record demonstrates consistent alignment with those interests, creating a clear contrast. Once voters understand that contrast — and understand that I am offering a principled, accountable alternative — I believe a majority will side with me. I am running a grassroots, publicly financed campaign focused on education, housing affordability, infrastructure, and ethical governance.

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2. Non-Incumbents: What qualifications do you uniquely bring to hold this office? What experience do you have with the County Council? Have you ever testified before the County Council? What positions did you take?

I bring a professional background in accounting and finance, including experience leading multiple overhauls of outdated systems into more transparent, accurate, and accountable frameworks. That experience directly translates to the work of the County Council, particularly in budgeting, fiscal oversight, evaluating long-term liabilities, and scrutinizing complex legislation for unintended operational and legal consequences.

As a non-incumbent, I have actively engaged with the County Council by closely studying legislation, attending proceedings, and engaging with county stakeholders to understand how policy decisions affect governance, institutional balance, and public trust. I approach legislation analytically, with an emphasis on clarity, accountability, and long-term impact rather than short-term politics.

I plan to testify before the County Council for the first time in the near future and have taken clear positions on pending legislation. I intend to testify **in opposition to CB-7**, because I believe it is a solution in search of a problem that risks creating confusion, chilling legitimate legislative oversight, and diverting attention from more serious concerns such as improper private or corporate influence over quasi-judicial bodies.

I also intend to testify **in support of CB-10**, which I view as a fiscally responsible and targeted approach to addressing the County's substantial deferred school maintenance backlog. My support is grounded in the bill's use of surplus funds for one-time capital needs, its preservation of fiscal safeguards, and its focus on reducing long-term liabilities rather than deferring known costs.

Overall, I am committed to engaging with the County Council thoughtfully and constructively, taking positions based on careful analysis, public interest, and the long-term integrity and effectiveness of County government.

3. Are you using the Citizens Election Fund (CEF)? Why or why not?

Yes. I am committed to using the Citizens Election Fund because voters deserve candidates who are accountable to residents — not donors, corporations, or special-interest groups. Public financing is essential to restoring trust in government, and I believe it should be the standard, not the exception.

4. If you are elected, what are your top priorities for 2026? Discuss at least three areas in need of change, under the purview of the County Council, and how you would address them.

### 1) Stronger, well-funded public schools

We need to budget more responsibly and prioritize education funding — both operating and capital. That means using Pay-As-You-Go (PayGo) funds more strategically, cutting wasteful or politically motivated spending, and investing in teacher pay, school maintenance, and learning environments.

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### 2) Infrastructure that keeps pace with reality

Howard County has real needs in school capacity, transportation, hospitals, and public safety infrastructure. Growth should help pay for those needs. When development occurs, the County should capture a fair share of that value to fund infrastructure — while offering developers faster, more predictable permitting in return.

### 3) Housing affordability and retention of residents

We are losing residents to cheaper states because housing costs have risen faster than wages. We must expand housing supply in a responsible way, prioritize affordability, and ensure growth does not outpace schools or roads.

5. What do you believe are the strengths and weaknesses of the current County Council? How have you demonstrated your ability to work with people who have diverse positions?

The current Council's greatest weakness is a narrow majority that too often aligns with corporate interests at the expense of residents. This dynamic is also reflected in bodies like the Board of Appeals, allowing outcomes that undermine public health and community trust.

In my professional career, I have consistently worked across departments and perspectives to implement improvements, resolve conflicts, and deliver results. I am comfortable working with people who disagree with me — but I am not willing to compromise ethical standards or public interest.

6. What are your funding priorities for the County? What changes do you believe should be made compared to past budget decisions?

My top funding priority is public education — both operating budgets and long-term capital needs. Past budgets have too often prioritized politically attractive projects over core services. We need to refocus on schools, infrastructure, and housing stability while ensuring transparency and accountability in how funds are allocated.

7. Do you feel the amount of planned residential growth in the County should be increased or decreased? Include details, such as, overall versus regional goals. Explain your reasons for your positions, and include any changes you believe should occur to APFO. Be sure to include your opinions about the major areas of recommendations by the 2025 APFO Review Committee.

Howard County should not arbitrarily increase or decrease growth countywide. Instead, growth should be **strategically managed by location**, with higher density in areas that can support it and protections for communities that cannot.

I support modernizing APFO in line with the 2025 Review Committee's core recommendations. The current delay-based system was designed for a period of rapid greenfield growth and no longer reflects today's conditions. Replacing development moratoria with a **fee-based system**, such as the proposed School Over-Capacity Utilization Payment (SOUP), allows housing to move forward while directly funding school capacity where it is needed.

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APFO should remain a growth-sequencing tool — not a blunt instrument that suppresses housing supply countywide and drives up costs. Growth must pay its way, but it must also be predictable and aligned with infrastructure investment.

8. What is your position on locations for new multiplexes and/or ADU's? Include issues of owner occupancy and by right versus conditional use.

I support allowing ADUs by right with clear, enforceable standards. ADUs are one of the least disruptive ways to add housing, support aging in place, and create rental options without changing neighborhood character.

Multiplexes should be concentrated near activity centers, transit corridors, and areas with existing infrastructure. Owner-occupancy requirements should be carefully evaluated — they can stabilize neighborhoods but should not become barriers that make projects financially impossible.

9. How do you think the County can best increase the supply of more affordable housing units?

Howard County must use **inclusionary zoning as a central, non-negotiable tool** for increasing affordable housing supply. When we allow additional density or redevelopment, the public must share in the value created — and inclusionary zoning ensures that affordability is built into growth, not treated as an afterthought.

That said, inclusionary zoning works best as part of a broader strategy. The County should also:

- Pair inclusionary zoning with **density bonuses and predictable permitting** so projects remain financially viable
- Target higher-density development to **activity centers and transit corridors** where infrastructure can support it
- Expand the use of **public land and land-banking** for permanently affordable housing
- Use **APFO reforms** to replace delay-based barriers with fee-based systems that fund school and infrastructure capacity without freezing housing supply

Simply building more units is not enough. Howard County needs **permanent, deed-restricted affordability**, tied to real incomes, and delivered consistently through policy — not negotiated case by case.

10. What positions do you hold regarding the current levels of low and moderate income housing in the County? What changes to specific policies, that the Council can control, would you sponsor or support to implement your positions?

Howard County does not have enough housing affordable to its own workforce. I support strengthening inclusionary zoning, refining income definitions to reflect county realities, and ensuring that affordability requirements are paired with realistic pathways for development to proceed.

11. What is your position on County-funded housing trusts? Should fund usage be public, private, or both and why?

I support County-funded housing trusts as a critical tool for expanding truly affordable housing, but only if they are governed with strong transparency, accountability, and clear public benefit standards. Funds should be allowed to support **both public and non-profit or mission-aligned private development**, but the priority must always be long-term affordability and community stability—not developer convenience.

Public oversight is essential. All uses of housing trust funds should be fully transparent, publicly reported, and tied to measurable outcomes such as the number of deeply affordable units created, their geographic distribution, and their long-term affordability controls. I am especially concerned about housing trusts being used as an “easy out” that allows developers to avoid on-site inclusionary zoning. The most effective way to prevent segregation and displacement is to require affordable units within developments wherever possible.

Housing trust funds should therefore be used **strategically and sparingly**—for example, to build or preserve affordable units where inclusion is not feasible, to support non-profit housing providers, or to acquire land for permanent affordability. If private entities receive funds, they must meet strict affordability, transparency, and claw-back requirements to ensure public dollars are not subsidizing private profit without public return.

12. How do you feel about large-scale commercial uses on Preserved Agricultural land, such as solar panels, mulching, alcohol production uses?

Preserved agricultural land should remain focused on preservation and agriculture. Large-scale commercial uses should be tightly limited and evaluated on a case-by-case basis, with environmental, community, and long-term land-use impacts fully considered.

13. What is your position on using PayGo funds for deferred HCPSS maintenance? What percentage would you choose to use for that purpose this year? Are there other budget areas you would prefer to see that money fund, or be added to the priority list?

I strongly support using PayGo funds for deferred HCPSS maintenance. I would prioritize a significant portion — potentially 40–50% — toward maintenance and modernization, while still balancing other critical infrastructure needs. Deferred maintenance is not optional; it is a liability we are already paying for.

14. What is your position on the Engineering News Record cap on the Council’s ability to increase building excise taxes and moderate income housing unit fee-in-lieu rates?

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I believe the ENR cap must be adjusted so that building excise taxes and MIHU fee-in-lieu rates reflect the true cost of constructing schools, infrastructure, and affordable housing. When ENR-based caps lag behind real construction costs, fee-in-lieu payments become an easy alternative to building affordable units on-site, undermining inclusionary zoning and shifting costs onto residents.

Inclusionary zoning should be the default and expected outcome. Fee-in-lieu should be a rare exception, and when it is allowed, the rate must be high enough to fully fund the construction of comparable affordable units elsewhere. Setting the ENR correctly is essential to ensuring growth pays its fair share and that affordability policies result in integrated, mixed-income communities rather than segregation.

15. Do you believe that County volunteer boards should have legal/regulatory training? What is your opinion of the current procedures of the Board of Appeals?

Yes, County volunteer boards should receive legal and regulatory training. The Board of Appeals, in particular, plays a powerful quasi-judicial role and should operate with clearer standards, better training, and greater accountability to maintain public trust.