County Council Of Howard County, Maryland

2020 Legislative Session Legislative Day No. 5

Resolution No. 54 -2020

Introduced by: The Chairperson at the request of the County Executive

A RESOLUTION adopting the Howard County Consolidated Plan for Federal Fiscal Years 2020-2024 for housing including the Federal Fiscal Year 2020 Action Plan Community Development Block Grant and Home Investment Partnerships Program (HOME) Consolidated Plan Schedule.

Introduced and read first time April 6, 2020.

By order Diane Schwartz Jones
Diane Schwartz Jones, Administrator

Read for a second time at a public hearing on April 20, 2020.

By order Diane Schwartz Jones
Diane Schwartz Jones, Administrator

This Resolution was read the third time and was Adopted Y, Adopted with amendments __, Failed __, Withdrawn __, by the County Council on May 4th, 2020.

Certified By Diane Schwartz Jones
Diane Schwartz Jones, Administrator

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN SMALL CAPITALS indicates additions to existing law; ~~Strike-out~~ indicates material deleted by amendment; Underlining indicates material added by amendment

WHEREAS, the Department of Housing and Urban Development ("HUD") has determined that Howard County qualifies as an Urban County and is eligible to receive funds under the Community Development Block Grant ("CDBG") and Home Investment Partnerships Program ("HOME"), including the American Dream Downpayment Initiative under HOME; and

WHEREAS, the primary objective of HUD in awarding CDBG and HOME funds is to develop viable urban communities by providing funding and programs to ensure decent housing, suitable living environments, and expanded economic opportunities, principally for persons of low and moderate incomes; and

WHEREAS, the Consolidated Plan provides a single document that represents the sole planning document and application for all housing and community development activities funded by federal entitlement programs; and

WHEREAS, the County must adopt a revised Consolidated Plan every 5 years in order to remain eligible for CDBG and HOME funds, and the last plan was adopted by passage of Council Resolution No. 51-2016.

NOW, THEREFORE, BE IT RESOLVED by the County Council of Howard County, Maryland this 4th day of May, 2020 that the County Council adopts the Howard County Consolidated Plan FFY 2020 – FFY 2024, including the Howard County Annual Action Plan Program Year 2020, in substantially the form attached hereto, as the Consolidated Housing Plan for the purpose of qualifying for the Community Development Block Grant and Home Investment Partnerships funds.



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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

FFY 2020-2024 FIVE YEAR CONSOLIDATED PLAN AND FFY 2020 ANNUAL ACTION PLAN

SUBMITTED TO HUD ON MAY 15, 2020

Kelly Cimino, Director of Housing and Community Development
Elizabeth Meadows, Community Planning and Grants, Chief
Nkechi M. Animashaun, HOME Program Specialist

Howard County Department of Housing and Community Development
9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Howard County, Maryland is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and Home Investment Partnership Program (HOME). The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-530.1 et seq. (Source: www.hudexchange.info/programs/cdbg-entitlement) The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. (Source: www.hudexchange.info/programs/home)

In compliance with HUD regulations, the County must prepare a Consolidated Plan every five years to assess its affordable housing, community development, economic development, and strategic planning needs. The needs and priorities identified in the Consolidated Plan are addressed annually through the Annual Action Plans which present what specific activities the County will accomplish with CDBG, HOME, and other funding sources. To complete the CDBG and HOME program year, the County reports annually on the progress it has made toward its Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

In conjunction with the new Consolidated Plan the County must update its Analysis of Impediments to Fair Housing Choice (AI). The County is participating in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The AI participants are: City of Annapolis and the Housing Authority of the City of Annapolis; Anne Arundel County and the Housing Commission of Anne Arundel County; City of Baltimore and the Housing Authority of Baltimore City; Baltimore County and Office of Housing; Harford County and the Havre de Grace Housing Authority; and Howard County and the Howard County Housing Commission.

The Five Year Consolidated Plan covers the period of FFY 2020 (beginning July 1, 2020) through FFY 2024 (ending June 30, 2025) and how the County will strategically address its housing and

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community development needs through federally funded activities that principally benefit low- and moderate-income individuals.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Howard County's FY 2020-2024 Five-Year Consolidated Plan has identified the following six (6) areas of need and goals to address those needs:

Housing Need: There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters.

Goals:

- **HS-1 Housing Support –** Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
- **HS-2 Housing Construction –** Encourage the construction of new affordable renter- and owner-occupied housing units.
- **HS-3 Housing Rehabilitation –** Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.

Homeless Need: There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless.

Goals:

- **HO-1 Housing –** Support the Continuum of Care's efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
- **HO-2 Operation/Support –** Support social service programs and facilities for the homeless and persons at-risk of becoming homeless.

Other Special Needs: There is a need for housing, services, and facilities for persons with special needs.

Goals:

- **SN-1 Housing –** Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and

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persons with other special needs, through rehabilitation and new construction of housing units.

- **SN-2 Social Services –** Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Need: There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County.

Goals:

- **CD-1 Community Facilities and Infrastructure –** Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
- **CD-2 Public Services –** Improve and enhance the public and community development services in the County.
- **CD-3 Public Safety –** Support the County's public safety organizations.
- **CD-4 Accessibility –** Improve public and common use areas to be readily accessible and usable by persons with disabilities.
- **CD-5 Clearance/Demolition –** Remove and eliminate slum and blighting conditions in the County.

Economic Development Need: There is a need to promote skills training, employment development, connectivity, and economic opportunities in the County.

Goals:

- **ED-1 Employment –** Support and promote job creation, retention, and skills training programs.
- **ED-2 Redevelopment –** Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial areas.
- **ED-3 Financial Assistance –** Promote new economic development through local, state, and federal tax incentives and programs.
- **ED-4 Access to Transportation –** Support the expansion of multimodal transportation services to assist the transportation needs of the County.

Administration, Planning, and Management Need: There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

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Goals:

- **AM-1 Overall Coordination –** Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

3. Evaluation of past performance

Annually, Howard County prepares its Consolidated Annual Performance Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the County's Department of Housing and Community Development Office and on the Department's web page.

The FFY 2018 CAPER, which was the fourth CAPER for the FFY 2015-2019 Five Year Consolidated Plan, was approved by HUD in a letter dated December 18, 2019. During FFY 2018, the County expended 100.0% of its CDBG funds to benefit low- and moderate-income persons. The County expended 14.48% of its funds during the FFY 2018 period on public service, which complied with the 15% regulatory cap. The County committed 8.25% of its funds during the FFY2019 period on Planning and Administration, which complied with the 20% regulatory cap. The County's expenditure ratio at the end of FFY 2018 was 0.83, which is below the 1.5 expenditure ratio maximum.

Howard County did not did not make any substantial amendments to prior year Annual Action Plans during the previous plan year and the County did not make any changes to its Five-Year Priorities or Goals during the previous plan year.

4. Summary of citizen participation process and consultation process

The Five Year Consolidated Plan is a collaborative planning document that was created with input from the County, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The consultation process was completed through a series of public meetings, stakeholder meetings, surveys, statistical data, and reviews of active planning documents.

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held public hearings on the needs and goals of the County's CDBG and HOME Programs. The public hearings provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were held on: November 1, 2019; January 9, 2020; March 12, 2020; April 9 2020; and April 20, 2020. The County also held a number of stakeholder meetings that were held on: December 10, 2019; December 11, 2019; December 12, 2019; January 16, 2020; and February 13, 2020. The County maintains a stakeholder contact

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list for the CDBG and HOME programs. All stakeholders received emails and phone calls notifying the listees of all public hearings, roundtable meetings, and surveys. A copy of the list can be found in the Citizen Participation attachment.

A "Draft Plan" was placed on display at the Department of Housing and Community Development Office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046 and on the Department's website (www.howardcountymd.gov/Departments/Housing-and-Community-Development) from February 24, 2020 until March 25, 2020 for review and comment.

Additionally, the County developed and disseminated an online citizen's survey at the following address: www.surveymonkey.com/s/HowardCoCDBG.

The County developed the Consolidated Plan based on the input received from residents and stakeholders through interviews, public hearings, meetings, surveys, and draft plan review comments.

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5. Summary of public comments

The County held a number of public hearings and roundtable meetings during the creation of the Five Year Consolidated Plan. Participants were asked to provide their housing, homeless, other special, community development, economic development, and planning priority needs, as well as their input on how CDBG and HOME funds could be directed to address those needs.

The following needs were the most common needs discussed:

- Need for affordable housing
- Need for employment opportunities that pay a living wage employment
- Need for access to transportation
- Need for individualized supportive service and housing programs
- Need for comprehensive service referral network

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views were incorporated into this plan.

7. Summary

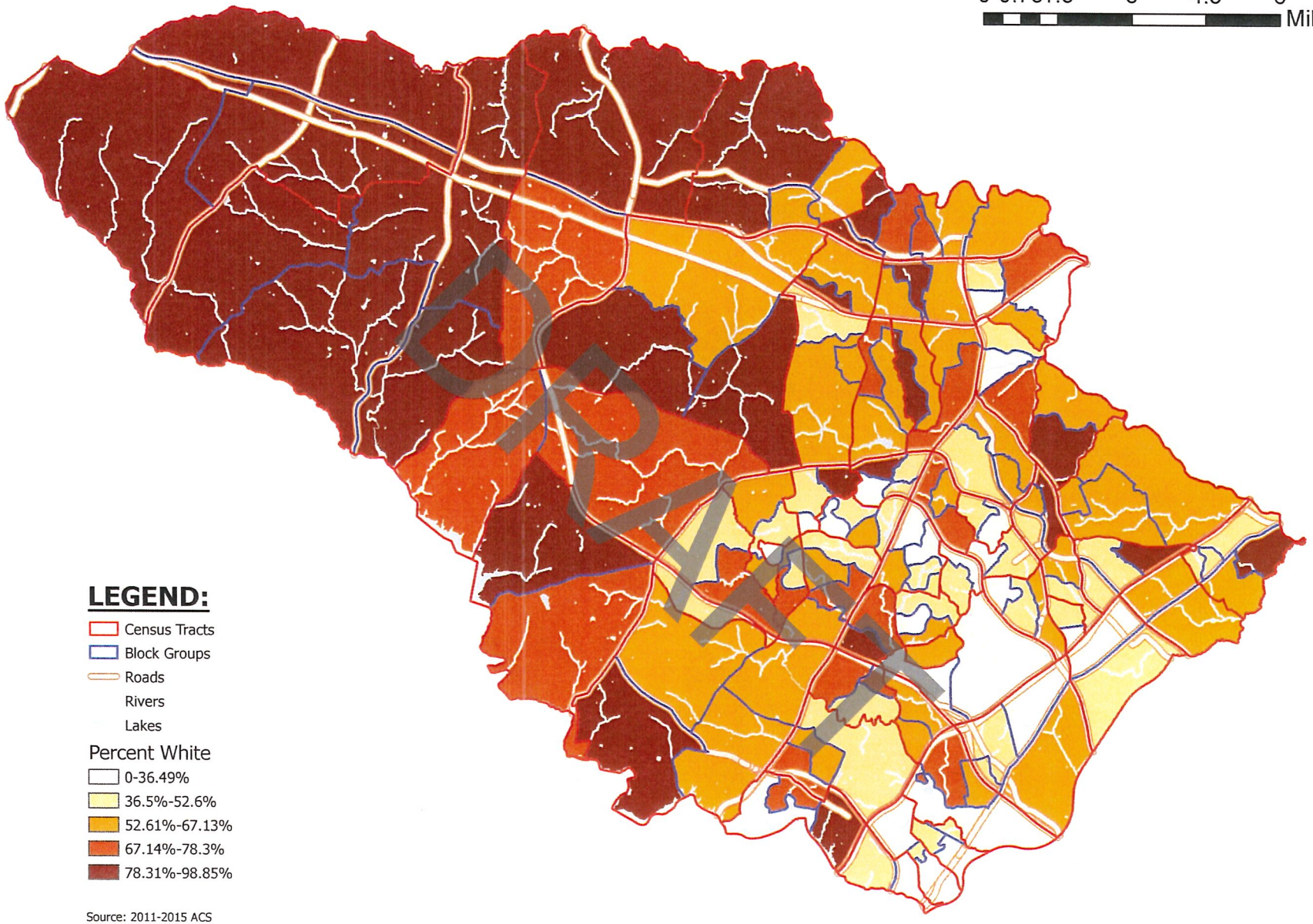
The overall goal of the Five Year Consolidated Plan is to improve the living conditions for all residents in Howard County, to create a suitable and sustainable living environment, and to address the housing and community development needs of the County. The Five Year Consolidated Planning process requires the County to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The County will

use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG and HOME funds, as well as to provide direction to other partners addressing the housing and community development needs of the low- and moderate-income population of the County. HUD will evaluate the County's performance under the Five Year Consolidated Plan against these goals.

The following demographic maps are included at the end of this section:

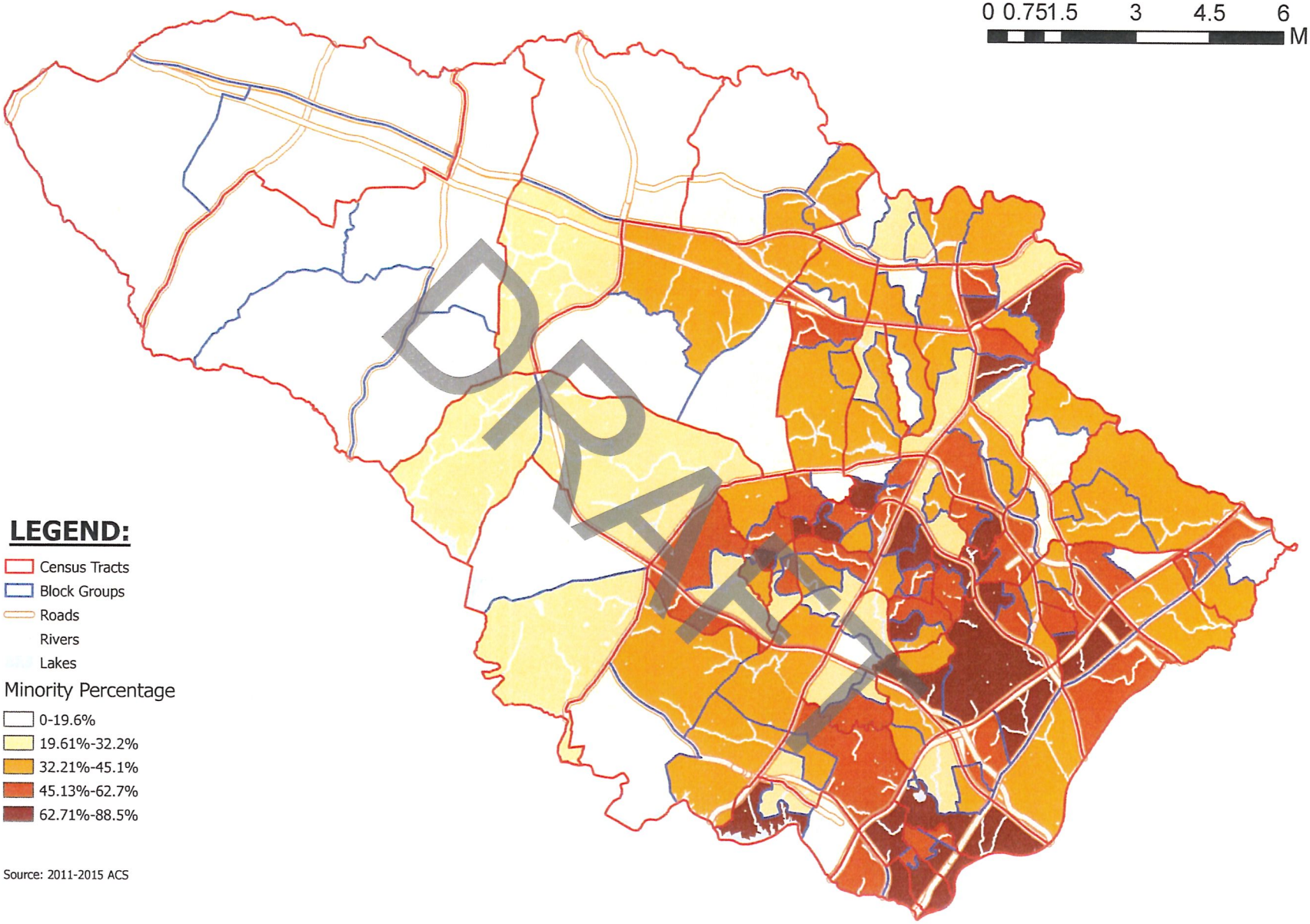
1. Percent White Population by Block Group
2. Percent Non-White Population by Block Group
3. Percent 65 + by Block Group
4. Percent Owner Occupied Housing Units by Block Group
5. Percent Renter Occupied Housing Units by Block Group
6. Percent Vacant Housing Units by Block Group
7. Percent Low- and Moderate-Income by Block Group

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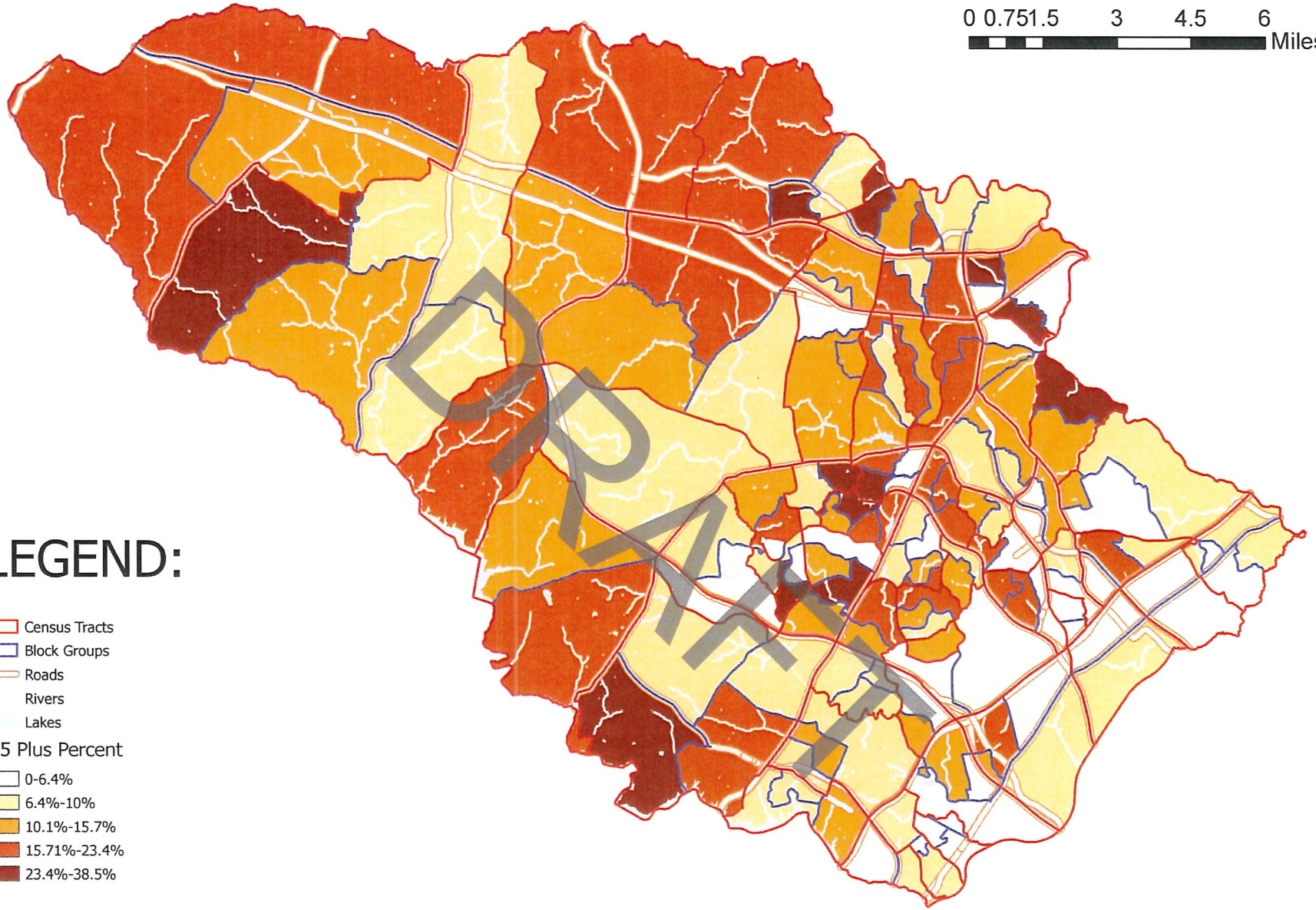
Howard County, MD
Percent White by Block Group

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



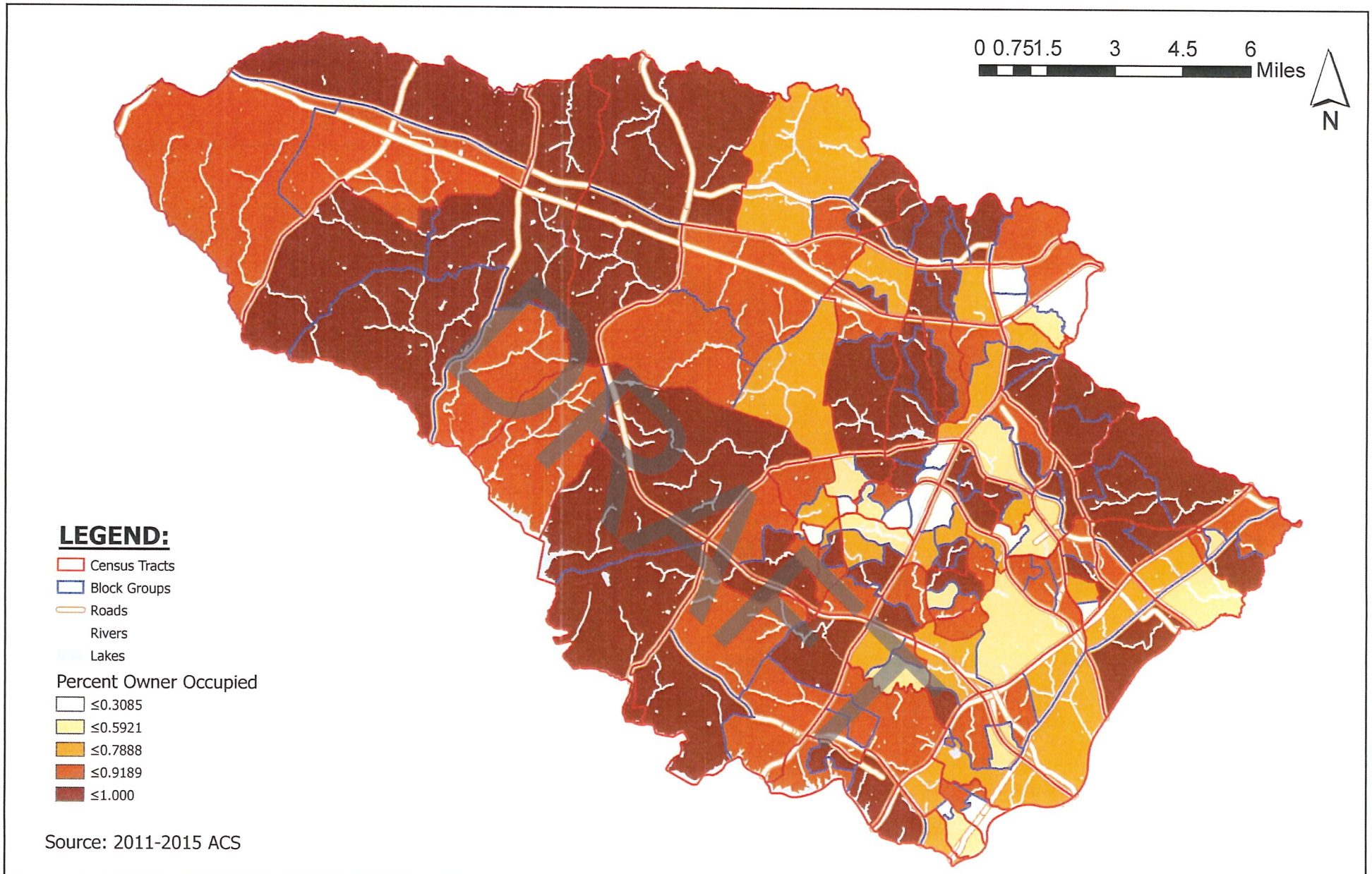
Howard County, Maryland
Percent Non-white by Block Group

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE



Howard County, Maryland
Percent 65+ by Block Group

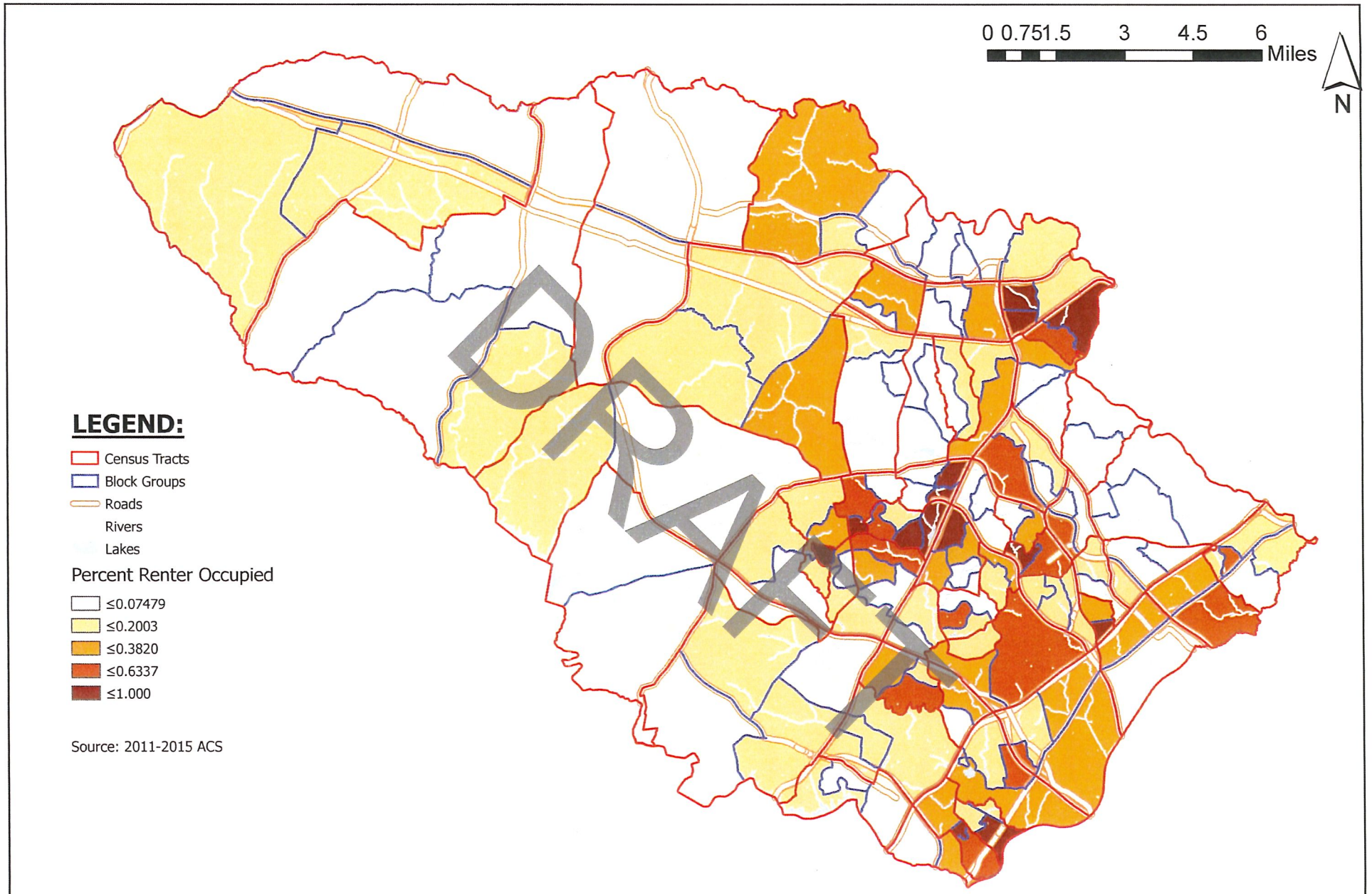
URBAN DESIGN VENTURES
BUILT ON EXPERIENCE



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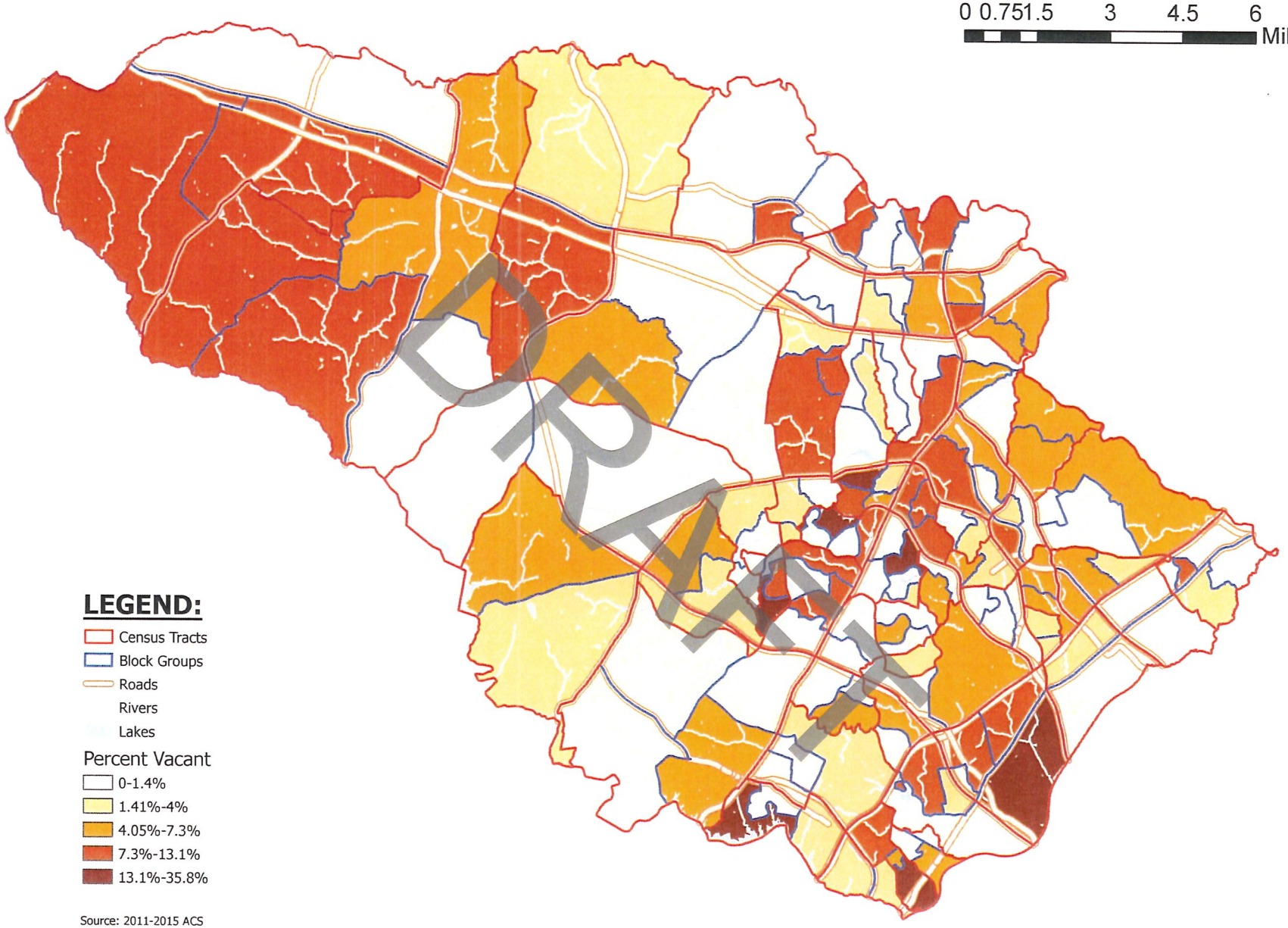
Howard County, Maryland
Percent Owner Occupied Housing Units

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE



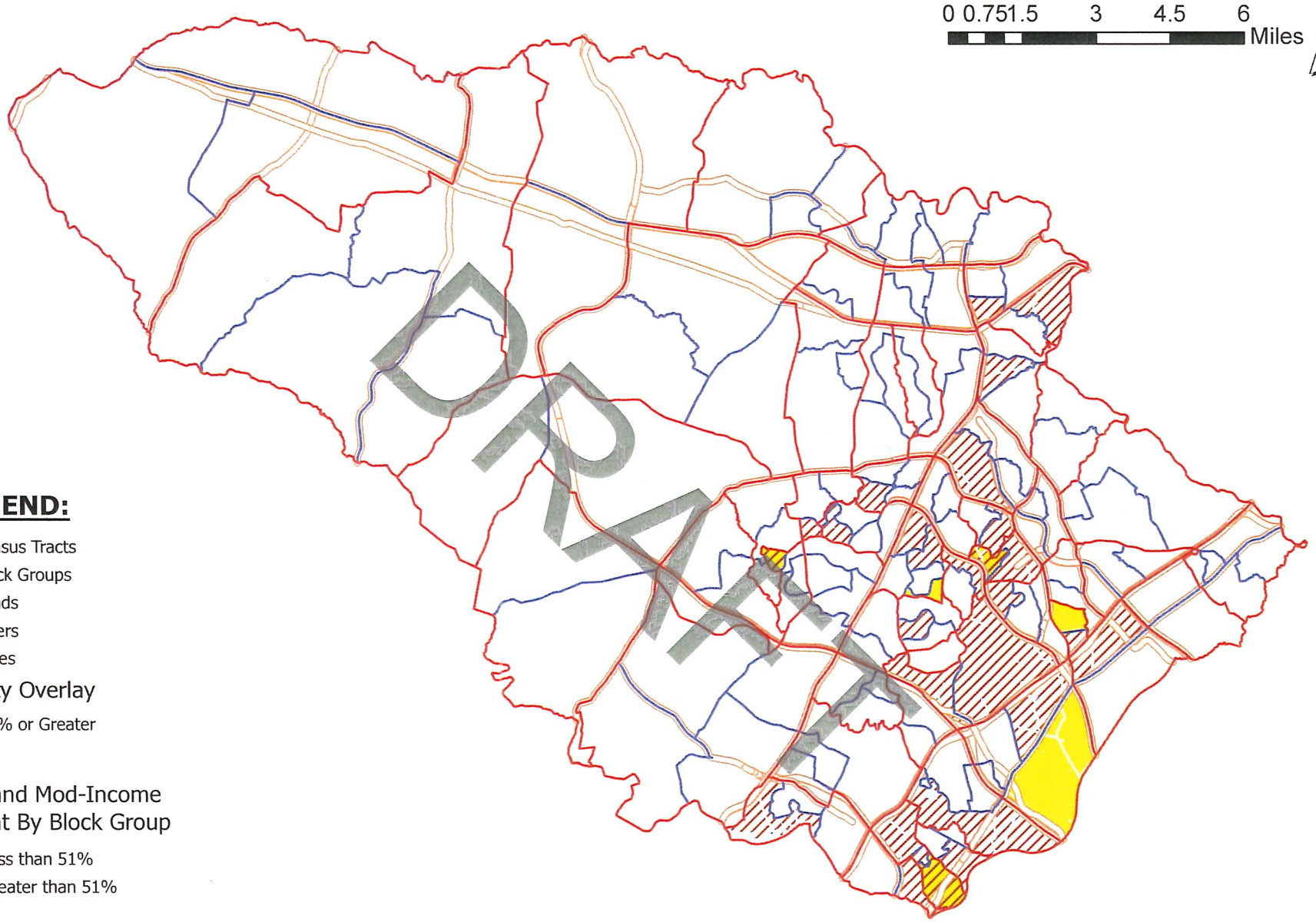
Howard County, Maryland
Percent Renter Occupied Housing Units

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE



Howard County, MD
Percent Vacant Housing Units by Block Group

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



Source: 2011-2015 ACS

Howard County, Maryland
Percent Low- and Moderate-Income by Block Group

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

The Process

PR-05 Lead and Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	HOWARD COUNTY	Department of Housing and Community Development
HOME Administrator	HOWARD COUNTY	Department of Housing and Community Development

Table 1 – Responsible Agencies

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Narrative

Howard County's Department of Housing and Community Development is the administrating agency for the CDBG and HOME programs. The Department prepares the Five Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERRs), the Consolidated Annual Performance Evaluation Reports (CAPER), as well as manages monitoring, voucher payments, contracting, and oversight of the programs on a day to day basis.

Consolidated Plan Public Contact Information

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Phone: 410-313-6324
Fax: 410-313-5960
emeadows@howardcountymd.gov

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Howard County held a series of meetings with local housing providers, social service agencies, community and economic development organizations, the Howard County Housing Commission, members of the Continuum of Care, and County Department staff. An online survey was created for stakeholders and residents to complete, which identified needs, gaps in the system, goals, and priorities. Input from the meetings and survey were used in the development of the needs, strategies, goals, and priorities for the Five Year Consolidated Plan.

The multiple forms of consultation were designed to collect as many possible opinions as possible from the County at large. None of the forms of consultation took precedent in terms of identifying needs or assigning priority over any other form of consultation. It should be noted that all forms of consultation in this planning process identified similar needs and relative importance of addressing those needs.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Howard County's Department of Housing and Community Development acts as the single point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. The County works with the following agencies to enhance funding and service allocations to address the housing and community development needs of the area:

- **Howard County Department of Housing and Community Development** - oversees the County's CDBG and HOME grant programs.
- **Howard County Housing Commission** - manages the HUD Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing.
- **Social Services Agencies** - provides services to address the needs of low- and moderate-income persons.
- **Housing Providers** - rehabilitates and develops affordable housing for low- and moderate-income households.
- **Howard County Department of Community Resources and Services** - oversees the Continuum of Care (CoC) Network for Howard County, as well as public services utilized by low- and moderate-income households.

Collaboration and coordination with these entities will continue throughout the five-year period in order to capitalize on potential future funding opportunities, as well as potential project partnerships, that would result in increased benefits to low- and moderate-income households.

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Each year as a part of the CDBG and HOME application planning process these stakeholders are contacted to identify the County's housing and community development needs and priorities. Stakeholders are encouraged to attend a public hearing or respond directly to consultation contacts. Stakeholders are also invited to apply for CDBG and HOME funding for eligible activities. A contact list of stakeholders maintained by the Department of Housing and Community Development can be found in the Citizen Participation attachment.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Howard County Coalition to End Homelessness consists of twenty-three (23) members representing Howard County government, Howard County School System, non-profit agencies, the business and faith communities, citizen advocates, and individuals with lived experience. The Coalition fulfills the HUD requirement to have a planning body designed to promote a communitywide commitment to the goal of ending homelessness. The Coalition is responsible for and committed to creating and driving a system of housing and care that responds to the needs of homeless individuals and families in Howard County with the mission to make homelessness rare, brief, and non-recurring.

CDBG and HOME funds are used to financially support and leverage efforts of the Coalition, including but not limited to: supportive service programs and facilities for the homeless and persons at-risk of becoming homeless; and assistance efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities for the homeless and person at-risk of becoming homeless.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Howard County Coalition to End Homelessness uses a Coordinated Entry System to address the needs of homeless persons and those at risk of homelessness. The Coordinated Entry System is designed to minimize barriers faced by individuals who are homeless in accessing the most appropriate and effective housing services to address their needs and incorporates a "housing first" philosophy in matching homeless individuals with services. The CoC uses ServicePoint HMIS software for its coordinated entry. Coordinated entry referrals prioritize all individuals and families who are the most vulnerable according to the VI-SPDAT, as well as those identified as meeting the HUD definition of chronically homeless.

The Coalition has four committees (Coordinated Entry, HMIS, Planning, and Rating and Ranking) that manages the administration of the CoC by: determining how to allocate ESG funds; developing performance standards and evaluate outcomes; and developing funding, policies and

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procedures for the administration of HMIS. The CoC reviews projects funded by the Continuum of Care, Emergency Solutions Grant and other related activities for compliance, application, and performance and makes recommendations on the allocation of resources to projects. The Committees ensure that there is a comprehensive and fair resource allocation process, as well as an effective system for addressing and monitoring the needs of people experiencing homelessness or who are at risk of becoming homeless.

The County's Department of Housing and Community Development is an active member of the Coalition and utilizes information shared by the Coalition to fund CDBG and HOME projects that address homelessness.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

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1	**Agency/Group/Organization**	**Howard County Housing Commission**
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Howard County Housing Commission was consulted to obtain information on the County's housing and community development needs.
2	**Agency/Group/Organization**	**Howard County Department of Community Resources and Services**
	Agency/Group/Organization Type	Other government - County CoC

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Howard County Department of Community Resources and Services was consulted to obtain information on the County's housing, homeless, and community development needs.
3	**Agency/Group/Organization**	**Maryland Department of the Environment**
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Maryland Department of the Environment was consulted for information regarding LBP.
4	**Agency/Group/Organization**	**Accessible Resources for Independence**
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Accessible Resources for Independence was consulted to obtain information on the County's housing and community development needs.
5	**Agency/Group/Organization**	**Association of Community Services of Howard County (ACS)**
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Association Of Community Services Of Howard County (ACS) was consulted to obtain information on the County's housing and community development needs.
6	**Agency/Group/Organization**	**Be You, Inc.**
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Be You, Inc. was consulted to obtain information on the County's community and economic development needs.
7	**Agency/Group/Organization**	**Bridges to Housing Stability, Inc.**
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bridges to Housing Stability, Inc. was consulted to obtain information on the County's housing and community development needs.
8	**Agency/Group/Organization**	**Columbia Association**
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Columbia Association was consulted to obtain information on the County's housing and community development needs.

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9	**Agency/Group/Organization**	**Community Action Council of Howard County MD, Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Action Council was consulted to obtain information on the County's housing and community development needs.
10	**Agency/Group/Organization**	**Foreign-Born Information and Referral Network (FIRN)**
	Agency/Group/Organization Type	Foreign-born Information and Referral Network
	What section of the Plan was addressed by Consultation?	Housing Need Assessment LEP
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FIRN was consulted to obtain information on the County's housing, community development, and LEP needs.

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11	**Agency/Group/Organization**	**Generations of Hope**
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Generations of Hope was consulted to obtain information on the County's housing and community development needs.
12	**Agency/Group/Organization**	**Harper's Choice**
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harper's Choice was consulted to obtain information on the County's housing and community development needs.
13	**Agency/Group/Organization**	**Heritage Housing Partners Corp.**
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Heritage Housing Partners Corp. was consulted to obtain information on the County's housing and community development needs.
14	**Agency/Group/Organization**	**Hickory Ridge**
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hickory Ridge was consulted to obtain information on the County's housing and community development needs.

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15	**Agency/Group/Organization**	**Howard County Community College**
	Agency/Group/Organization Type	Services-Education Community College
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Community College was consulted on the County's community and economic development needs.
16	**Agency/Group/Organization**	**Howard County Association of REALTORS**
	Agency/Group/Organization Type	Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Association of REALTORS was consulted to obtain information on the County's housing and community development needs.
17	**Agency/Group/Organization**	**Howard County Autism Society**
	Agency/Group/Organization Type	Advocacy
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Autism Society was consulted to obtain information on the County's housing and community development needs.
18	**Agency/Group/Organization**	**Howard County Department of Social Services**
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Department of Social Services was consulted to obtain information on the County's housing and community development needs.

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19	Agency/Group/Organization	Howard County Office of Consumer Affairs
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Office of Consumer Affairs was consulted to obtain information on the County's housing needs.
20	Agency/Group/Organization	Humanim, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Services-Employment Mental Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Humanim, Inc. was consulted to obtain information on the County's housing needs.
21	Agency/Group/Organization	Help End Homelessness Howard County
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Help End Homelessness Howard County was consulted to obtain information on the County's housing needs.
22	Agency/Group/Organization	Living in Recovery
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Living in Recovery was consulted to obtain information on the County's housing and supportive service needs.
23	**Agency/Group/Organization**	**Maryland Legal Aid**
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Maryland Legal Aid was consulted to obtain information on the County's housing needs.
24	**Agency/Group/Organization**	**Oakland Mills**
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oakland Mills was consulted to obtain information on the County's housing and community development needs.
25	**Agency/Group/Organization**	**Patuxent Square**
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Patuxent Square was consulted to obtain information on the County's housing and community development needs.
26	**Agency/Group/Organization**	**Rebuilding Together Howard County**
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together Howard County was consulted to obtain information on the County's housing and community development needs.
27	**Agency/Group/Organization**	**The ARC of Howard County**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The ARC of Howard County was consulted to obtain information on the County's housing and community development needs.
28	**Agency/Group/Organization**	**The Salvation Army of Howard County**
	Agency/Group/Organization Type	Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army was consulted to obtain information on the County's housing and community development needs.
29	**Agency/Group/Organization**	**United Way of Central Maryland**
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Central Maryland was consulted to obtain information on the County's housing and community development needs.
30	**Agency/Group/Organization**	**We Are HopeWorks of Howard County**
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	We Are HopeWorks of Howard County was consulted to obtain information on the County's housing and community development needs.
31	**Agency/Group/Organization**	**Howard County Economic Development Authority**
	Agency/Group/Organization Type	Other government - County Business Leaders

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What section of the Plan was addressed by Consultation?	Economic Development
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HCEDA was consulted to obtain information on the County's economic development needs.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

All agencies were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
The Path Home, Howard County's Strategic Plan to End Homelessness, Five-Year Plan 2020 to 2025	Howard County Coalition to End Homelessness	The CoC is the primary provider of housing and supportive services for the area's homeless and those at risk of being homeless population. The goals of the County and the CoC are complementary.
Five Year Plan and Annual Action Plan	Howard County Housing Commission	The Howard County Housing Commission is the lead agency providing housing vouchers and affordable housing in the County. The goals of the County and Howard County Housing Commission are complementary.
Howard County General Plan, PlanHoward 2030	Howard County	PlanHoward 2030 is an update of the 2000 Howard County General Plan and was developed for guiding decisions related to development, land preservation, changing demographic and employment trends, neighborhood sustainability, capital projects, County services and other key issues. The goals of the County's Consolidated Plan and General Plan are complementary.
Regional Analysis of Impediments to Fair Housing Choice	Baltimore Metropolitan Council	Howard County is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The goals of the County's Consolidated Plan and the RAI are complementary.

Table 3 – Other local / regional / federal planning efforts

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Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Howard County's Department of Housing and Community Development is the lead planning and administrating agency for the County's CDBG and HOME programs. Close coordination is maintained between the Department and other county departments to ensure the needs for affordable housing and community development are being met.

The County participates in regional planning efforts that affect the County's housing and community development goals. For example, the County is participating in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The AI participants are: City of Annapolis and the Housing Authority of the City of Annapolis; Anne Arundel County and the Housing Commission of Anne Arundel County; City of Baltimore and the Housing Authority of Baltimore City; Baltimore County and Office of Housing; Harford County and the Havre de Grace Housing Authority; and Howard County and the Howard County Housing Commission.

Additionally, the County coordinates and applies for funding through the Maryland Department of Housing and Community Development for programs that address the County's housing, homeless, and community development needs.

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Narrative (optional):

The vision of Howard County's Five Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. The Annual Action Plan is an application for FFY 2020 CDBG and HOME funds under HUD's formula grant program. The Plans combined act as a blueprint to be followed by the County in carrying out federal programs.

Consultations during the planning process included the following stakeholders:

- Housing Services and Assisted Housing
- Health Services
- Social and Fair Housing Services
- Continuum of Care
- Public and Private Agencies that address housing, health, social service, victim services, employment, and education needs
- Publicly Funded Institutions and Systems of Care that may discharge persons into homelessness
- Corrections Institutions

- Business and Civic Leaders
- Child Welfare Agencies concerned with lead poisoning
- Adjacent Units of general Local Government and Regional Government Agencies
- Broadband Internet Service Providers
- Natural Hazard Risk Assessors

Consultation with persons, especially low-income persons, living in areas designated by the local jurisdiction as a revitalization area, areas designated by either a local jurisdiction or as a slum and blighted area and areas where CDBG funds are proposed to be used.

The County prioritizes CDBG projects located in Census Tracts and Block Groups that are supported by LMI Census data countywide. The County has not designated any revitalization or blighted areas. Meetings, communications, and announcements are directed at these areas in the County to consult and educate the LMI population of their housing and community development needs. Additionally, consultations with stakeholders that serve the LMA eligible areas were consulted on the prioritization of CDBG funding.

Consultation with residents of public and assisted housing developments (including any resident advisory boards, resident councils, and resident management corporations).

The County Department of Housing and Community Development works closely with the Howard County Housing Commission (public housing authority) to address the housing and community development needs of HUD assisted housing residents. The County Executive appoints members to the Housing Commission's board and meets regularly with the board to discuss affordable housing and residents' needs. The Housing Commission's board holds monthly open meetings with opportunities for residents to discuss their housing needs. These needs have been shared with the County's Department of Housing and Community Development.

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PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held five (5) public hearings on the needs and goals of the County's CDBG and HOME Programs that provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier. Additionally, the County developed and disseminated an online citizen's survey at the following address:

www.surveymonkey.com/r/HowardCoCDBG

The County maintains a stakeholder contact list for the CDBG and HOME programs. All stakeholders received emails and phone calls notifying the listees of all public hearings, meetings, and surveys. A copy of the list can be found in the attachment.

A "Draft Plan" was placed on display at the Department of Housing and Community Development, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046 from February 24, 2020 until March 25, 2020 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier. The advertisement and draft Plan were also published on the Department's webpage.

The County developed the Consolidated Plan based on the input received from residents and stakeholders through interviews, public hearings, meetings, surveys, and draft plan review comments.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Public Hearing was held on Wednesday, December 11, 2019 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	Public Hearing was held on Thursday, January 9, 2020 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
3	Public Hearing	Non-targeted/broad community	Public Hearing was held on Thursday, March 12, 2020 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
4	Public Hearing	Non-targeted/broad community	Public Hearing was held on Thursday, April, 9, 2020 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
5	Public Hearing	Non-targeted/broad community	Public Hearing was held on Monday, April 20, 2020 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Survey	Non-targeted/broad community	The survey received a total of 153 responses.	A full survey summary can be found in the Citizens Participation appendix.	All comments were accepted.	www.surveymonkey.com/r/HowardCoCDBG
7	Community Meeting	Non-targeted/broad community	Community Meeting was held on Thursday, January 16, 2020 at 4 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
8	Community Meeting	Non-targeted/broad community	Community Meeting was held on Thursday, February 13, 2020 at 7 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

Howard County identified the following priority needs to be addressed in the Five Year Consolidated Plan:

1. Affordable Housing Needs
2. Homeless Needs
3. Other Special Needs
4. Community Development Needs
5. Economic Development Needs
6. Administration, Planning and Management Needs

The County determined these needs based on consultations with various community stakeholders, area service agencies, government staff, community residents, as well as an analysis of demographic, economic and housing statistics.

The following section presents the priority needs identified as it pertains to:

- Housing Needs Assessment
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

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NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

To determine the County's housing needs, Howard County assessed its supply of and demand for affordable housing. The County analyzed data provided by the U.S. Census Department and input provided through consultations. The following data sets were used:

- 2000 U.S. Census
- 2010 U.S. Census
- 2011-2015 American Community Survey (ACS)
- 2011-2015 Comprehensive Housing Affordability Strategy (CHAS)

Based on a comparison of the 2000 U.S. Census and the 2011-2015 American Community Survey, Howard County experienced population growth (12.2% increase), an increase in the number of households (11.2% increase), and a significant increase in household median income (34.8% increase) over the fifteen-year period analyzed.

According to the 2011-2015 ACS, 53.7% of renter households in the County paid rents that exceeded 30% of their household income, 33.4% of owner households with a mortgage in the County had housing costs that exceed 30% of their household income, 29.5% of owner households without a mortgage in the County had housing costs that exceed 30% of their household income.

Based on a comparison between the 2009 and 2015 County population statistics, the County experienced a 6% increase in population over the six-year period. During the same time period, the State of Maryland's population increased by 4.9%. The population increase in the County represented an increase of 17,020 persons. The number of households in the County also increased during the same time period; an increase of 9,561 households or a gain of 10%. The population in the County has been growing consistently since the 1920s; with the largest period of growth from 1950 (23,119 persons) to 1990 (187,328 persons).

The household median income of the area increased by 9%; this is comparable to the 6.8% increase in household median income over the same time period for the State of Maryland. This increase in household median income represents a change in nominal dollars and a change in real dollars. To calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2009 and 2015, the cumulative inflation rate was 9.6%, meaning that the $101,003 household median income in 2009 would be $111,796.78 if it were expressed in 2015 dollars. By taking into consideration the rate of inflation, the household median income in Howard County has not increased more than the rate of inflation.

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Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	287,085	304,105	6%
Households	98,994	108,555	10%
Median Income	$101,003.00	$110,238.00	9%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)
Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	6,790	6,710	8,525	7,495	79,025
Small Family Households *	2,600	2,595	3,410	2,965	45,994
Large Family Households *	560	579	1,004	620	7,450
Household contains at least one person 62-74 years of age	1,164	1,134	1,780	1,700	15,515
Household contains at least one person age 75 or older	1,435	1,390	1,240	788	4,124
Households with one or more children 6 years old or younger *	1,355	1,180	1,568	1,248	11,389
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	170	175	94	70	509	40	15	45	0	100

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	145	74	25	0	244	0	0	30	20	50
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	120	170	115	84	489	15	60	205	85	365
Housing cost burden greater than 50% of income (and none of the above problems)	3,030	1,915	455	50	5,450	1,580	1,535	1,360	740	5,215
Housing cost burden greater than 30% of income (and none of the above problems)	285	980	2,165	1,565	4,995	229	760	1,400	1,610	3,999
Zero/negative Income (and none of the above problems)	355	0	0	0	355	190	0	0	0	190

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

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2. **Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,470	2,345	690	194	6,699	1,635	1,610	1,640	835	5,720
Having none of four housing problems	780	1,345	2,860	2,885	7,870	359	1,415	3,330	3,580	8,684
Household has negative income, but none of the other housing problems	355	0	0	0	355	190	0	0	0	190

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. **Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,654	1,445	1,510	4,609	418	910	1,165	2,493
Large Related	405	267	195	867	120	193	353	666
Elderly	915	624	334	1,873	1,104	1,015	859	2,978
Other	775	850	750	2,375	210	233	510	953
Total need by income	3,749	3,186	2,789	9,724	1,852	2,351	2,887	7,090

Table 9 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

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4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,590	840	150	2,580	410	685	605	1,700
Large Related	375	158	0	533	105	133	144	382
Elderly	735	389	94	1,218	930	558	349	1,837
Other	710	670	230	1,610	180	173	285	638
Total need by income	3,410	2,057	474	5,941	1,625	1,549	1,383	4,557

Table 10 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	15	0	0	45	60	25	45	114	105	289
Multiple, unrelated family households	15	0	0	45	60	0	15	125	0	140
Other, non-family households	0	15	0	0	15	0	0	0	0	0
Total need by income	265	254	140	84	743	25	60	239	105	429

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source Comments: 2011-2015 CHAS

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Describe the number and type of single person households in need of housing assistance.

According to the 2011-2015 American Community Survey, there were 108,555 households living in Howard County. Of those households, approximately 12,051 (11.1%) were householders living alone and approximately 2,256 (24.2% of single person households) were householders living alone age 65 and older. Based on these estimates, approximately one-quarter (24.2%) of single person households living alone are seniors and can be presumed to have additional special needs above and beyond the needs of the general single person household population. Special consideration in terms of housing and services for seniors should be considered based on the large percentage of seniors living alone in Howard County.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

People with Disabilities - Based on the 2000 CHAS Data and the 2008-2012 ACS Data, it is estimated that 50% of all disabled renters have a housing problem that includes cost overburdened by 30% or more or another type of housing problem; and 25% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates, it can be projected that approximately 1,321 disabled homeowners have a housing problem and approximately 880 disabled renters have a housing problem. The population of people with disabilities in Howard County comprises 7.2% of the County's residents; 2% of the population has a hearing difficulty; 1.2% of the population has a vision difficulty; 2.8% of the population has a cognitive difficulty; 3.6% of the population has an ambulatory difficulty; 1.8% of the population has a self-care difficulty; and 3.7% of the population has an independent living difficulty.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Based on the local crime statistics and social service agency responses to interviews and surveys, it is estimated that approximately 400 single family households and family households that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance, as well as supportive services.

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What are the most common housing problems?

The most common housing problem in Howard County is housing affordability. According to the 2011-2015 American Community Survey, 44.8% of all renter households were cost overburdened by 30% or more, 23.9% of owner households with a mortgage were cost overburdened by 30% or more, and 10.1% of owner households without a mortgage were cost overburdened by 30% or more. Additional housing problems that were discussed in consultations and received from citizen comments included: need for housing rehabilitation assistance, handicap accessible housing, and availability/accommodation of senior housing.

Are any populations/household types more affected than others by these problems?

Based on an analysis of information provided by the U.S. Census data: lower income renter and owner households; elderly persons; single person households; large families; victims of domestic violence, dating violence, sexual assault and stalking; and persons with disabilities were more affected by these housing problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also, discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Some housing characteristics that are linked with instability and increased risk of homelessness include single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment. Many of these residents experience extreme rent burdens in Howard County, become unstable and face homelessness with first-time crises or loss of income.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Howard County defines at imminent risk of homelessness as people who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing. The County uses Targeted Homeless Prevention Programs and services designed to help vulnerable households find or maintain stable housing before a first time or repeat episode of homelessness occurs. Successful targeted homelessness prevention must be both effective (helps those at risk of homelessness find and maintain stable housing to avoid homelessness), and efficient (provides assistance to those most likely to experience homelessness if not for this assistance). Services may include eviction prevention, connection to mainstream benefits, referral to legal services, landlord mediation, and provision of financial, utility, and/or rental assistance. This intervention is used for those that are at imminent risk of losing their housing but not yet homeless.

The County also uses SSI/SSDI Outreach, Access, and Recovery (SOAR), a program designed to increase access to SSI/SSDI for eligible adults and children who are experiencing or at risk of homelessness, have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder.

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Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Some housing characteristics that are linked with instability and increased risk of homelessness include single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment. Unexpected crises such as loss of income or loss of a second income earner to the household and/or a medical or transportation emergency cost contribute to destabilizing low- and moderate-income households. Many of these residents experience extreme rent burdens in Howard County, become unstable, and face homelessness with first-time crises or loss of income.

Discussion

The County will continue to address the housing needs of the County's residents by developing new affordable housing units, maintaining affordable housing units, assisting renters and owners obtain affordable housing, providing housing rehabilitation assistance, and providing housing and supportive service assistance to the homeless and those at risk of being homeless.

DRAFT

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the County's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in Howard County.

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0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,630	615	545
White	2,599	180	125
Black / African American	1,674	185	175
Asian	810	145	190
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	425	105	30

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,695	1,025	0
White	2,714	665	0
Black / African American	1,623	190	0
Asian	755	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	485	25	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

DRAFT

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,900	2,620	0
White	2,800	1,615	0
Black / African American	1,289	354	0
Asian	1,000	310	0
American Indian, Alaska Native	39	25	0
Pacific Islander	0	0	0
Hispanic	610	290	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,210	3,285	0
White	2,225	1,980	0
Black / African American	1,084	703	0
Asian	414	240	0
American Indian, Alaska Native	35	55	0
Pacific Islander	0	0	0
Hispanic	355	260	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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Discussion

The racial and ethnic demographics of Howard County's households according to the 2011-2015 American Communities Survey were: 64.3% White; 18.3% African American; 0.3% Native American; 13.9% Asian; 0.05% Pacific Islander; and the Hispanic or Latino households of any race were reported as 4.9%. There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households, and 80-100% Black/African American households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 14.81% for White households; 28.5% for Black/African American households; 19.7% for Asian households; 28.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 35.4% for Hispanic households.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the County's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 50%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in Howard County.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,105	1,139	545
White	2,295	483	125
Black / African American	1,599	255	175
Asian	730	225	190
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	365	158	30

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,955	2,760	0
White	1,859	1,535	0
Black / African American	1,013	800	0
Asian	685	215	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	330	170	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,330	6,190	0
White	1,183	3,225	0
Black / African American	395	1,229	0
Asian	415	900	0
American Indian, Alaska Native	4	60	0
Pacific Islander	0	0	0
Hispanic	225	675	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,029	6,465	0
White	710	3,505	0
Black / African American	93	1,680	0
Asian	175	479	0
American Indian, Alaska Native	0	90	0
Pacific Islander	0	0	0
Hispanic	49	560	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The racial and ethnic demographics of Howard County's households according to the 2011-2015 American Communities Survey were: 64.3% White; 18.3% African American; 0.3% Native American; 13.9% Asian; 0.05% Pacific Islander; and the Hispanic or Latino households of any race were reported as 4.9%. There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 8.7% for White households; 15.6% for Black/African American households; 13.3% for Asian households; 6.1% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 18.3% for Hispanic households.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the County's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in Howard County.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	77,835	17,760	12,415	545
White	51,030	8,900	6,285	125
Black / African American	11,675	4,470	3,155	175
Asian	10,505	2,500	1,885	190
American Indian, Alaska Native	180	110	23	0
Pacific Islander	55	0	0	0
Hispanic	3,130	1,410	730	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

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Discussion:

For the jurisdiction as a whole, 27.11% of all households were cost burdened by 30% or more and 11.1% of all households were cost burdened by 50% or more.

The racial and ethnic demographics of Howard County's households according to the 2011-2015 American Communities Survey were: 64.3% White; 18.3% African American; 0.3% Native American; 13.9% Asian; 0.05% Pacific Islander; and the Hispanic or Latino households of any race were reported as 4.9%. There were no disproportionately impacted groups in terms of housing cost burden.

Comparing all households that are housing cost burdened by 30% to 50%: 12.7% of White households were cost burdened; 22.4% of Black/African American households were cost burdened; 16.5% of Asian households were cost burdened; 35.1% of American Indian, Alaska Native households were cost

burdened; 0.0% of Pacific Islander households were cost burdened; and 26.6% of Hispanic households were cost burdened.

Comparing all households that are housing cost burdened by over 50%: 9% of White households were cost burdened; 15.8% of Black/African American households were cost burdened; 12.5% of Asian households were cost burdened; 7.3% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 13.8% of Hispanic households were cost burdened.

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NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The racial and ethnic demographics of Howard County's households according to the 2011-2015 American Communities Survey were: 64.3% White; 18.3% African American; 0.3% Native American; 13.9% Asian; 0.05% Pacific Islander; and the Hispanic or Latino households of any race were reported as 4.9%.

There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households and 80-100% AMI Black/African households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 14.8% for White households; 28.4% for Black/African American households; 19.7% for Asian households; 28.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 35.4% for Hispanic households.

There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 8.7% for White households; 15.6% for Black/African American households; 13.3% for Asian households; 6.1% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 18.3% for Hispanic households.

There were no disproportionately impacted groups in terms of housing cost burden. Comparing all households that are housing cost burdened by 30% to 50%: 12.7% of White households were cost burdened; 22.4% of Black/African American households were cost burdened; 16.5% of Asian households were cost burdened; 35.1% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 26.6% of Hispanic households were cost burdened. Comparing all households that are housing cost burdened by over 50%: 9% of White households were cost burdened; 15.8% of Black/African American households were cost burdened; 12.5% of Asian households were cost burdened; 7.3% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 13.8% of Hispanic households were cost burdened.

If they have needs not identified above, what are those needs?

There are no additional housing needs which were not identified in Sections NA-10 to NA-25.

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Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

HUD defines an Area of Minority Concentration as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

The racial and ethnic demographics of Howard County's people according to the 2011-2015 American Communities Survey were: 60.1% White; 18.1% African American; 0.2% Native American; 16.2% Asian; 0.05% Pacific Islander; 1.6% Some Other Race; 3.6% Two or More Races; and the Hispanic or Latino households of any race were reported as 6.3%. According to the 2011-2015 ACS data, any Block Group in the County that has a minority population over 59.9% is defined as an area of minority concentration. Based on the above HUD definition there are twenty-eight (28) Block Groups in the County that are identified as areas of minority concentration:

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Census Tract	Block Group	Minority Persons	Total Population	Minority Percentage
6011.07	2	1426	1919	74.3%
6012.03	1	2140	2792	76.6%
6023.02	3	1783	2957	60.3%
6026.00	3	2929	3596	81.5%
6028.00	2	1027	1617	63.5%
6029.00	2	2369	3427	69.1%
6054.01	4	633	981	64.5%
6054.02	1	826	1009	81.9%
6055.03	3	2633	2973	88.6%
6056.01	1	1471	2225	66.1%
6066.03	1	2265	2981	76.0%
	2	1204	1702	70.7%
6066.04	1	1079	1693	63.7%
6066.06	1	1438	2039	70.5%
	2	1689	2789	60.6%
6066.07	2	1984	2790	71.1%
6067.04	2	2209	2779	79.5%
6067.06	1	753	988	76.2%
6067.07	1	1558	2355	66.2%
	2	913	1430	63.8%
6068.05	1	939	1460	64.3%
6069.01	1	1103	1472	74.9%

6069.04	3	1783	2176	81.9%
6069.05	3	2472	3712	66.6%
6069.06	2	1721	2674	64.4%
6069.07	1	1403	1834	76.5%
	2	1298	2070	62.7%
	3	1429	1942	73.6%

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NA-35 Public Housing – 91.205(b)

Introduction

The Howard County Housing Commission is the public housing authority for Howard County. The Howard County Housing Commission owns over 1,900 rental homes scattered throughout the County that serve individuals and families with a wide range of resources. The Commission does not own or maintain any traditional public housing units. The Commission administers approximately 1,400 Housing Choice Vouchers that serve extremely low-income households. The Housing Choice Voucher waiting list is closed since June 2012. The Commission advises those on the waiting list that the current projected waiting period for a Housing Choice Voucher is approximately eight (8) to ten (10) years. The Commission also administers seventeen (17) Mainstream Vouchers.

The mission of the Howard County Housing Commission is to provide safe, quality, affordable, and sustainable housing opportunities for low- and moderate-income families who live or work in Howard County and to assist them in moving toward economic independence. The Commission will pursue this mission through open, efficient, innovative, and accountable processes.

In pursuing this mission, the Commission applies the following six guiding principles:

1. Affordable housing should be integrated with market rate housing and not concentrated or isolated.
2. Affordable housing should compare favorably to housing in the community.
3. Affordable housing should be environmentally friendly.
4. Affordable housing should be universally designed.
5. Affordable housing should be self-sufficient.
6. Affordable housing programs should help to move participants toward economic self-sufficiency.

The following data concerning the housing authority is provided by HUD's PIH Information Center. The data is representative of only a portion of the Housing Commission's housing portfolio and services. Additional information concerning the Howard County Housing Commission's housing portfolio, programs, and services is available in Sections MA-25, SP-50, and AP-60.

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Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	48	**1,118**	0	1,098	0	0	18

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

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Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	27,084	**16,437**	0	16,393	0	0
Average length of stay	0	0	10	**8**	0	7	0	0
Average Household size	0	0	3	**2**	0	2	0	0
# Homeless at admission	0	0	0	**0**	0	0	0	0
# of Elderly Program Participants (>62)	0	0	9	**230**	0	226	0	0
# of Disabled Families	0	0	5	**344**	0	330	0	0
# of Families requesting accessibility features	0	0	48	**1,118**	0	1,098	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	**0**	0	0	0	0
# of DV victims	0	0	0	**0**	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	6	**262**	0	247	0	0	14
Black/African American	0	0	41	**817**	0	812	0	0	4
Asian	0	0	1	**31**	0	31	0	0	0
American Indian/Alaska Native	0	0	0	**3**	0	3	0	0	0
Pacific Islander	0	0	0	**5**	0	5	0	0	0
Other	0	0	0	**0**	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	**32**	0	31	0	0	1
Not Hispanic	0	0	47	**1,086**	0	1,067	0	0	17
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Not applicable; the Housing Commission does not own or manage public housing. The housing units that Housing Commission owns are newer or updated housing units that were built to be handicap accessible and visitable or rehabilitated to be handicap accessible.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of the families on the waiting list include: decent, safe and sanitary housing that is affordable and accessible; supportive services such as employment training; access to transportation for commuting to work, shopping, and medical services; and living wage job opportunities.

According to the 2011-2015 ACS data, the following percentage of renter-occupied housing units are affordable to households with the following income limits:

- Annual Income less than $20,000 – 8.8% of the rental units are affordable
- Annual Income between $20,000 and $34,999 – 9.3% of the rental units are affordable
- Annual Income between $35,000 and $49,999 – 13.1% of the rental units are affordable
- Annual Income between $50,000 and $74,999 – 47.2% of the rental units are affordable
- Annual Income over $75,000 – 93.1% of the rental units are affordable

How do these needs compare to the housing needs of the population at large?

The Housing Authority's waiting list is disproportionately representative of the extremely-low income households of Howard County. While there are some similarities, such as the need for decent, safe, and sanitary housing that is affordable and accessible; the needs of the lowest income residents of Howard County are specific to the need for highly subsidized housing, as well as supportive services.

Discussion

The Howard County Housing Commission is an important part of Howard County's housing strategy, especially for households that are low-income, very low-income, and extremely low-income. The Commission is a public housing authority and separate legal entity from County government.

The County has identified that there is a continuing need for decent, safe, and sanitary housing that is affordable and accessible to address the needs of all households affected by housing problems, severe housing problems, and housing cost burdens. Both the County and the Housing Commission plan to improve and expand the supply of decent, safe, and sanitary housing that is affordable and accessible in the County through its rental assistance program, homeownership programs, housing services, rehabilitation programs, development efforts, and the County's MIHU program.

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NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Howard County Coalition to End Homelessness, "The Coalition" (formerly Continuum of Care), consists of 23 members representing Howard County government, Howard County School System, non-profit agencies, the business and faith communities, citizen advocates, and individuals with lived experience. The Coalition fulfills the Department of Housing and Urban Development (HUD) requirement to have a planning body designed to promote a communitywide commitment to the goal of ending homelessness. The Coalition is responsible for and committed to creating and driving a system of housing and care that responds to the needs of homeless individuals and families in Howard County with the mission to make homelessness rare, brief, and non-recurring. (Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, Introduction)

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Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	129	72	716	367	160	161
Persons in Households with Only Children	103	15	0	0	0	0
Persons in Households with Only Adults	98	45	358	183	80	161
Chronically Homeless Individuals	36	12	6	3	2	161
Chronically Homeless Families	0	0	0	0	0	0
Veterans	9	0	6	2	1	161
Unaccompanied Child	6	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Howard County Department of Community Resources and Services

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Howard County uses the HUD definition of Homelessness in the following four categories:
1) Literally Homeless: People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided.
2) At Imminent Risk of Homelessness: People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing.
3) Homelessness under other Federal Statues: Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
4) Fleeing or attempting to flee domestic violence: People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing.

Howard County uses the HUD definition of Chronically Homeless:
1) A ''homeless individual with a disability,'' as defined in section 401(9) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360(9)), who: (i) Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and (ii) Has been homeless and living as described in paragraph (1)(i) of this definition continuously for at least 12 months or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described in paragraph (1)(i). Stays in institutional care facilities for fewer than 90 days will not constitute as a break in homelessness, but rather such stays are included in the 12-month total, as long as the individual was living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter immediately before entering the institutional care facility;
2) An individual who has been residing in an institutional care facility, including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria in paragraph (1) of this definition, before entering that facility; or
3) A family with an adult head of household (or if there is no adult in the family, a minor head of household) who meets all of the criteria in paragraph (1) or (2) of this definition, including a family whose composition has fluctuated while the head of household has been homeless.
(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 34 and 36)

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Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	52	29
Black or African American	77	43
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	10	4
Not Hispanic	191	68

Data Source Comments: Howard County Department of Community Resources and Services

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Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Family homelessness accounts for one-third of all people experiencing homelessness nationally. Three-quarters of these households are headed by women, and more than 80% of these women are survivors of domestic violence. Families with children are twice as likely to face eviction compared to households with no children.15 Disability rates of adults and children in these households are higher than the general population. The children also experience higher rates of developmental delays, depression, and other mental health conditions. Homeless families with minor children are best served by subsidy-only-vouchers, rapid re-housing, or permanent supportive housing, depending on the intensity of their needs. Families often have more natural supports than other subpopulations and, as a result, can be served well by diversion services that assist them in relying upon these natural supports as an alternative to entering the homelessness system. (Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 19)

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Instances of homelessness in Howard County occur most frequently to Black or African American residents; that represent 58.3% of the homeless population but only 20.1% of the total population in Howard County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The sheltered homeless population in Howard County is far higher than the unsheltered homeless population. The County will continue to utilize the Day Resource Shelter as the primary means to reach

the unsheltered homeless population. The County will develop additional street outreach efforts through The Path Home to locate, engage, and encourage unsheltered homeless persons to use the County's housing programs.

Discussion:

Despite the progress made in the decade since the adoption of the first Howard County Plan to End Homelessness (the 2010 Plan), much work remains to be done. Currently:

- The homeless response system has the capacity to serve approximately one-third of eligible citizens.
- Emergency shelter space is often full; clients may wait as long as a year for a shelter bed.
- The system has limited rapid re-housing resources, a practice that has worked well in communities which have shown a significant reduction in homelessness.
- There is no standardized process for diverting people from the homeless system.
- The homeless response system is intended to be a crisis service, but people must wait to be served.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 7)

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NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The groups to be addressed in this assessment include:

- Elderly Persons (65 years and older)
- Frail Elderly
- Persons with mental, physical, and/or developmental disabilities
- Persons with Alcohol or other Drug Addiction
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing needs of each one of these groups were determined by consultations with social service providers and statistical information provided by Census data and social service providers.

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Describe the characteristics of special needs populations in your community:

- **Elderly Persons (65 years and older)** - According to the 2011-2015 American Community Survey, the elderly population represents 11.6% of the total population of Howard County. There are a high number of elderly households on a fixed-income with a need for transportation and housing rehabilitation assistance.
- **Frail Elderly** - According to the 2011-2015 American Community Survey 28.6% (or 10,049 seniors out of the County's total senior population of 35,112) of the elderly population have a disability and can be classified as frail elderly; 10.7% have a hearing difficulty, 4.9% have a vision difficulty, 6.7% have a cognitive difficulty, 17.6% have an ambulatory difficulty, 8.1% have a self-care difficulty, and 14.6% have an independent living difficulty. There is a need for accessibility modifications to owner-occupied and renter-occupied housing units to address those needs.
- **Persons with Mental, Physical, and/or Developmental Disabilities** - The population of people with disabilities in Howard County comprises 7.2% of the County's residents; 2% of the population has a hearing difficulty; 1.2% of the population has a vision difficulty; 2.8% of the population has a cognitive difficulty; 3.6% of the population has an ambulatory difficulty; 1.8% of the population has a self-care difficulty; and 3.7% of the population has an independent living difficulty. Of the Under 18 Population, 2.6% have a disability. Of the 18-64 population, 5.1% (or 9,798 18-64 year olds out of the County's total 18-64 year olds population of 190,861) have a disability; 0.5% have a hearing difficulty, 0.5% have a vision difficulty, 2.4% have a cognitive difficulty, 0.5% have an ambulatory difficulty, 1.0% have a self-care difficulty, and 1.7% have an independent living difficulty. There are needs for accessible housing, employment opportunities, and supportive services.
- **Persons with Alcohol or other Drug Addiction** – Howard County's Health Department Bureau of Behavioral Health offers Substance Use Disorder Services including assessments, individual sessions, group sessions and family counseling for adolescents and adults. The County will

continue to provide the following services: assessments; referrals; early intervention; outpatient treatment; outpatient treatment at the Detention Center; intensive outpatient treatment (minimum of 9 hours a week); urine drug testing; psychiatric evaluations and medication monitoring; buprenorphine induction and maintenance; continuing care; recovery; follow-up care coordination; and peer recovery. The County will also continue to offer activities that support affordable housing and employment opportunities.

- **Persons with HIV/AIDS and their families** - As of 2018, the Maryland Department of Health and Mental Hygiene Central Region Annual HIV Epidemiological Profile Report identified 31 Reported HIV Diagnoses and 13 Reported AIDS Diagnoses, nine of which were "late HIV diagnoses" (meaning that those individuals were diagnosed with HIV within three months of their AIDS diagnosis) for Howard County. Howard County is a part of the Central Region that includes Anne Arundel County; Baltimore County; Carroll County; Harford County; and Baltimore City. Cumulatively, the Report identified 440 Reported HIV Diagnoses, 259 Reported AIDS Diagnoses, and 17,772 individuals living with HIV/AIDS in the Central Region. Currently reporting in Howard County, there are 681 Adults/Adolescents Living HIV Cases, 517 of which have been tested for a CD4 count, of the tested individuals 94% do not have AIDS (rate of 94.0) and 6% with AIDS.
- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** - Based on crime statistics and social service agency responses, it can be estimated that approximately 400 single-person households and family households are victims of domestic violence, dating violence, sexual assault, and stalking. There is a need for supportive services and affordable housing.

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What are the housing and supportive service needs of these populations and how are these needs determined?

Based on an update to previous housing needs, the following housing and supportive service needs have been identified in interviews and meetings with social service agencies:

- **Elderly** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; recreational and health care services
- **Frail Elderly** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; in-home health care services and Meals on Wheels
- **Persons with Mental Illness** – permanent supportive housing; health care services
- **Developmentally Disabled** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; job training and recreational services
- **Physically Disabled** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; rehabilitation and accessibility services
- **Persons with Alcohol/Drug Addiction** – temporary and permanent supportive housing; health care counseling and job training
- **Persons with HIV/AIDS** – temporary and permanent supportive housing; health care counseling

- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** – temporary and permanent supportive housing; counseling and health care services

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The following statistics were provided by the MD Department of Health and Mental Hygiene (DHMH):

- There were 994 adult/adolescent HIV cases (age 13+) diagnosed in Maryland in 2018.
- At the end of 2018, there were 31,559 living adults/adolescents diagnosed with HIV in Maryland.
- During 2018, Maryland was ranked 6th among U.S. states in estimated adult/adolescent HIV diagnosis rates (per 100,000).
- CDC estimated 1.1 million adults/ adolescents were living with HIV at the end of 2016 in the U.S. and 14.0% were undiagnosed.

Under DHMH the Prevention and Health Promotion Administration (PHPA) organizes the state into five regions (Central, Eastern, Southern, Suburban, and Western) for HIV/AIDS planning purposes. Howard County is a part of the Central Region that includes: Anne Arundel County; Baltimore County; Carroll County; Harford County; and Baltimore City. The PHPA has identified the following services as vital to addressing the needs of the AIDS/HIV County population:

- Primary Medical Care (Outpatient/Ambulatory Health Services)
- Food Bank/ Home Delivered Meals
- Medical Case Management
- Childcare Services
- Medical Nutrition Therapy
- Non-Medical Case Management
- Oral Health Care
- Psychosocial Support Services
- Mental Health Services
- Housing Services
- Substance Abuse Services Out-Patient
- Medical Transportation
- Outreach Services
- Emergency Financial Assistance
- DOT/Pharmacy Support and Education

As of 2018, the Maryland Department of Health and Mental Hygiene Central Region Annual HIV Epidemiological Profile Report identified 31 Reported HIV Diagnoses and 13 Reported AIDS Diagnoses, nine of which were "late HIV diagnoses" (meaning that those individuals were diagnosed with HIV within three months of their AIDS diagnosis) for Howard County. Cumulatively, the Report identified 440 Reported HIV Diagnoses, 259 Reported AIDS Diagnoses, and 17,772 individuals living with HIV/AIDS in the Central Region. Currently reporting in Howard County, there are 681 Adults/Adolescents Living HIV Cases,

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517 of which have been tested for a CD4 count, of the tested individuals 94% do not have AIDS and 6% with AIDS.

Of the data reported on HIV diagnosis, the following demographic data is applicable to Howard County:

- 64.3% of the diagnosis were male and 35.7% of the diagnosis were female
- 6.8% of the diagnosis were Hispanic, 63% of the diagnosis were Black, 20% of the diagnosis were non-Hispanic White, and 10.3% of the diagnosis were non-Hispanic Other Race
- 0.7% of the diagnosis were age 13-19, 9.4% of the diagnosis were age 20-29, 19.1% of the diagnosis were age 30-39, 23.9% of the diagnosis were age 40-49, 29.2% of the diagnosis were age 50-59, and 17.6% of the diagnosis were age 60+
- 42% of the diagnosis were transmitted by male sex with male, 3.1% of the diagnosis were transmitted by male sex with male/intravenous drug use, 9.4% of the diagnosis were transmitted by intravenous drug use, 43.4% of the diagnosis were transmitted by heterosexual sex, and 1.6% of the diagnosis were transmitted by Perinatal Transmission.

Discussion:

Special needs populations include the elderly, frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. The needs of the special needs population are served through a collaborative effort of County and State departments. The Howard County Health Department provides improved health for all Howard County residents through quality and client-centered health services, evidence-based public health advocacy and outreach, strong policies and partnerships, and a dedicated and effective public health workforce. The Howard County Department of Community Resources and Services is comprised of the following offices: ADA Coordination; Aging and Independence; Children and Families; Community Partnerships; Consumer Protection; Human Trafficking Prevention; Local Children's Board; and Veterans and Military Families.

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NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The most current General Plan, PlanHoward2030, established land use policies and goals over a two-decade period and is scheduled for an update in 2022. The Plan anticipated evolving service needs as the population grew, aged, and became more socially and economically diverse.

The following policies and implementation actions were identified in the Plan for the County's Public Service and Facility needs:

Policy 8.1 – Refine the Capital Improvement Master Plan process by further strengthening the project evaluation criteria, the prioritization process, and the project implementation phasing.

- **Agency Master Plans**. Direct County agencies to regularly update facility master plans that include maintenance and systemic renovations, as well as new or expanded facilities.
- **Capital Budget Review Committee**. Continue to strengthen the interagency review committee's assessments to assist in setting capital project priorities, phasing, and funding strategies.
- **State Funds**. Explore how under PlanMaryland, State agency funds and programs can be targeted to priority projects within designated Growth and Revitalization areas and Existing Communities.
- **Innovative Funding**. Identify new or creative funding sources and methods such as public-private partnerships.
- **Transportation Planning**. When evaluating new facilities and capital projects, consider transportation infrastructure, including availability of public transit, and opportunities for bicycle and pedestrian access.

Policy 8.2 – Continue to lead by example in further reducing Howard County Government's environmental impacts and incorporating green building practices into new and renovated public facilities.

- **Enhance Sustainability**. Expand the use of cost-effective, resource-conserving green technologies in new and renovated County facilities.
- **Monitoring**. Monitor County buildings and vehicles to document environment, health, and safety benefits, as well as cost-effectiveness.
- **Public Outreach and Education**. Communicate the monitoring data and results of demonstration projects to the public.
- **Multimodal Transportation Strategies**. Promote and implement strategies to enable access to government facilities via bicycle, walking and transit.

Policy 8.3 – Use the operating budget process to optimize public services and use of funds.

- **Ongoing Management**. Continue to provide high-quality services to the County's residents and businesses while maintaining fiscally-prudent budget assumptions.

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- **Regular Review**. Direct County agencies to continue their annual review of services and service delivery to address evolving needs and changing demographics.

Policy 8.4 – Ensure the adequacy of water and sewer services.

- **Wastewater Treatment Plant Capacity**. Monitor flows to the Little Patuxent Water Reclamation Plant to ensure sufficient capacity for projected growth in the Planned Service Area.
- **Master Plan for Water and Sewerage**. Identify capital project priorities for capacity expansion and systemic renovations, as well as innovative approaches to reduce water consumption and recycle treated waste water.

Policy 8.5 – Continue to invest in multimodal transportation infrastructure to enhance mobility and access to diverse transportation options.

- **Road Improvements**. Continue to use APF-generated excise tax revenues to leverage State and Federal funding for highway capacity improvements. Consider legislation to allow use for other transportation modes.
- **Transit Development Program**. Update the County's Transit Development Program every five years to evaluate and prioritize Howard Transit improvements, as well as connections to regional transit.
- **Innovative Transit Funding**. Explore additional public and private funding sources to expand and improve the quality of fixed-route and paratransit service.
- **Pedestrian and Bicycle Connections**. Implement priority pedestrian and bicycle improvement projects and, whenever possible, include as part of road construction or maintenance projects.

Policy 8.6 – Provide for environmentally sound and cost-effective solid waste management.

- **Promote Solid Waste Reduction**. Continue to expand programs for solid waste reduction, reuse, recycling, and composting. Expand recycling programs to include additional materials as technologies and markets become available, including the possibility of recovery of items from the landfill.
- **Plan for Future Capacity**. Ensure that the County has reliable options for solid waste processing and disposal that allow sufficient lead time for planning and construction of a new cell at the Alpha Ridge Landfill or other new facilities, or for instituting new programs.

Policy 8.7 – Identify and fund the most cost-effective strategies for Watershed Implementation Plan execution.

- **Funding**. Evaluate options and adopt a dedicated funding mechanism.
- **Best Management Practices**. Monitor and evaluate the cost-effectiveness of diverse best management practices to maximize nutrient reduction from the funds expended.

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Policy 8.8 – Optimize planning and use of available funds to ensure school facilities continue to support high-quality school programs.

- **Accuracy of Enrollment Projections**. Continue to collaborate with the Public School System to improve enrollment projections by refining the methodology for assessing the varying impacts of growth and neighborhood population cycles on individual schools.
- **Maximize Use of Existing School Facilities**. Balance enrollment between under- and over-capacity schools by redistricting or alternative strategies to encourage full use of schools that have additional capacity.
- **Minimize New School Construction**. Accommodate the projected enrollments by using modular classrooms and additions whenever possible.
- **Land Bank**. Acquire additional sites inside the PFA to hold in reserve if needed for future school construction. Consider more urban school prototypes to reduce land acquisition requirements.
- **Fund Maintenance, Renovation, and Program Initiatives**. Provide sufficient funding to maintain and renovate school facilities and to allow program initiatives that will sustain and enhance the quality of the Public School System.

Policy 8.9 – Continue to support Howard Community College's expanding ability to provide higher education for County residents and workers.

- **Expansion of Howard Community College**. Continue the County's commitment to fund expansion to accommodate enrollment and program growth. Support HCC in obtaining funds from the State or other sources.
- **Workforce Training**. Continue to work with the Economic Development Authority, the private sector, and other institutions of higher education to meet workforce development and retraining needs, especially in science and technology-related fields.
- **Community Cultural Enrichment**. Continue to expand noncredit course offerings and cultural programs that promote lifelong learning and enhance community life.

Policy 8.10 – Enhance residents' access to high quality library resources.

- **Master Plan**. Evaluate the need for additional library capacity to serve planned population and program growth, considering the impact of the Internet and other digital access to information. Provide necessary expansion via additions or new facilities within the Planned Service Area.
- **Libraries as Educational and Community Focal Points**. Enhance the design of existing and any future libraries to both optimize the delivery of service at each library branch and help create a civic focal point. Where feasible, integrate libraries with other complementary public or private facilities.

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Policy 8.11 – Ensure County residents and visitors have access to a wide variety of arts and cultural programs; cultivate artists; and develop creative workforce.

- **Arts Council**. Continue to support the operations and programs of the Arts Council through financial and in-kind resources and services.
- **Community Service Partnership**. Continue to utilize the Community Service Partnership with the Howard County Arts Council to distribute public funds to local and regional arts organizations through competitive grant programs and to manage art facilities.
- **Business Partnerships**. Encourage partnerships between the arts community and the Howard County Economic Development Authority, Howard County Tourism, and private and business sectors to increase awareness of the value of the arts and provide creative funding to support programs and facilities.
- **Arts and Entertainment Districts**. Explore options to create one or more "Arts and Entertainment" districts in Howard County.
- **Support for Artists**. Increase opportunities for artists to live, work, learn, and present work in Howard County.
- **Development**. Include art or arts spaces in new public construction when appropriate.

Policy 8.12 – Expand the County park system and recreational facilities.

- **Land Acquisition**. Establish acquisition goals for environmental conservation and active recreation in the 2012 update to the Howard County Land Preservation and Recreation and Parks Plan (LPRPP). Accelerate land acquisition to meet long-term recreation needs while suitable sites are still available, particularly inside the Planned Service Area where population is greatest.
- **Recreation Planning**. Update the LPRPP regularly to establish countywide goals and priorities for development of facilities and recreation programs.

Policy 8.13 – Enhance community recreational opportunities.

- **Cooperation with Howard County Public School System**. Continue to collaborate on the design, development, management, and maintenance of shared recreation facilities and programs on school sites.
- Coordinate the Columbia Association, Recreation Organizations, and Private Recreation Providers.
- Expand partnerships with other recreation providers so that the Department of Recreation and Parks programs complement and support efforts by other providers. Provide information on opportunities available through other organizations. Encourage programming across all age groups and abilities.

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Policy 8.14 – Plan for Health and Human Services.

- **Comprehensive and Coordinated Health and Human Services Planning.** Continue to develop data driven, measurable plans for both Health Services and Human Services. Plans should reflect comprehensive assessment of needs, resources, proposed actions, and implementation strategies with a clear identification of priorities, partner roles, and funding mechanisms.
- **Capacity Building**. Continue to build positive, collaborative relationships with the Horizon Foundation, Association of Community Services, United Way, the Columbia Foundation, and other capacity-building organizations, as well as the business community, as essential resources for achieving health and human services goals.

Policy 8.15 – Enhance the delivery and accessibility of health and human services.

- **Access to Information**. Enhance access to data and information technology to facilitate program coordination and strengthen health and human service delivery systems.
- **Partnerships for Health and Human Services Delivery**. Continue to expand partnerships among government, business, and nonprofit sectors, including faith-based nonprofit organizations, to coordinate health and human services delivery.
- **Colocation of Services**. Establish multiservice centers, where feasible, in prominent, transit-accessible locations. These centers should be used as focal points for the distribution of health and human services.

Policy 8.16 – Minimize loss of life, loss of property, and injury due to fire or medical emergencies.

- **Fire Stations**. Construct and staff the new and replacement fire stations in the current Capital Improvement Program (Waterloo, Elkridge, and Banneker). Renovate and rehabilitate existing fire stations as appropriate to ensure the continued provision of efficient service.
- **Underground Cisterns**. Continue to construct underground cisterns to support fire suppression in the Rural West.
- **Fire and Rescue Vehicles**. Provide funding to replace fire and rescue vehicles when needed.

Policy 8.17 – Enhance Police protection.

- **Organizational and Facility Assessment**. Evaluate the options for organizing Police functions and the need for a new central district to develop a plan for new or modified Police Department facilities.
- **Adequate Resources**. Ensure the Police Department has adequate staff and equipment based on levels of crime and demand for services.
- **Community Policing and Youth Programs**. Enhance and expand focus on community policing programs that allow police officers to work in partnership with communities to solve crimes and work proactively with schools.

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Policy 8.18 – Continue to invest judiciously to maintain and enhance County facilities.

- **Funding Priorities**. Use the Capital Improvement Program to evaluate and prioritize County investments in technology upgrades and systemic renovation for County offices and other facilities.
- **Community Revitalization**. Continue to invest in renovation of community infrastructure as well as catalytic community revitalization projects, seeking grants and public-private partnerships whenever possible.

How were these needs determined?

These needs were determined from stakeholder input, interviews with County staff, and from the County's General Plan.

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Describe the jurisdiction's need for Public Improvements:

PlanHoward 2030 envisions the County's population will continue to grow and to become more diverse with more diverse needs over the next twenty (20) years. The following priorities have been set for public improvements:

- **Environmental Protection** - New actions focus on implementation of a Watershed Implementation Plan to achieve mandatory water quality goals and promotion of environmental stewardship by diverse stakeholders.
- **Resource Conservation** - A new Green Infrastructure Network Plan is proposed; the land and character of the Rural West will be protected through strategies to enhance the farm economy and to balance agricultural, residential, and commercial uses; and expanded historic preservation initiatives are proposed.
- **Economic Development** - Strategies are recommended to promote business innovation and growth, and to make Howard County a leader in 21st century technologies. Particular attention is given to the US 1 Corridor and changing economic conditions identified by a market study. Workforce development and the promotion of training in science, technology, engineering, and math (STEM) are another focus.
- **Growth** - Addressing new State Smart Growth requirements, the County's existing pace of housing allocations is maintained but redistributed based on designated place types and growth tiers. Maintaining adequate public facilities remains a strong focus for the future, so a Fiscal Impact Analysis was prepared as a technical supplement.
- **Transportation** - Transit, bicycle, and pedestrian transportation receive greater emphasis, while also providing for the existing roadway network to be improved. Goals for strategies are proposed for enhancing the existing transit system via new service and increased regional cooperation, and for reducing personal vehicle miles traveled to improve air quality.

- **Public Facilities and Services** - County agencies' key programs and capital project needs are presented, as well as budget constraints and strategies for coordinated planning, priority setting, and partnerships.
- **Housing** - The County will continue to develop new models to provide sustainably affordable housing in mixed income communities, and to educate both home-seekers and the general public on the many benefits of compact, mixed-use, mixed income, location efficient homes.
- **Community Design** - The County will encourage well designed, context sensitive redevelopment in revitalization areas, as well as selective infill in existing neighborhoods to create more complete communities. Community plans, updates to zoning regulations, and other mechanisms will implement these goals.
- **Implementation and Stewardship** - County government must continue to innovate and provide leadership; however, everyone has a stake in enhancing Howard County's high quality of life. The foundation is laid for broad stakeholder collaboration and coordination to advance sustainability.

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How were these needs determined?

These needs were determined from stakeholder input, interviews with County staff, and from the County's General Plan.

Describe the jurisdiction's need for Public Services:

See the question above entitled, "Describe the jurisdictions need for Public Facilities." The County's Comprehensive Plan addresses public services and facilities collectively.

How were these needs determined?

These needs were determined from stakeholder input, interviews with County staff, and from the County's General Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Howard County determined the funding priorities of its Strategic Plan by assessing the following market segments:

- Housing Market
- Facilities, Housing and Services for Homeless Persons
- Special Needs Facilities and Services
- Community and Economic Market

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MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2011-2015 ACS data, there were a total of 113,495 housing units in Howard County. The majority of the housing units (52%) in the County are single unit detached structures. Of the total housing units, there were 108,555 (or 95.6% of the housing stock) that were occupied housing units; there is a low percentage (4.4%) of vacant housing units. Of the vacant housing units: 22.4% for rent; 9.6% rented, not occupied; 21.3% for sale only; 2.1% sold, not occupied; 7.4% for seasonal, recreational, or occasional use; 0.0% for migrant workers; and 37.2% other vacant.

Owner-occupied units represented 73.4% of the housing stock and renter-occupied housing units represented 26.6% of the housing stock. The lower supply of rental housing units in comparison to owner occupied housing units places additional housing affordability pressures on renter households.

The following tables highlight the housing characteristics of Howard County:

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All residential properties by number of units

Property Type	Number	%
1-unit detached structure	59,100	52%
1-unit, attached structure	25,255	22%
2-4 units	1,955	2%
5-19 units	18,210	16%
20 or more units	7,245	2%
Mobile Home, boat, RV, van, etc	1,730	2%
Total	113,495	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	55	0%	585	2%
1 bedroom	599	1%	7,765	27%
2 bedrooms	7,744	10%	12,648	44%
3 or more bedrooms	71,275	89%	7,895	27%
Total	79,673	100%	28,893	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Howard County has a diverse affordable housing stock that meets the varied economic and demographic needs of the community. According the 2014 Howard County Rental Survey (page 154), "There are 1,301 multifamily rental units with Project-Based Rental Assistance (PBRA) and another 1,614 multifamily rental units that are rent-restricted. Additionally, Howard County administers approximately 1,164 tenant-based Housing Choice Vouchers (HCV). Combined, 4,079 units are available to support the 9,299 low to moderate-income renter households in the County, leaving a gap of over 5,000 units, which provides a context for the County's HCV waiting list of a comparable length." Additionally, the 2014 Howard County Rental Survey stated (page 5), "The County has an undersupply of multifamily rental stock addressing the housing demands of households earning between 0% and 60% AMI. There is a gap between the number of renter households earning less than $50,000 per year and the number of households currently served by the County's supply of subsidized, rent restricted, and private units affordable to households in lower income categories."

The County has the following affordable housing options:

- **Moderate Income Housing Unit (MIHU) Program –** The MIHU Program is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate income. MIHUs are sold or rented at affordable prices and rents set by Howard County Housing. Open enrollment periods for the MIHU homeownership program are held quarterly.
- **Howard County Housing Commission –** The Commission is the public housing authority for Howard County. The Howard County Housing Commission owns over 1,900 rental homes scattered throughout the County that serve individuals and families with a wide range of resources. The Commission does not own or maintain any traditional public housing units. The Commission administers approximately 1,400 Housing Choice Vouchers that serve extremely low-income households.
- **Affordable Multifamily Communities –** Burgess Mill Station (278 Units); Columbia Commons (200 Units); Community Homes Housing, Inc. (200 Units); Ellicott Gardens (106 Units); Forest Ridge (105 Units); Harper's House (100 Units); Hickory Ridge Place (108 Units); Orchard Crossing Apartments (186 Units); Orchard Club (196 Units); Owen Brown Place (188 Units); Monarch Mills (269 Units); Patuxent Square (80 Units); Port Capital Village (84 Units); Sierra Woods (160 Units); Chimneys of Cradlerock (198 Units); and Columbia Landing (300 Units).
- **Senior Communities –** Park View at Columbia (104 Units); Park View at Ellicott City (172 Units); Park View at Ellicott City II; Park View at Colonial Landing; Park View at Snowden River (100 Units); Park View at Emerson (80 Units); Shalom Square (50 units); Waverly Gardens (102 Units); Owen Brown Place (188 Units); Selborne House of Dorsey Hall (120 Units); Morningside Park (60 Units); Longwood Apartments (100 Units); and Tiber Hudson (25 Units).
- Various Housing Assistance Services operated by the Community Action Council of Howard County

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- **Continuum of Care –** Operated by Department of Community Resources and Services
- **Housing Stability Subsidy Program –** Operated by Bridges to Housing Stability

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

During the five-year consolidated plan time period, there are no units expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

The need for decent, safe, and sanitary housing that is affordable and accessible exceeds the supply of housing; especially for cost-burdened and low-income (6,039 households with a housing problem), very low-income (5,265 households with a housing problem), and extremely low-income (4,330 households with a housing problem) households in the County.

Describe the need for specific types of housing:

There is a need for lower income rental and owner occupied housing in the County. There is still a need for accessible housing, as well. The County's owner-occupied housing units exceeds renter occupied units by a factor of 3 to 1; this places additional housing affordability demand on the County's housing stock. The number and type of units available throughout the County are diversified.

Housing affordability is the primary barrier to households finding decent, safe, and sanitary housing. The County plans to address the need for additional affordable housing units by continuing its housing rehabilitation assistance for low-income households and continued development of additional affordable rental and owner housing through the County's Housing Commission and MIHU Program.

Discussion

Howard County has long valued and cultivated economic and social diversity among its population and has worked to ensure decent, safe, sanitary housing that is affordable and accessible for all of its citizens. County government has offered a growing variety of affordable housing programs since becoming a charter government in 1968. Howard County through the Moderate Income Housing Unit (MIHU) Program, an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate income. MIHUs are sold or rented at affordable prices and rents set by Howard County Housing and Community Development Department. Additionally, the Howard County Housing Commission offers a wide variety of rental housing options to meet the varied demand for affordable housing options. The County's mission is to provide safe, quality, affordable, and sustainable housing opportunities for low- and

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moderate-income families who live or work in Howard County and to assist them in moving toward economic independence.

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MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The value of housing has decreased in the last six (6) years in Howard County. The median value of an owner-occupied home in the County in 2009 was $454,800 compared to $318,600 for the State of Maryland. The 2011-2015 American Community Survey estimates that the median value of owner-occupied homes in the County decreased to $429,100 (a loss of 6%), as compared to a similar decrease in the State to a median value of $299,800 (a loss of 6.2%). According to "RealtyTrac," the median list price of a non-distressed home was $425,000 in December 2019.

An increase in the median contract rent (from the same sources) of 21% occurred. Median rent rose from $1,159/month to $1,403/month. Over four-fifths (81.2%) of all rental-housing units were listed at $1,000 or above rent per month. The cost of rent has increased by 21% from 2009 to 2015, and the cost of a home decreased by 6%, whereas the median household income only increased by 9% from $101,003 to $108,555, which is less than the rate of inflation at 9.6% according to the Consumer Price Index Inflation Calculator. This shows a great need for affordable rental units.

The increase in population and related economic influences affecting the housing market create an increased demand for housing that has increased the housing cost burden for all households living in the County.

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Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	454,800	429,100	-6%
Median Contract Rent	1,159	1,403	21%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	2,121	7%
$500-999	3,297	11%
$1,000-1,499	12,358	43%
$1,500-1,999	7,410	26%
$2,000 or more	3,700	13%
Total	**28,886**	**100%**

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	980	No Data
50% HAMFI	2,355	860
80% HAMFI	6,244	2,918
100% HAMFI	No Data	6,640
Total	9,579	10,418

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	862	1,074	1,342	1,732	1,992
High HOME Rent	862	1,074	1,342	1,674	1,848
Low HOME Rent	862	946	1,136	1,313	1,465

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

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Is there sufficient housing for households at all income levels?

According to the 2011-2015 American Community Survey, 44.8% of all renter households were cost overburdened by 30% or more, 23.9% of owner households with a mortgage were cost overburdened by 30% or more, and 10.1% of owner households without a mortgage were cost overburdened by 30% or more. The greatest need for affordable housing is for the 50-80% AMI households.

There is an additional need for housing for the following disproportionately affected income groups:

- There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households and 80-100% AMI Black/African households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 14.8% for White households; 28.4% for Black/African American households; 19.7% for Asian households; 28.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 35.4% for Hispanic households.
- There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 8.7% for White households; 15.6% for Black/African American households; 13.3% for Asian

households; 6.1% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 18.3% for Hispanic households.

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability has decreased over the past six (6) years that were analyzed. While the cost of housing has decreased over the time period, the incomes for the lower earning households in the County have not met the cost of housing. This discrepancy has not allowed the amount of affordable housing in the County to increase.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to "RentoMeter" (www.rentometer.com), it is estimated that the area median rent for a 1 bedroom in Columbia, MD (one of the most densely populated areas in Howard County) is $1,388 per month and the average rent for a 1 bedroom in Columbia is $1,382. These estimates exceed the Fair Market Rent for 1 bedroom apartments of $1,074. The limits for rental subsidies has consistently been problematic in the County as the maximum amount of rental assistance is distinctly below market rates. The County continues to request waivers from various housing funding sources to increase the maximum rental subsidy amount to match actual market rents.

Discussion

Howard County has a very strong housing market. Affordability in the County has always been an issue and continues to be the primary housing problem affecting low- and moderate-income residents in the County.

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MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Howard County contains 2,835 housing units which were built prior to 1950. This represents 2.6% of the County's housing stock that is over 70 years old. More than a quarter (28.9%) of the County's housing stock was built between 1950 and 1979. Nearly half (49.3%) of housing units were constructed between 1980 and 1999 and almost one-fifth were constructed since 2000 (19%); indicating that the majority of County's housing stock has been constructed in the last forty (40) years. Of the 108,563 occupied housing units in the County, 31,860 (29.3%) housing units have at least one 'selected condition'. In addition, it is estimated that 34,193 (31.5%) housing units in the County were built before 1980 and are at risk of lead-based paint hazards.

Definitions

The County has defined standard, substandard and substandard but suitable for rehabilitation as follows:

- **Standard housing** - housing which generally meets Howard County's housing codes, is structurally sound, has operable indoor plumbing, operable electricity and heating systems and a kitchen.
- **Substandard housing** - one which lacks operable and complete plumbing facilities; electricity; a safe source of heat; a kitchen; has been declared unfit for habitation by an agency or unit of government; and or is overcrowded (more than one person per room).
- **Substandard housing but suitable for rehabilitation** - housing which meets the above definition, but can be rehabilitated in compliance with the County's Single Family Rehabilitation Loan Program for costs not to exceed the Rehab Loan Program limit, which remains at $30,000.00.

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Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	18,130	23%	12,290	43%
With two selected Conditions	325	0%	1,000	3%
With three selected Conditions	25	0%	90	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	61,190	77%	15,513	54%
Total	**79,670**	**100%**	**28,893**	**98%**

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	14,695	19%	5,930	21%
1980-1999	39,120	49%	14,355	50%
1950-1979	23,485	29%	7,873	27%
Before 1950	2,095	3%	740	3%
Total	79,665	100%	28,898	101%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	25,580	32%	8,613	30%
Housing Units build before 1980 with children present	13,988	18%	9,518	33%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3,171	1,349	4,520
Abandoned Vacant Units	238	1,349	1,587
REO Properties	179	537	716
Abandoned REO Properties	179	537	716

Table 36 - Vacant Units

Alternate Data Source Name:
US Census ACS Five Year Estimates 2008-2012
Data Source Comments:

Need for Owner and Rental Rehabilitation

There is a growing need for housing rehabilitation work in the County. However, the cost of rehabilitation exceeds the incomes and assets of many low- and moderate-income persons. Additionally, the cost of rehabilitation in some areas may exceed the economic value of the property. Therefore, many of these housing units will remain in disrepair since the financial resources are not available to rehabilitate the housing units. There is a need for increased funding to provide financial assistance to lower-income families to rehabilitate properties for more energy efficient and affordable housing.

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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

For Howard County, it is estimated that 34,193 housing units in the County were built before 1980 and are at risk of lead-based paint hazards. Based on the 2011-2015 ACS data, 25,580 (32%) of owner-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. And 8,613 (30%) of renter-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. CHAS data estimates that there are 13,988 (18%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 9,518 (33%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the County.

Discussion

The County will continue to support its housing rehabilitation program and code enforcement efforts, as well as encouraging new housing development to address the housing condition needs of the County.

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MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Howard County Housing Commission has used innovative and progressive affordable housing development techniques to meet the diverse affordable housing needs of lower income residents. The Commission has focused on economically sustainable affordable housing that integrates affordable housing seamlessly into the existing Howard County housing market. The Commission provides the following community portfolio of (non-Public Housing) housing options:

- Morningside Park Apartments (Senior)
- Tiber Hudson (Senior)
- Overlook at Monarch Mills (Senior)
- Columbia Landing (Family)
- Verona at Oakland Mills (Family)
- Columbia Commons (Family)
- Azure Oxford Square (Family)
- Monarch Mills (Family)
- Burgess Mill Station (Family)
- Burgess Mill Station II (Family)
- Ellicott Gardens (Family)
- Gateway Village (Family)

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Additionally, the Howard County Housing Commission administers the following housing programs:

- Housing Choice Voucher Program
- Housing Opportunities for Persons with AIDS Program (HOPWA)
- Family Self Sufficiency Program Housing Choice Voucher for Homeownership Program
- Money Follows the Person Bridge Subsidy Program
- Housing Stability Subsidy Program (HSSP)
- Neighborhood Stabilization Program (NSP)
- Moderate Income Housing Unit (MIHU) Homeownership Program through the Department of Housing and Community Development

The following data concerning the housing authority is provided by HUD's PIH Information Center. The data is representative of only a portion of the Housing Commission's housing portfolio and services. Additional information concerning the Howard County Housing Commission's housing portfolio, programs, and services in available in Sections SP-50 and AP-60.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	-	-	50	896	-	-	0	0	162
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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Describe the supply of public housing developments. Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Not applicable; the Housing Commission does not own or manage any public housing units.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Not applicable; the Housing Commission does not own or manage any public housing units.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not applicable; the Housing Commission does not own or manage any public housing units.

Discussion:

The Howard County Housing Commission has made the following progress in meeting its Mission and Goals described in its 5-Year Public Housing Authority Plan:

- To integrate affordable housing with market rate housing through redevelopment activities.
- To produce environmentally friendly and universally designed affordable housing.
- To produce affordable housing that is financially self-sufficient.
- To move residents of affordable housing toward economic self-sufficiency.
- To increase homeownership opportunities for low and moderate income families.
- To develop programs for elderly and disabled homeowners to ensure that they are financially able to remain in their units, to assist with issues of accessibility and to ensure that the units are properly maintained.
- To ensure that families have equal access to housing regardless of race, color, religion, national origin, sex, disability, familial status or source of income.
- To develop and preserve affordable housing equally across all areas of the county which reflects current and/or anticipated demand based on unit size.

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MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Howard County has a large number of organizations offering facilities and services for the homeless and persons at risk of homelessness. The CoC's Primary Responsibilities are:

- Operating the CoC
- Designating and Operating a Homeless Management Information System (HMIS)
- CoC Planning

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Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	47	10	30	44	0
Households with Only Adults	24	16	6	46	35
Chronically Homeless Households	11	11	0	30	35
Veterans	1	1	1	3	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Howard County Department of Community Resources and Services

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Health - The following healthcare organizations are collaborating through CoC partnerships to facilitate health insurance enrollment for homeless households: 1) Maryland Health Exchange is available as the State health insurance enrollment system; 2) Healthy Howard enrolls persons in health insurance and participated in the Resource Fair to assist persons who were counted on that day with health insurance and related benefits; and 3) Partner agencies leverage HUD CoC grant funds by connecting all persons they serve (not just through the CoC program) with Medicaid as eligible.

Mental Health - The Howard County Mental Health Authority (HCMHA) is the Core Service Agency (CSA) for Howard County that is the designated county authority responsible for planning, managing, and monitoring publicly funded mental health services. Community providers operate the following programs/services in the community: Outpatient Treatment Services, Case Management Services, Vocational Services, Foreign-Born Outreach Grant, Residential Rehabilitation Services, Psychiatric Rehabilitation Services, Crisis Beds, Mobile Crisis Team (MCT), Assertive Community Treatment (ACT), Transitional-Age Youth Program (TAY), Healthy Transitions Grant, Maryland Community Criminal Justice Treatment Program (MCCJTP), Psychogeriatric Consultant Services, and the Network of Care: howard.md.networkofcare.org. The Mental Health Authority is a direct Recipient agency of Continuum of Care Shelter Plus Care funds, a permanent supportive housing program for persons with a diagnosed mental illness.

Employment Income Services - The Howard County Office of Workforce Development (OWD) receives referrals through HMIS to provide assistance to homeless households to obtain/maintain employment from all agencies serving homeless households. The Department of Corrections (DOC), has connections with employers, providing consistent and successful placements for persons exiting detention who meet the Category 1 definition of homeless. Employers include: BelAir Produce, Mobern Electrical, Entertainment Playground, Boston Market, Rahll Produce, Truck Stop, Subway, Taco Bell, and Wendy's. The CoC Board started an awards program for employers in Howard County supporting increasing household self-sufficiency and alleviating poverty with conscientious hiring practices. For the past two years, businesses located in the County have been honored, and the County has acknowledged their dedication through this award program. In 2014-2015, the following businesses were nominated: Mobern Electric, Boston Market, Victoria's Secret, and Wegmans.

Non-Employment Income Services - For CoC Program funded-projects, supportive services (case management) protocol is to ensure eligible members of each household are connected to mainstream benefits (non-employment sources). All CoC-subrecipients coordinate with the Howard County Office of Workforce Development for homeless households to obtain employment, thereby increasing/stabilizing earned income. Other strategies include ensuring all persons who may qualify for SSI or SSDI are referred to a certified SSI/SSDI Outreach, Access, and Recovery Technical Assistance (SOAR) outreach worker. There are SOAR certified personnel at each CoC-subrecipient agency.

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List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Grassroots Crisis Intervention Center, Inc. Family Shelter Program - The 33-bed Family Shelter serves families and single women without children, and has a case manager assigned to them. The case manager develops a housing plan with the resident that is designed to address their special needs and challenges and lead to a permanent resolution of their homeless situation.

Grassroots Crisis Intervention Center, Inc. Randy Sand's Men's Shelter Program - The Randy Sands Men's Shelter was opened by Grassroots in 1996 with 12 beds. In May 2008, the program expanded to 18 beds when Grassroots occupied its new facility. The Men's Shelter serves single men experiencing homelessness.

Grassroots Crisis Intervention Center, Inc. Day Resource Center (DRC) Program - The DRC is located along Route 1 where the homeless are known to congregate. The DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless.

Grassroots Crisis Intervention Center, Inc. Cold Weather Shelter Program - The cold weather shelter is a partnership between Grassroots and the faith community and operates annually from November through March and rotates between volunteer churches. Up to 26 literally homeless persons are provided transportation weekly to and from the designated church, meals and a cot for sleeping.

Grassroots Crisis Intervention Center, Inc. Motel Shelter Program - The Emergency Motel Program offers up to 15 days' emergency stay in a Howard County motel and is available to homeless families only. A case manager works with each family to help them find a suitable resolution during their brief stay. Families are assisted with transportation, food, and access to social services.

HopeWorks of Howard County Inc. (formerly Domestic Violence Center) Sheltering Programs - HopeWorks' provides comprehensive domestic violence and rape crisis and recovery services in Howard County. HopeWorks programs are staffed 24 hours a day/7 days a week. Up to nine beds are available, including space in hotel/motel. Victim Advocates are available at all times.

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MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Howard County has identified the priorities for services and facilities for the County's special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The County has identified the following supportive housing needs:

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Elderly and Frail Elderly

Priority #1: Promote housing opportunities for the elderly and frail elderly in the County. Through various housing programs, the County will continue to address the housing needs of elderly households and will support activities, including rehabilitation, new construction, rental assistance, accessibility improvements which address these needs. Potential funding sources include CDBG, HOME, HUD Section 202, Section 8, state programs, LIHTC, FHL Bank, and private funds.

Priority #2: Provide assistance to the elderly and frail elderly through supportive service programs. The County will support the efforts of social and health care service providers who serve the elderly and frail elderly population to maintain their housing units, age in place, and transition to new housing units to meet their individual needs. Potential funding sources include CDBG funds, HOME funds, state funds, federal funds, charitable contributions, and private foundations.

Persons with Disabilities

Priority #1: Promote housing opportunities for persons with disabilities. Both Census data and anecdotal information indicate a need for accessible and affordable housing for persons with disabilities. The County will continue to support activities that increase the supply of accessible and affordable housing units. Such activities may include the following: encourage the housing providers to meet the goal of having 5% of all housing units as handicap accessible; promote the availability of accessibility grants and loans through the County's housing rehabilitation and new construction programs; and continue to work with agencies that serve persons with disabilities to identify and address their individualized housing needs. Potential funding sources include CDBG, HOME, HUD Section 811, Section 8, state programs, LIHTC, and private funds.

Priority #2: Provide assistance to persons with disabilities through supportive service programs. The County will continue to encourage social service agencies to identify and address the supportive service needs of persons with disabilities.

Persons with Alcohol/Drug Addictions

Priority #1: Promote housing opportunities for persons with alcohol/drug addictions. The County will continue to support activities that provide affordable housing with access to substance abuse treatment.

Priority #2: Provide assistance to persons with alcohol/drug addictions through supportive service programs. The County will continue to encourage social service agencies to identify and address the individualized supportive service needs of persons with alcohol/drug addictions.

Persons with AIDS/HIV

Priority #1: Promote housing opportunities for persons with AIDS/HIV. The County will continue to support activities that provide affordable housing with access to medical treatment.

Priority #2: Provide assistance to persons with AIDS/HIV through supportive service programs. The County will continue to encourage social service agencies to identify and address the individualized supportive service needs of persons with AIDS/HIV.

Public Housing Residents – The County does not have Public Housing Units but will provide the following to voucher residents:

Priority #1: Promote housing opportunities for Housing Commission residents. The County will continue to support activities that increase the supply of affordable accessible units. Such activities may include the following: encourage the Housing Commission to meet the goal of having 5% of all housing units as handicap accessible; promote the availability of accessibility grants and loans through the County's housing rehabilitation and new construction programs; continue to develop networks to connect lower income residents to available affordable housing opportunities; continue to work with agencies that serve Housing Commission residents to identify and address their individualized housing needs; and encourage Housing Commission residents to utilize the Family Self-Sufficiency (FSS) Program. Potential funding sources include CDBG funds, HOME funds, Section 8, state programs, LIHTC, other HUD programs, and private funds.

Priority #2: Provide assistance to Housing Commission residents through supportive services programs. The County will continue to encourage social service agencies to identify and address the individualized supportive service needs of Housing Commission residents.

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Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Each of the following institutions have a discharge policy in place: foster care; health care; mental health providers; and correctional facilities. The discharge policies are designed to ensure clients receive the appropriate supportive services and are not discharged without housing. The institutions have case managers or case managers are provided through the Department of Community Resources and Services to provide referral services for discharge plans. Supportive housing programs in the County are limited and do not meet all of the demand. However, if a person exiting any of these institutions meets HUD's definition of homelessness, they are referred to the CoC's coordinated assessment entry points, including the local crisis hotline. When a unit becomes available (HUD and locally funded programs), the placement process ensures that all persons in the CoC have access to the unit, based on the units' configuration, designation, and homeless priority.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The County will address the needs of non-homeless persons to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (including: elderly; frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and public housing residents). The County will fund projects that address the housing and supportive service needs by funding projects that undertake the following goals during the FFY 2020 program year with CDBG and HOME funds:

- **HS-1 Housing Support –** Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
- **HS-3 Housing Rehabilitation –** Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.
- **SN-1 Housing –** Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.
- **SN-2 Social Services –** Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
- **CD-1 Community Facilities and Infrastructure –** Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.

The specific activities are listed in Section AP-38 Project Summary.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The County will address the needs of non-homeless persons to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (including: elderly; frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and public housing residents). The County will fund projects that address the housing and supportive service needs by funding projects that undertake the following goals during the FFY 2020 program year with CDBG and HOME funds:

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- **HS-1 Housing Support –** Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
- **HS-3 Housing Rehabilitation –** Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.
- **SN-1 Housing –** Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.
- **SN-2 Social Services –** Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
- **CD-1 Community Facilities and Infrastructure –** Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.

The specific activities are listed in Section AP-38 Project Summary.

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MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Howard County is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The following fair housing issues/impediments were identified in the RAI to address public policies that could discourage affordable housing and residential investment:

1. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
2. Overt discrimination may continue to be a problem. Testing is necessary to ensure compliance with Fair Housing requirements.
3. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
4. Increasing concentration of protected classes as county approaches build out and units become more scarce.
5. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment AND Limited tools to produce affordable housing as new construction slows and growth becomes redevelopment- and infill-oriented.
6. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
7. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
8. Disparities in Access to Opportunity; location and type of affordable housing; siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plan and other programs.
9. Disparities in homeownership rates; access to financial services.
10. Access to publicly supported housing for people with disabilities; need for affordable, integrated housing for individuals who need supportive services.

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MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Howard County has a successful history of attracting, retaining, and growing diverse businesses throughout the County. The Howard County Economic Development Authority (HCEDA) is a public-private partnership whose primary goal for the County is to promote economic growth and stability by supporting existing businesses, targeting new businesses, and attracting corporate and regional headquarters. Its role, central to its mission, is to be a catalyst for economic growth and sustainability in Howard County. Quality economic development is critical to the County's future to ensure an adequate tax base that will maintain and sustain the high quality of life that its residents have come to expect and deserve.

The Howard County Department of Housing and Community Development, in coordination with HCEDA, plan to address the County's community and economic development needs by focusing on three objectives designed to firmly secure Howard County's future as a Maryland economic development driver, they are:

- Start Businesses – HCEDA provides guidance for new businesses to draft a business plan, choose a legal structure for the business, and find a business location.
- Grow and Retain Businesses – HCEDA provides guidance for existing businesses to find a new location, secure funding, and find qualified employees.
- Relocate Businesses – HCEDA provides guidance for businesses to relocate to a new location, secure funding for the relocation, and find qualified employees in the area.

The community development and economic development strategies/goals were developed in accordance with the primary objective of the CDBG program; to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

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Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	221	372	0	0	0
Arts, Entertainment, Accommodations	13,232	15,134	12	10	-2
Construction	6,444	10,848	6	7	1
Education and Health Care Services	23,221	18,833	21	13	-8
Finance, Insurance, and Real Estate	8,745	10,309	8	7	-1
Information	3,140	3,577	3	2	-1
Manufacturing	5,149	7,408	5	5	0
Other Services	5,070	4,594	4	3	-1
Professional, Scientific, Management Services	25,405	36,459	22	25	3
Public Administration	0	0	0	0	0
Retail Trade	13,614	18,047	12	12	0
Transportation and Warehousing	3,216	4,697	3	3	0
Wholesale Trade	5,600	14,773	5	10	5
Total	**113,057**	**145,021**	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	171,738
Civilian Employed Population 16 years and over	163,275
Unemployment Rate	4.94
Unemployment Rate for Ages 16-24	12.65
Unemployment Rate for Ages 25-65	3.48

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	67,085
Farming, fisheries and forestry occupations	5,165
Service	10,524
Sales and office	31,985
Construction, extraction, maintenance and repair	6,918
Production, transportation and material moving	5,449

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

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Travel Time

Travel Time	Number	Percentage
< 30 Minutes	80,088	52%
30-59 Minutes	54,535	36%
60 or More Minutes	18,180	12%
Total	**152,803**	**100%**

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,864	239	2,150
High school graduate (includes equivalency)	16,100	1,228	4,130
Some college or Associate's degree	26,465	1,830	5,565
Bachelor's degree or higher	92,195	2,560	11,410

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	148	676	949	1,038	1,895
9th to 12th grade, no diploma	2,419	1,114	786	1,704	1,730
High school graduate, GED, or alternative	6,490	4,305	4,485	12,795	7,564
Some college, no degree	8,535	6,869	5,508	12,312	5,258
Associate's degree	1,274	2,025	2,273	5,363	1,945
Bachelor's degree	4,985	13,429	13,679	27,270	8,265
Graduate or professional degree	294	9,740	15,270	27,252	8,869

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$25,480
High school graduate (includes equivalency)	$36,682
Some college or Associate's degree	$47,335
Bachelor's degree	$69,228
Graduate or professional degree	$94,428

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
US Census ACS Five Year Estimates 2008-2012
Data Source Comments:

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Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three (3) largest categories of jobs in business by sector is as follows:

- Education and Health Care Services - 39,496 jobs
- Professional, Scientific, Management Services - 31,508 jobs
- Retail Trade - 13,497 jobs

These three categories represent 52% of the total number of jobs in the County.

Describe the workforce and infrastructure needs of the business community:

The Howard County Department of Planning and Zoning adopted the updated County's 2000 Howard County General Plan on June 3, 2015. Howard County is currently working on updating the County's General Plan and expects to finalize the plan in 2022. PlanHoward 2030, Howard County's General Plan, creates a sustainable framework for enhancing the County's economy, environment, and quality of life as it pertains to development, land preservation, changing demographic and employment trends, neighborhood sustainability, capital projects, County services and other key issues.

According to the PlanHoward 2030 General Plan, the County's business community has the following workforce needs:

- Promote training in science, technology, engineering, and math (STEM) careers.
- Develop a well-educated and properly trained labor pool available for business ventures as opportunities arise will ensure a sustainable workforce.

According to the PlanHoward 2030 General Plan, the County's business community has the following infrastructure needs:

- **Infrastructure Capacity** – define broadband, mobile communications, and utility infrastructure requirements, and ensure that service capacity and quality are available.
- **Resource Conservation** – the land and character of the Rural West will be protected through strategies to enhance the farm economy and to balance agricultural, residential, and commercial uses; and expanded historic preservation initiatives are proposed.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In addition to the County's General Plan, the County has a number of Corridor and Community Plans that are designed to address community and economic development strategies on a smaller scale and will affect job and business growth opportunities during the Consolidated Plan period. These Plans are:

- **Route 1 Corridor Plan** – The purpose of the Route 1 Manual is to present requirements and recommendations to: improve the visual appearance of the corridor's streetscape, enhance the appearance and value of developments in the corridor, and establish the desired design character for new developments in the Corridor Employment (CE), Transit Oriented Development (TOD), and Corridor Activity Center (CAC) Districts. Phase II of the plan was developed in 2019 and focuses on 6 stations.
- **Clarksville Pike Plan** – The Clarksville Pike Streetscape Plan and Design Guidelines contains a comprehensive set of recommendations to guide design and development of the Clarksville Pike corridor from Trotter Road to Guilford Road. Specific criteria for streetscape, architectural, and

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signage design are outlined to ensure that all new development fulfills the vision for a welcoming and coherent corridor. The plan was adopted in February of 2016.

- **Ellicott City Watershed Master Plan** – Howard County is currently developing a plan with Ellicott City in order to mitigate flooding, increase environmental sustainability, provide better transit opportunities in the City, and boost economic and community development in the City.
- **North Laurel-Savage Community Plan** – In 2019, Howard County prepared a renewal to the Sustainable Community Action Plan for the North Laurel-Savage area. The Maryland Sustainable Communities Program is a place-based designation offering a comprehensive package of resources that support holistic strategies for community development, revitalization and sustainability.
- **Downtown Columbia Community Plan** – The Downtown Columbia Plan is an amendment to the Howard County General Plan and creates a 30-year master plan for the revitalization and redevelopment of Downtown Columbia. Specific land use, transportation, environmental, community conversation and housing policies are presented. The plan was implemented in 2010 and the first update of the plan was completed in 2018.
- **Columbia Village Centers Community Plan** – Village centers serve as focal points and gathering places for the villages of Columbia. PlanHoward 2030 encourages village center property owners, village boards, and residents to develop and implement plans for enhancing or redeveloping older village centers to maintain them as attractive focal points for the villages. Eight of the nine village community associations have prepared Village Center Community Plans (excluding Dorsey's Search), which are master plans for each village center. Special initiatives are underway for some of the village centers.

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How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Currently, the County remains an area, which depends on a handful of economic sectors that include: Professional, Scientific, Management Services; Retail Trade; and Education and Health Care Services. These sectors account for 52% of the jobs in the County according to the 2015 ACS data.

The Top Ten Employers in Howard County are:

- **Johns Hopkins University Applied Physics Laboratory** - 7,000 employees; R&D systems engineering (Product/Service) Professional services (Industry)
- **Howard County General Hospital** - 1,765 Medical services (Product/Service) Health care (Industry)
- **Verizon** - 1,700 Telecommunications (Product/Service) Information (Industry)
- **Howard Community College** – 1,438 employees, higher education
- **Lorien Health Systems** – 1,190 employees Nursing care (Product/Service) Health care (Industry)
- **Coastal Sunbelt Produce** - 1,050 Produce processing (Product/Service) Manufacturing (Industry)

- **Wells Fargo** - 807 employees; Securities administration (Product/Service) Finance and insurance (Industry)
- **Nestle Dreyer's Grand Ice Cream** – 735 frozen desserts (Product/Service)
- **Leidos** - 1,195 Engineering services (Product/Service) Professional services (Industry)
- **MICROS Systems** - 1,052 HQ / software development (Product/Service) Professional services (Industry)

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The County's Office of Workforce Development offers resources and employment services to County job seekers. Services are designed to assist individuals returning to the workforce, individuals seeking a high school diploma, professionals looking for a career change, and workers seeking employment after being laid off. The Office of Workforce Development is a member of the Mid-Maryland Workforce Development Board (WDB). The WDB's primary responsibility is to provide leadership in strengthening a responsive and effective workforce development system. The following services are offered for free in Howard County:

- Job search and resume assistance
- Local and national job listings
- On-line job applications
- Career information
- Employment workshops
- Resource Center with access to computers, copy and fax machines, telephones and printers
- Information about job training and educational opportunities
- Veteran services
- Youth services
- Career development workshops
- Job training assistance (based on funding and eligibility)

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In addition, Howard County identified the following priority to support the local community college in the County's PlanHoward 2030 Comprehensive Plan:

Policy 8.9 – Continue to support Howard Community College's expanding ability to provide higher education for County residents and workers.

- **Expansion of Howard Community College**. Continue the County's commitment to fund expansion to accommodate enrollment and program growth. Support HCC in obtaining funds from the State or other sources.
- **Workforce Training**. Continue to work with the Economic Development Authority, the private sector, and other institutions of higher education to meet workforce development and retraining needs, especially in science and technology-related fields.

- **Community Cultural Enrichment**. Continue to expand noncredit course offerings and cultural programs that promote lifelong learning and enhance community life.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

HCEDA has three components to support economic growth: Business development (including agriculture); Marketing and support for the county, EDA, as well as the events in support of the organization's goals; and Maryland Center for Entrepreneurship. These areas are complementary and work collaboratively to achieve the desired outcomes of starting, growing and relocating businesses. The focus of the HCEDA falls into three objectives designed to firmly secure Howard County's future as a Maryland economic development driver: start businesses, grow and retain businesses, and relocate businesses.

HCEDA's 2017 Strategic Plan identified four themes designed to describe the business community in Howard County. A summary of the five strategies appears below, followed by policies and implementation actions developed by the Department of Planning and Zoning in coordination with HCEDA.

- **Lead with Robust BRE**. This strategy is key to continuing growth by retaining and expanding business in the county to ensure that local firms fulfill their potential to deliver job growth and sustained economic health.
- **Cultivate Strategic Business Attraction Opportunities**. The County needs to manage a highly effective business attraction program through a focus on strong relationships and excellence in fulfillment service.
- **Unleash the Potential of Innovation**. Create spaces that act as magnets for entrepreneurs and innovative firms and facilitate valuable connections to funders, mentors and markets.
- **Prioritize Research and Messaging**. Develop and maintain a base of sophisticated market intelligence to establish the HCEDA as an authority on the local economy and provide a platform for all of the HCEDA's services and marketing.
- **Dedicate Resources for Special Projects**. Proactively set aside staff capacity and resources to address a limited set of short-term special projects that emerge unexpectedly, but consistently.

Together these five themes describe a community that is working to continue job growth and maintain the progress made. The County is approaching a point where business attraction and development is losing steam due to a number of factors and HCEDA is looking for more strategies to ensure the community continues to grow as market changes threatens the strong performance of the County.

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In response to these business community strategies, PlanHoward 2030 identifies the following economic policies:

POLICY 5.1 – Identify, develop, implement and refine a comprehensive program to foster a diversified economy and encourage innovation and entrepreneurship.

- **Fort Meade Economic and Job Growth.** Focus on the anticipated growth due to BRAC, Cyber Command, NSA, and other planned expansions to capture new growth.
- **Branding.** Develop and implement a comprehensive branding effort for Howard County to establish a distinct and readily identifiable research and technology brand in the global marketplace as a "top global tech center."
- **Entrepreneurship.** Develop a comprehensive strategy to enable entrepreneurs to be creative, grow their businesses, and access capital.
- **Downtown Columbia Revitalization**. Implement the Downtown Columbia Plan to create a vibrant, mixed-use urban center for Howard County. This walkable, livable, revitalized Downtown will create a needed urban anchor that will attract and retain the creative class, and will advance the rebranding of Howard County for the 21st century.
- **Renewed Approach to Route 1 and Existing Business Parks.** Address the demand for business growth in the Baltimore-Washington Corridor, despite the declining availability of greenfield development sites, through new redevelopment strategies.
- **Funding for Transportation.** Expand multimodal transportation options and connectivity to ensure an adequate workforce for Howard County employers and to maintain quality of life.
- **Workforce Development Strategy.** Ensure an adequate, trained workforce is available to meet the need for service, entry level, and highly skilled workers through the provision of prekindergarten through college education, lifelong learning, diverse housing, commuting and transportation, health care, and benefits costs.
- **Existing Businesses.** Continue to support and address the needs of existing businesses.

POLICY 5.2 – Establish Howard County as a leader in 21st century entrepreneurship, information technology, and cyber security.

- **Marketing.** Create a development and marketing program to attract prime information technology and cyber businesses, as well as the critical skilled workforce.
- **Infrastructure Capacity.** Define broadband, mobile communications, and utility infrastructure requirements, and ensure that service capacity and quality are available.
- **Innovation.** Develop programs and facilities to promote a new culture of entrepreneurship and innovation. Encourage the creation of technology driven entrepreneurial businesses.
- **Education.** Work with local businesses to identify the need for leading programs in science, technology, engineering, and math (STEM) in the public schools, Howard Community College, and branch campuses of leading Maryland universities. Increase participation by minorities, women, and individuals with disabilities.

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Discussion

The following additional community and economic development policies and actions were identified in the PlanHoward 2030 General Plan:

Policy 5.3 – Promote future energy and green industries.

- **Differentiation.** Integrate forward-thinking energy and resource use into the County's economic development agenda, particularly considering green infrastructure and transportation solutions that differentiate the County from neighboring jurisdictions.
- **Management.** Explore evolving energy markets, plus options for enabling developing technologies, which reveal new opportunities to create, store, consume, and invest in energy commodities and related assets.
- **Commercial Opportunities.** Identify and promote green technologies and associated business opportunities.
- **Incentivizing Sustainability.** Create incentives to attract new businesses demonstrating sustainable practices or developing sustainable technologies, materials, and products.

Policy 5.4 – Enhance the Route 1 Corridor revitalization strategy to recognize the distinct character and market potential of diverse corridor segments, and the potential at various intersections, crossings, and nodes for additional retail, restaurant, and employment development as identified in the Route 1 Market Analysis.

- **Opportunities.** Focus planning efforts to maximize development potential in four types of land-use opportunity areas: redevelopment of high-visibility employment areas; greenfield development of high-visibility employment areas; major industrial park development; and mixed-use opportunity sites.
- **Zoning Review.** Evaluate the efficacy of existing Route 1 zoning districts (CE, CAC, TOD); consider more flexibility, especially regarding commercial uses. Reduce strip commercial development along Route 1 frontage by directing retail uses to retail centers and mixed use developments and by directing truck-oriented uses, uses that require outdoor storage, and most auto-oriented retail uses such as gasoline service stations, automobile repair facilities and similar uses to parts of the corridor not fronting on Route 1 and not near residential areas. Revise zoning as needed to ensure the County vision is achieved.
- **Residential Expansion and Preservation of Land for Employment and Industrial Use.** Accommodate residential development in key nodes in the Route 1 Corridor so that it does not erode opportunities to preserve or redevelop employment and industrial areas.
- **Refine the Vision.** Clarify residential and nonresidential land use goals as a framework for evaluating future proposals.
- **Transportation.** Develop transit and road improvement solutions including bicycle and pedestrian accessibility to promote connectivity and support revitalization of the Route 1 Corridor.

Policies 5.5 – Proactively consider innovative tools to enhance the Route 1 Corridor's competitiveness, attract and retain businesses, and maximize redevelopment opportunities.

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- **Economic Growth.** Focus incentives on opportunity sites within the Route 1 Corridor and on key industry market sectors with strong growth potential in Howard County.
- **Beneficial Projects.** Adopt a tiered incentive program that provides benefits commensurate with the proposed project's potential benefit to the County.
- **Nodes.** Develop plans for key opportunity areas that allow for significant future intensification, while maximizing current and intermediate development potential and protecting industrially zoned land.
- **Land Assembly.** Encourage land assembly to prevent piecemeal redevelopment and facilitate projects that are integral to the County's long-term development strategy.
- **Partnering.** Evaluate specific scenarios where the County might benefit from engaging in public/private development partnerships, including opportunities for nonprofits.
- **Transportation.** Promote, plan, and protect bicycle, pedestrian, and transit access in the Corridor.

Policy 5.6 – Plan for Class A office, industrial, and mixed-use redevelopment of commercial and industrial properties within the Snowden River Parkway area and of commercial and industrial properties in the Snowden-GE area where appropriate.

- **Plan for Coordinated Redevelopment.** Work with Snowden River Parkway and east Columbia Village Center property owners, as well as other community stakeholders to evaluate market conditions and redevelopment options to determine how to best position redevelopment of different parts of the Snowden River Parkway area in relation to redevelopment of the Village Centers.
- **Partner on Implementation.** Consider establishing a partnership or special servicing district to promote and manage redevelopment.
- **Differentiate when Planning.** Distinguish among the sections along Snowden River Parkway that exhibit different characteristics and merit different treatment.

Policy 5.7 – Plan for future transportation services and facilities that connect Downtown Columbia, the Snowden River Parkway area, Gateway, and Route 1 to regional connections to Baltimore, Washington, and Fort Meade.

- **Connect Development Nodes.** Study the feasibility of regional Bus Rapid Transit (BRT), as well as enhanced local bus service between major business and residential nodes from Downtown Columbia through the Snowden River Parkway area, Gateway Business Park, and the Route 1 corridor to Fort Meade and Odenton in Anne Arundel County. If viable, take action to secure existing CSX rail spur ROW.
- **Make More Connections.** Study the feasibility and cost-benefits of a new roadway connection crossing I-95 between US 1 and Gateway Business Park.
- **Alternative Modes of Transportation.** Study the feasibility of alternative modes of transportation, including facilities for bicyclists and pedestrians, to connect Downtown Columbia, the Snowden River Parkway Area, Gateway, Route 1, and other major business and residential nodes in and near the County.

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- **Transportation Management Associations.** Evaluate the utility and benefit of developing transportation management associations.

POLICY 5.8 – Continue to enhance the vitality and redevelopment of Columbia's Village Centers.

- **Strengthen Village Centers.** Encourage Village Center property owners, Village Boards, and residents to develop and implement plans for enhancing or redeveloping older Village Centers to maintain them as attractive focal points for the villages.
- **Market Analysis.** Collaborate with the Columbia Association to undertake market assessments to assist in repositioning older centers in relation to each other, Downtown Columbia, and other competing commercial centers.
- **Connect Commercial Centers.** Plan for future transportation connections, including bicycle, pedestrian, and transit, among and between Village Centers and other commercial centers.

Policy 5.9 – Continue to enhance the vitality of the Route 40 Corridor.

- **Enhance Route 40.** Encourage commercial renovation and, where appropriate mixed-use redevelopment by promoting collaboration between owners and neighbors to create attractive focal points that serve the community.

Policy 5.10 – Expand programs to support and enhance agribusiness.

- **Training.** Promote County and regional training programs for existing and new farmers to enhance critical business skills.
- **Diversification.** Use Agricultural Land Preservation Program funds to offer matching grants for farms to diversify their agriculture operations through agribusiness innovations.
- **Mentoring.** Create a mentoring program that will connect the younger generation of farmers with experienced farmers and also with farmers who may have property but no one to farm it.
- **New Leaders.** Establish an agricultural leadership program for middle / high school students to teach a broad range of skills both specific to agriculture and also general skills such as team building and public speaking. Work with the Howard County public schools to introduce elements of agricultural education back into the public school curriculum.

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MA-50 Needs and Market Analysis Discussion

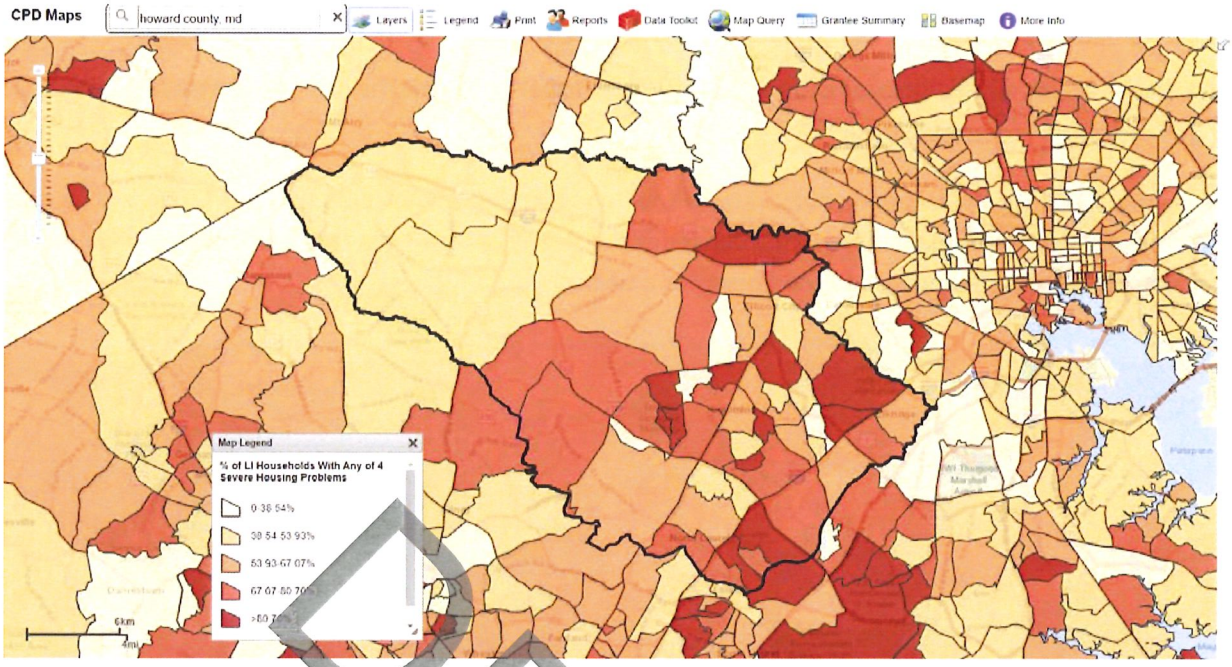
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Below are maps for the locations of Extremely Low Income (ELI), Low Income (LI), and Moderate Income (MI) severe housing problems. Concentration is defined as any Census Tract that has above average severe housing problems as compared to the County as a whole.

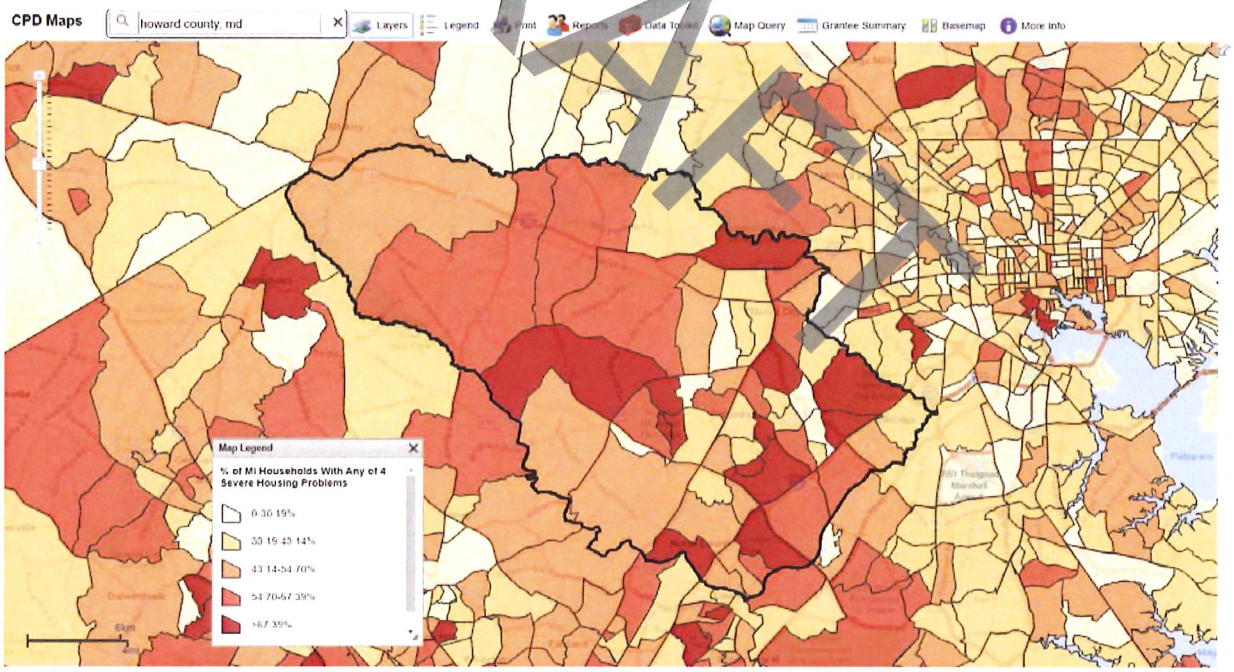


Extreme Low Income Severe Housing Percentage (Source: egis.hud.gov/cpdmaps)

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Low Income Severe Housing Percentage (Source: egis.hud.gov/cpdmaps)



Moderate Income Severe Housing Percentage (Source: egis.hud.gov/cpdmaps)

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Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines an Area of Minority Concentration as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

According to the 2011-2015 ACS data, any Census Tract in the County that has a minority population over 59.9% is defined as an area of minority concentration. Based on the above HUD definition there are twenty-eight (28) Block Groups in the County that are identified as areas of minority concentration.

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Census Tract	Block Group	Minority Persons	Total Population	Minority Percentage
6011.07	2	1426	1919	74.3%
6012.03	1	2140	2792	76.6%
6023.02	3	1783	2957	60.3%
6026.00	3	2929	3596	81.5%
6028.00	2	1027	1617	63.5%
6029.00	2	2369	3427	69.1%
6054.01	4	633	981	64.5%
6054.02	1	826	1009	81.9%
6055.03	3	2633	2973	88.6%
6056.01	1	1471	2225	66.1%
6066.03	1	2265	2981	76.0%
	2	1204	1702	70.7%
6066.04	1	1079	1693	63.7%
6066.06	1	1438	2039	70.5%
	2	1689	2789	60.6%
6066.07	2	1984	2790	71.1%
6067.04	2	2209	2779	79.5%
6067.06	1	753	988	76.2%
6067.07	1	1558	2355	66.2%
	2	913	1430	63.8%
6068.05	1	939	1460	64.3%
6069.01	1	1103	1472	74.9%
6069.04	3	1783	2176	81.9%
6069.05	3	2472	3712	66.6%
6069.06	2	1721	2674	64.4%
6069.07	1	1403	1834	76.5%

	2	1298	2070	62.7%
	3	1429	1942	73.6%

The U.S. Department of Housing and Urban Development annually identifies qualifying low- and moderate-income Census Tracts and Block Groups for CDBG entitlement communities. The following Census Tracts and Block Groups were identified as areas with over 51% low- and moderate-income persons based on HUD's FFY 2019 LMISD 2011-2015 ACS: CT 6069.01 BG 2 73.06%; CT 6069.07 BG 3 67.18%; CT 6066.03 BG 4 60.28%; CT 6011.07 BG 1 57.44%; CT 6056.01 BG 1 57.08%; and CT 6066.06 BG 1 54.17%. The County has an overall low- and moderate-income percentage of 20.0%.

Howard County will direct CDBG and HOME funds countywide. It is the policy of Howard County that activities will not be qualified based on service area benefit. On June 4, 2014, Howard County passed Bill No. 18-2014, an Act amending the Rehabilitation Loan Program to allow loans for renovations and expansions; amending the moderate income housing unit provisions to prohibit certain alternatives in certain areas; requiring the use of fee in lieu funds for homeownership opportunities in certain areas; prohibiting the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects; and generally related to moderate income housing units and the Rehabilitation Loan Program in Howard County. Specific to CDBG and HOME funds, the Bill restricted the construction of housing in Census Tracts and Block Groups if the poverty level is 10% or greater. The purpose of the Bill was to address concentration of subsidized housing and to encourage future affordable housing development outside of areas of concentration thus affirmatively furthering fair housing.

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What are the characteristics of the market in these areas/neighborhoods?

The Census Tract Block Groups have the following characteristics:

Census Tract	Block Group	Minority Percent	Median Household Income	Unemployment
6069.01	2	39.8%	$48,902	13.5%
6069.07	3	73.6%	$55,830	6.9%
6066.03	4	58%	$54,457	4.5%
6011.07	1	53%	$90,102	6.6%
6056.01	1	66.1%	$57,358	8.1%
6066.06	1	70.5%	$44,408	5.1%

Are there any community assets in these areas/neighborhoods?

The areas identified are centrally located to more urban areas within the County that are located to areas of opportunity.

Are there other strategic opportunities in any of these areas?

The areas identified with multiple housing problems, high minority concentrations, and high low- and moderate-income populations border the areas of economic and redevelopment activity in the County. As the economic conditions of the commercial and redevelopment areas expand, the surrounding areas will benefit from the community and economic investments that will occur in the redevelopment areas such as the increase in job opportunities, increase in housing options, increase in transportation density, and increase in community facilities.

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MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households – 91.210 (a)(4), 91.310 (a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband access in Howard County will promote economic development, social equity, public health, public safety, and expand educational opportunities for residents of the County.

Broadband services empower low/mod households, and give the economic and educational opportunities that they would not have access to such as: job listings and applications, online education, telemedicine, etc.

Connectivity in Howard County is good, according to the 2013-2017 ACS Estimates 92.9% of households have an internet subscription, 92.8% of households have a broadband subscription, and 73.7% of households that have less than $20,000 in annual income have a broadband subscription.

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Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

In general, broadband internet service is available in Howard County, however as the County becomes more rural, in areas such as Laurel, internet service becomes less available than in urban, areas like Columbia.

According to highspeedinternet.com, Columbia, MD has five (5) residential Internet Service Providers (ISPs) in zip code 21044. Xfinity, Verizon, and HughesNet are available in 100% of the zip code; while Viasat is available in 99% and Fiberlight is available in 17%.

According to highspeedinternet.com, Ellicott City and the more rural area around it has four (4) residential Internet Service Providers (ISPs) in zip code 21042. Xfinity, Verizon, and HughesNet are available in 100% of the zip code; while Viasat is available in 99% of the zip code.

MA-65 Hazard Mitigation – 91.210 (a)(5), 91.310 (a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In 2018, Howard County's Office of Emergency Management published a Hazard Mitigation Plan for the County. (source: https://www.howardcountymd.gov/LinkClick.aspx?fileticket=Ys-tPVyuF5g%3d&tabid=1310&portalid=0) The plan highlights certain vulnerabilities in Howard County; the top 5 most likely hazards include: Flood, Severe Winter Weather, Structure Fires, Transportation Hazards and Unintentional Chemical Substance Release/Hazmat.

In the document the following climate stressors were identified as a risk to Howard County:

- Flooding
- Severe Winter Storms
- Wildfires
- Hurricane/Tropical Cyclones
- Lightning
- Earthquake
- Drought and Extreme Heat

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income residents in Howard County will be the among the most vulnerable to natural disasters or events, including flooding and winter storm damage which are two of the most likely hazards that were identified as risks in Howard County. In particular, low- and moderate-income residents of Ellicott City are at-risk for flood damage to their housing as the area is subject to extreme flooding.

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for Howard County to establish its housing, homeless, other special needs, community development, economic development, and planning priorities and strategies that the County anticipates to address during the next five years. The Strategic Plan was developed based on evaluating and prioritizing the County's Needs Assessment and Market Analysis.

The priority need goals are designed to primarily benefit households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the County with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. The County has an overall low- and moderate-income population of 20.0%.

Howard County determined the goals for the FFY 2020-2024 Consolidated Plan based on the following guiding principles, which provided a framework for the development of the Five Year Consolidated Plan:

- Assist - Develop comprehensive strategies to support and assist those in need in the County.
- Involve - Involve the community and provide opportunities for citizen input and involvement in the Five Year Consolidated Plan process and the preparation of the report.
- Collaborate - Encourage collaboration between public, private, and non-profit agencies in order to ensure the most efficient and effective services.
- Leverage - Leverage CDBG/HOME funds and other local resources to maximize the effectiveness of programs and services.
- Promote - Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low- and moderate-income persons.

The County's priority needs were determined based on:

- Existing data on community needs
- Consultation with County employees
- Consultation with stakeholders
- Public hearings
- Community meetings
- Surveys
- Local and regional planning documents

The key factors affecting the determination of the five-year priorities include the following:

- The types of target income households with the greatest need for assistance.
- The County's low- and moderate-income areas with the greatest need.
- Those activities that will best address the needs of the County's residents.

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- The limited amount of funding available to meet those needs.
- The ability to leverage additional resources.

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SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Howard County
	Area Type:	Countywide
	Other Target Area Description:	Activities that are broadly based across all jurisdictions of the County.
	HUD Approval Date:	N/A
	% of Low/ Mod:	20.0%
	Revital Type:	CDBG Eligible
	Other Revital Description:	Low Mod Area (LMA) Benefit
	Identify the neighborhood boundaries for this target area.	The boundaries are the county limits.
	Include specific housing and commercial characteristics of this target area.	Area Name: Countywide Low-Mod Area Type: Local Target area Other Target Area Description: The County prioritizes CDBG projects located in Census Tracts and Block Groups that are supported by LMI Census data countywide. The County has not designated any revitalization or blighted areas. The County has designated, "Countywide Low-Mod" to represent the areas that are CDBG eligible on a LMA basis. % of Low/ Mod: CTs BGs LMI% > 26.44% See Sections NA and MA.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See Sections PR-10 and PR-15.
	Identify the needs in this target area.	See Section NA.
	What are the opportunities for improvement in this target area?	See Section SP.
	Are there barriers to improvement in this target area?	See Section MA-40.

Table 47 - Geographic Priority Areas

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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Howard County allocates its CDBG and HOME funds based on activities that will develop a viable urban community by providing decent housing, a suitable living environment, and by expanding economic opportunities. Activities must principally benefit low- and moderate-income persons. Eligible activities include housing, homeless, other special needs, community development, economic development, and administration/planning activities.

Howard County will direct CDBG and HOME funds countywide to eligible low- and moderate-income beneficiaries. It is the policy of Howard County that activities will not be qualified based on service area (LMA) benefit. On June 4, 2014, Howard County passed Bill No. 18-2014, an Act amending the Rehabilitation Loan Program to allow loans for: renovations and expansions; amending the moderate income housing unit provisions to prohibit certain alternatives in designated areas; requiring the use of fee in lieu funds for homeownership opportunities in certain areas; prohibiting the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects; and generally related to moderate income housing units and the Rehabilitation Loan Program in Howard County. Specific to CDBG and HOME funds, the Bill restricted the construction of housing in Census Tracts and Block Groups if the poverty level is 10% or greater. The purpose of the Bill was to address concentration of subsidized housing and to encourage future affordable housing development outside of areas of concentration thus affirmatively furthering fair housing.

The County will use the following eligibility qualifications for activity funding:

- Housing activities will serve low- and moderate-income households throughout the County.
- Public Facility activities will serve low- and moderate-income individuals or presumed beneficiaries throughout the County.
- Public Service activities will serve low- and moderate-income individuals or presumed beneficiaries throughout the County.
- Administration and planning activities will serve the County as a whole.

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SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Housing Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Howard County
	Associated Goals	HS-1 Housing Support HS-2 Housing Construction HS-3 Housing Rehabilitation
	Description	There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters.
	Basis for Relative Priority	According to the 2011-2015 American Community Survey 46.6% of all renter households were cost burdened by 30% or more, 27.5% of owner households with a mortgage were cost burdened by 30% or more, and 10.0% of owner households without a mortgage were cost burdened by 30% or more. This priority was determined through consultation with public, nonprofit, and private entities.

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2	Priority Need Name	Homeless Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Howard County
	Associated Goals	HO-1 Housing HO-2 Operation/Support
	Description	There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.

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3	**Priority Need Name**	**Other Special Needs Priority**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Howard County
	Associated Goals	SN-1 Housing SN-2 Social Services
	Description	There is a need for housing, services, and facilities for persons with special needs.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
4	**Priority Need Name**	**Community Development Priority**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Howard County

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	Associated Goals	CD-1 Community Facilities and Infrastructure CD-2 Public Services CD-3 Public Safety CD-4 Accessibility CD-5 Clearance/Demolition
	Description	There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
5	**Priority Need Name**	**Economic Development Priority**
	Priority Level	Low
	Population	Extremely Low Low Moderate Other
	Geographic Areas Affected	Howard County
	Associated Goals	ED-1 Employment ED-2 Redevelopment ED-3 Financial Assistance ED-4 Access to Transportation
	Description	There is a need to promote skills training, employment development, connectivity, and economic opportunities in the County.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.

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6	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	Geographic Areas Affected	Howard County
	Associated Goals	AM-1 Overall Coordination
	Description	There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.

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Narrative (Optional)

The priority ranking of needs for housing, homelessness, other special needs, community development, economic development, and anti-poverty are as follows:

- **High Priority** - Activities are assigned a high priority if the County expects to fund them during the Five Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the County during the Five Year Consolidated Plan period. The County may support applications for other funding if those activities are consistent with the needs identified in the Five Year Consolidated Plan.

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SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	CDBG funds and HOME funds may be used to provide direct rental assistance for eligible low-income households. The per beneficiary amount of CDBG or HOME funds for Tenant-Based Rental Assistance (TBRA) will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities.
TBRA for Non-Homeless Special Needs	CDBG funds and HOME funds may be used to provide direct rental assistance for eligible low-income households. The per beneficiary amount of CDBG or HOME funds for Tenant-Based Rental Assistance (TBRA) will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities.
New Unit Production	The housing needs in the County are for decent, safe and sanitary housing units that are affordable and accessible. The County will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the County related to the creation and preservation of affordable housing.
Rehabilitation	The housing needs in the County are for decent, safe and sanitary housing units that are affordable and accessible. The County will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the County related to the creation and preservation of affordable housing.
Acquisition, including preservation	The housing needs in the County are for decent, safe and sanitary housing units that are affordable and accessible. The County will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the County related to the creation and preservation of affordable housing. There are two (2) historic districts in the County (Ellicott City Historic District and Lawyers Hill Historic District) and over 1,000 historic resources listed in the County "Historic Sites Inventory". (data.howardcountymd.gov/InteractiveMap.html?Workspace=HistoricSitesViewer) Resources listed in the Inventory are eligible for Historic Tax Credits. The County has a Historic Preservation Plan that provides guidance on the preservation, protection, maintenance, rehabilitation and adaptive re-use of historic and cultural resources.

Table 48 – Influence of Market Conditions

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SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Howard County will receive $1,309,534 in CDBG funds and $465,543 in HOME funds for the FFY 2020 program year. The County estimates $10,778.81 in CDBG Program Income and $0 in HOME Program Income. The County's FFY 2020 CDBG and HOME program year starts on July 1, 2020 and concludes on June 30, 2021. The County projects its CDBG and HOME allocations to remain level over the five-year period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$1,309,534.00	$10,778.81	$0.00	$1,320,312.81	$5,000,000.00	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The County is funding fourteen (14) CDBG projects in FFY 2020.

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SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Howard County	Government	Planning	Jurisdiction
Howard County Housing Commission	PHA	Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The County's Department of Housing and Community Development coordinates and consults with the multiple jurisdictional departments and authorities, the Maryland Department of Housing and Community Development (DHCD), and local non-profit and for profit stakeholders to address its housing and community development priorities. The County coordinates and consults with the Howard County Housing Commission on issues concerning affordable housing for extremely low-, very low-, and low-income residents. Additionally, the County coordinates and consults with the Howard County Coalition to End Homelessness, the local CoC, on issues concerning rapid rehousing, homeless prevention, emergency shelter housing, transitional housing, and permanent supportive housing for the County. All partners recognize the need to consistently assess effectiveness and availability of programs offered, as well as analyzing outcomes and the overlap of services.

The County has worked hard to build consortiums and partnerships with the surrounding jurisdictions, such as Baltimore, Washington D.C., and Baltimore County. All of the jurisdictions recognize the need for regional planning and action to address the similar housing and community development needs of the Baltimore Washington Area. The largest barrier for the County to address its housing and community development needs is the lack of adequate funding for the County and stakeholders to undertake projects that will address the needs identified in this plan.

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Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	-
Legal Assistance	X	X	-
Mortgage Assistance	X	X	-
Rental Assistance	X	X	-

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Utilities Assistance	X	X	-
Street Outreach Services			
Law Enforcement	X	X	-
Mobile Clinics	-	-	-
Other Street Outreach Services	X	X	-
Supportive Services			
Alcohol & Drug Abuse	X	X	-
Child Care	X	X	-
Education	X	X	-
Employment and Employment Training	X	X	-
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	-
Mental Health Counseling	X	X	-
Transportation	X	X	-
Other			
Other	-	-	-

Table 51 - Homeless Prevention Services Summary

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Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Chronically Homeless Individuals and Families

- Crisis intervention through the community outreach/engagement division of the local police department coordinating with shelter providers meets the needs of homeless persons that have conflict in the community, and mediate issues that may arise with those living in places not meant for human habitation.
- Day Resource Center (DRC) is available to meet the needs of those living in places not meant for human habitation. The DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless. A doctor comes to the site to provide medical care for those that require it.
- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.

- County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing.
- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available. Combining rental assistance with supportive services, each household participating in the program has the opportunity to have their housing needs met, in addition to addressing potential barriers to keeping their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits.

Veterans and their Families

- The Day Resource Center (DRC) assists veterans to access U.S. Veteran Affairs Supportive Housing (HUD-VASH) vouchers across Maryland. Howard County does not have a large enough population to have its own award of HUD-VASH vouchers, but works with Alliance, Inc. to get Howard County veterans housed quickly.
- General Services that Provide Assistance to Veteran Individuals and Families, not specifically designed for this population, but are tailored to meet presenting need:
  - County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing. Homeless veterans are targeted through the DRC and other outreach efforts to be quickly assessed and placed in appropriate addiction treatment programs.
  - Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
  - Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability. More referrals to veteran-based resources through the VA and the Howard County Office of Veteran Affairs are coordinated once a veteran household is identified.
  - Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available – and prioritize veteran families and individuals who meet HUD's definition of chronic homelessness. Combining rental assistance with supportive services on a permanent basis, each household participating in the program has the opportunity to have their housing needs met, in addition to identified barriers to losing their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits, including VA.

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- Workforce development is provided to veterans by referral through HMIS through case managers in the CoC.
- All CoC-funded programs have a SOAR certified case managers on staff to increase access to disability benefits as well as other earned and public benefits. CoC case managers will also assist veterans who may qualify for additional benefits through the VA.

Unaccompanied Youth

In Howard County, a Youth Homelessness workgroup of the CoC commenced in fall 2015 in response to the state and federal priorities to identify and end youth homelessness. The group consists of partners from Howard County Public School System (HCPSS), the Department of Social Services (DSS), the Local Management Board (LMB), the Continuum of Care (CoC), HMIS, Office of Workforce Development, the Howard County Health Department, Howard County Mental Health Authority, and community-non-profits such as Grassroots, Bridges to Housing Stability, and Voices for Children (nonprofit that provides Court Appointed Special Advocates, CASAs, to speak on behalf or for abused and neglected children in the local circuit court for Howard County from newborn to 21 years of age). This group has outlined common definitions of youth homelessness, and is in the planning phase of itemizing gaps and solutions to best meet the needs of this population. While each entity works with a different definition, respectively, there is much overlap by homelessness definitions, and great opportunity exists to coordinate services and elevate efforts that are currently addressing this need in our community. Specifically, the following policies of each agency are in place which provides parameters to eradicate youth homelessness and provide needed services to transition youths to stability.

Howard County Department of Social Services (State Department of Human Resources) focuses programming on youth in their custody who are not residing in their court-ordered placement and follows the State policy for out-of-home placement as found at COMAR Citation: 07.02.11.04.

- Eligibility. B. A child in out-of-home placement [foster care] is eligible to remain in out-of-home placement [foster care] until the end of the month in which the child becomes 18 years old, except that a child 18 to 21 years old may remain in out-of-home placement [foster care] up to the 21st birthday so long as the child is:

  (1) Completing secondary education or a program leading to an equivalent credential;

  (2) Enrolled in an institution that provides post-secondary or vocational education;

  (3) Participating in a program or activity designed to promote or remove barriers to employment;

  (4) Employed for at least 80 hours per month; or

  (5) Incapable of doing any of the activities in §B(1)—(4) of this regulation due to a medical condition, which incapability is supported by regularly updated information in the case plan of the child.

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The Local Management Board (LMB) through the Howard County Office of Children's Services does not operate any programs, but provides funding, planning, program development and implementation, and technical assistance to programs and services working to improve outcomes for Howard County's children. Disconnected youth is a priority at the State and local level through the State Governor's Office for Children.

Howard County Public School System (HCPSS) follows and adheres to the Board of Education's Policy 9300, which provide guidelines to ensure that children and youth who are homeless are enrolled in the HCPSS without barriers and that they receive equal access to all educational programs and school-related activities. HCPSS standards include, but are not limited to (from Policy 9300):

- Reasonable efforts will be made to identify all school-aged children and youth residing in Howard County who are homeless.
- The rights of all children and youth who are homeless and eligible for enrollment in the HCPSS will be protected in accordance with the McKinney-Vento Act.
- Children and youth who are homeless are eligible for services described under Title I, Part A of the Elementary Students Education Act (ESEA), whether or not they reside in a Title I school attendance area or meet the academic standards required of other children for eligibility.
- Students who are homeless will be enrolled in school as soon as information is received that the student is homeless.
- Students who are homeless and become permanently housed during the school year will retain McKinney-Vento protections for the remainder of that school year.
- Students who are homeless will be provided services comparable to the services offered to other students in the school in which the homeless student is enrolled.
- Students who are homeless and meet academic eligibility requirements are eligible to participate in extracurricular activities, including interscholastic athletics.
- Transportation will be provided for students who are homeless in accordance with requirements in the McKinney-Vento Act.
- Food and nutrition services will be provided immediately upon the identification or enrollment of a student who is homeless.

General Services that Provide Assistance to Unaccompanied Youth, but not specifically designed for this population:

- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
- Emergency Shelter in Family Shelter can place a single woman or single-parent with children under the age of 18 in the household.
- Emergency Men's Shelter can place a single male over the age of 18.
- County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining

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stable employment and/or housing. Homeless youth can be quickly assessed and placed in appropriate addiction treatment programs.

- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability. Unaccompanied youth can require more intensive services; which case management can assist in facilitating.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available – and consider unaccompanied youth families who meet HUD's definition of chronic homelessness. Combining rental assistance with supportive services on a permanent basis, each household participating in the program has the opportunity to have their housing needs met, in addition to identified barriers to losing their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits.
- Workforce development is provided by referral through HMIS through case managers in the CoC.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above. Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

Howard County's CoC has a number of strengths in its service delivery system for persons experiencing homeless.

1. Local Commitment.

a. There are a variety of local-funded homeless services programs in the CoC that were created in response to the needs identified in The Path Home.

b. They are including, but not limited to: a local permanent supportive housing subsidy program, addictions treatment for the literally homeless, funding of 1 FTE workforce development case manager, funding of 1 FTE housing locator, funding of 1 FTE case manager, flexible financial assistance to provide rehousing and prevention assistance for homeless households, a landlord guarantee program (incentive for landlords to accept high-risk tenants with poor rental histories and low credit scores).

2. Central Leadership: Continuum of Care and Local Children's Board housed in one County Department, the Department of Community Resources and Services.

a. Allows close collaboration to address and identify the extent of unaccompanied youth in the community.

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b. The youth homelessness workgroup is comprised of highly committed and engaged partners seeking to eradicate youth homelessness by collaborating and filling service provision gaps for youth up to age 25. The workgroup is a joint effort between the CoC and LCB.

3. Connections to SSI/SSDI Benefits.

a. There are SSI/SSDI Outreach, Access, and Recovery Technical Assistance (SOAR) certified case managers at all CoC funded agencies.

b. This ensures persons that present needing Social Security Insurance or Social Security Disability Insurance are assisted quickly to obtain such benefits.

c. This eliminates many of the barriers persons with disabilities face when they cannot work and need assistance in applying for and navigating the application process.

4. HUD-VASH Partnership.

a. The Day Resource Center (outreach facility for the literally homeless) has been successfully partnering with U.S. Department of Veteran Affairs and Alliance, Inc., to refer and place homeless veterans in housing with HUD-VASH vouchers.

b. While Howard County does not receive HUD-VASH directly, the coordination across the region has directly placed homeless veterans into housing.

5. Size of Sub-populations.

a. Howard County has a relatively low number of literally homeless veterans and chronically homeless persons that present for services. While one chronically homeless person or veteran experiencing homelessness is too many, the documented number of persons that meet HUD's definition of chronically homeless, and those who are veterans, are remarkably low.

b. Low numbers indicate the goal of ending homelessness for these populations is attainable. The following data was collected during the respective PIT Counts: Veteran Individuals 6 in 2018 and 9 in 2019 Chronic Homelessness Individuals 37 in 2018 and 36 in 2019.

Howard County's CoC has a number of opportunity areas in its service delivery system that have been identified as the CoC has expanded services and programs to best end homelessness.

1. Unaccompanied Youth – Nature and Extent Unknown.

a. With the recent launch of the Youth Homelessness workgroup of the CoC and Local Children's Board, the community is in the midst of identifying and quantifying the number of unaccompanied youth in the County.

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b. Currently, it is unknown if the existing programs are adequate to prevent and end youth homelessness, if innovation is required to fill service delivery gaps. These are being reviewed, discussed and planned through strong collaboration of agencies including the Howard County Public School System, the Local Children's Board, the CoC Lead Agency, the Department of Social Services, and area nonprofits.

2. Inadequate Supply of Supportive Housing.

a. While a variety of innovative programs are in place to provide permanent supportive housing, there remains a shortage of supportive housing for households that present with severe service needs (long periods of literal homelessness, disabling condition, high utilization of emergency rooms, jails and other institutions) and are households with children in family.

b. Those that need supportive housing to end their homelessness have high barriers to obtaining and maintaining housing; subsidized rents and support services can help eliminate or decrease the barriers to stable housing.

c. Based on the number of families with children that were residing in emergency shelter in the 2018 Housing Inventory Count, and the level of need they had, other housing types would best end the majority of these household's homelessness, including transitional and permanent supportive housing. Because of this, the unmet need showed an oversupply in emergency shelter beds for families.

d. In the annual Housing Inventory Count in 2018, it was estimated that 23 households with children needed permanent supportive housing to best end their homelessness.

3. Inadequate Supply of Affordable Housing.

a. The definition of affordability varies in homeless services in theory and in practice. However, a household should not pay more than 30 percent of their adjusted income on rent and utilities (housing costs). For homeless services, it is not uncommon for 50 percent of a household's income to be used towards housing costs. This could be considered affordable if other supports are in place such as earned benefits, food, child care, transportation etc.

b. Currently, there are very few housing options for extremely low households who are experiencing homelessness that are affordable regardless of the definition of "affordability."

4. Childcare Resources Reserved for Homeless Families.

a. There are currently no programs that exclusively provide child care for homeless families in Howard County.

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b. One of the barriers identified in the CoC for families with children to obtain housing, is employment. In order to attend employment with children who are not school-age, or have access to after-care programs, head of households must have access to affordable and safe childcare in their journey out of homelessness.

5. Limited Funding Sources for Rental Assistance/Shallow Subsidies for Rapid Placement into Housing.

a. As a Housing First community, the Howard County CoC has adopted the goal to house homeless persons quickly, shorten their episode and reduce returns to homelessness.

b. One of the gaps to achieving this is having diversified funding sources for move-in funds, short and medium term rental assistance, or shallow subsidies. While Rehousing activities are funded by the State ESG funds, the County and United Way of Central Maryland, there is a shortage of funding and identification of sources that would assist in moving households to stable housing quickly.

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SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	**HS-1 Housing Support**	2020	2024	Affordable Housing	Howard County	Housing Priority	CDBG: $600,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
2	**HS-2 Housing Construction**	2020	2024	Affordable Housing	Howard County	Housing Priority	-	-
3	**HS-3 Housing Rehabilitation**	2020	2024	Affordable Housing	Howard County	Housing Priority	CDBG: $735,000	Housing Rehabilitation: 100 Household Housing Unit
4	**HO-1 Housing**	2020	2024	Homeless	Howard County	Homeless Priority	CDBG: $750,312.81 HOME: $815,000	Housing: 15 Household Housing Unit
5	**HO-2 Operation/Support**	2020	2024	Homeless	Howard County	Homeless Priority	CDBG: $650,000	Housing: 750 Household Housing Unit
6	**SN-1 Housing**	2020	2024	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: $120,000 HOME: $1,000,000	Housing: 500 Household Housing Unit
7	**SN-2 Social Services**	2020	2024	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: $165,000	Housing: 200 Household Housing Unit
8	**CD-1 Community Facilities and Infrastructure**	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: $2,300,00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	**CD-2 Public Services**	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	-	-
10	**CD-3 Public Safety**	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	-	-
11	**CD-4 Accessibility**	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	-	-
12	**CD-5 Clearance/Demolition**	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	-	-
13	**ED-1 Employment**	2020	2024	Economic Development	Howard County	Economic Development Priority	-	-
14	**ED-2 Redevelopment**	2020	2024	Economic Development	Howard County	Economic Development Priority	-	-
15	**ED-3 Financial Assistance**	2020	2024	Economic Development	Howard County	Economic Development Priority	-	-
16	**ED-4 Access to Transportation**	2020	2024	Economic Development	Howard County	Economic Development Priority	-	-
17	**AM-1 Overall Coordination**	2020	2024	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: $1,000,000 HOME: $250,543	Other: 25 Other

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Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Support
	Goal Description	Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
2	Goal Name	HS-2 Housing Construction
	Goal Description	Encourage the construction of new affordable renter- and owner-occupied housing units.
3	Goal Name	HS-3 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.
4	Goal Name	HO-1 Housing
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
5	Goal Name	HO-2 Operation/Support
	Goal Description	Support social service programs and facilities for the homeless and persons at-risk of becoming homeless.
6	Goal Name	SN-1 Housing
	Goal Description	Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.

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7	Goal Name	SN-2 Social Services
	Goal Description	Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
8	Goal Name	CD-1 Community Facilities and Infrastructure
	Goal Description	Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
9	Goal Name	CD-2 Public Services
	Goal Description	Improve and enhance the public and community development services in the County.
10	Goal Name	CD-3 Public Safety
	Goal Description	Support the County's public safety organizations.
11	Goal Name	CD-4 Accessibility
	Goal Description	Improve public and common use areas to be readily accessible and usable by persons with disabilities.
12	Goal Name	CD-5 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions in the County.
13	Goal Name	ED-1 Employment
	Goal Description	Support and promote job creation, retention, and skills training programs.
14	Goal Name	ED-2 Redevelopment
	Goal Description	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial areas.

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15	Goal Name	ED-3 Financial Assistance
	Goal Description	Promote new economic development through local, state, and federal tax incentives and programs.
16	Goal Name	ED-4 Access to Transportation
	Goal Description	Support the expansion of multimodal transportation services to assist the transportation needs of the County.
17	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

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Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that Howard County will provide affordable housing to thirty-five (35) households through the HOME Program over the Consolidated Plan period.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable; the Howard County Housing Commission is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The Housing Commission's board holds monthly open meetings with opportunities for residents to discuss their housing needs. All of the properties owned by the Housing Commission offer numerous forms of engagement to residents that range from accessible property managers, common spaces for community activities; message boards, and robust online presences. Additionally, the Housing Commission has formed the following boards to increase resident involvement:

- Board to Promote Self-Sufficiency
- Getting Ahead Board
- Affordable Housing Advocates
- Howard County Workforce Development Mid-Atlantic Youth Council
- Howard County Association of Community Services
- Re-Entry Coordinating Council

The Housing Commission continues to administer the Family Self Sufficiency Program to encourage eligible residents the opportunity to achieve economic independence and self-sufficiency.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

Not applicable; the Howard County Housing Commission is not designated a "troubled" housing authority.

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SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Howard County is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The following fair housing issues/impediments were identified in the RAI to address public policies that could discourage affordable housing and residential investment:

1. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
2. Overt discrimination may continue to be a problem. Testing is necessary to ensure compliance with Fair Housing requirements.
3. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
4. Increasing concentration of protected classes as county approaches build out and units become more scarce.
5. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment AND Limited tools to produce affordable housing as new construction slows and growth becomes redevelopment- and infill-oriented.
6. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
7. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
8. Disparities in Access to Opportunity; location and type of affordable housing; siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plan and other programs.
9. Disparities in homeownership rates; access to financial services.
10. Access to publicly supported housing for people with disabilities; need for affordable, integrated housing for individuals who need supportive services.

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Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following action items that correspond to the number (1-10) fair housing issues/impediments were identified in the RAI to address public policies that could discourage affordable housing and residential investment:

1. Explore existing County policies that may inhibit the creation of affordable housing, such as County Bill 18-2014.
2. Support fair housing enforcement, testing and outreach in the County. Work with regional partners to provide sustained support and grow capacity of the Fair Housing Action Center of Maryland.
3. Invest in older communities to support revitalization, commerce, jobs and homeownership as well as preserve affordable housing units, especially in areas along transportation routes.

4. Support efforts to nurture and sustain racially integrated communities in Howard County, such as the new Columbia Housing Center.
5. Open up new land use opportunities through zoning changes (e.g. commercial and industrial zones could allow affordable units) and/or donated land.
6. Continue or increase funding for creating units and/or subsidizing tenant rents in opportunity areas. (e.g. dedicated funding source for affordable housing).
7. Explore increased FMRs and/or Increased exception payment standards and provide mobility counseling to encourage voucher location in Opportunity Areas.
8. "Continue to monitor the Maryland Department of Housing and Community Development's (DHCD's) awards of Low Income Housing Tax Credits (LIHTC) and advocate for Qualified Allocation Plan (QAP) policies that: a. Ensure the Baltimore metropolitan area receives at least 50 percent of Maryland tax credits awarded, reflecting the Baltimore area's proportion of the State's low income population; b. Award 65% of the region's credits to family developments in opportunity areas in order to address past inequities, while focusing remaining awards in comprehensive revitalization areas."
9. Engage lenders in discussions about homeownership and mortgage lending disparities and how to address. Seek investments in financial literacy programs (including in schools) and assistance in helping subprime loan holders refinance to conventional loans. Develop specific action steps to address disparities in the minority homeownership rate.
10. Ensure that people with disabilities have control in the choice of their service provider by prohibiting leases that require tenants to receive supportive services from the provider operating the housing. Ensure that tenants cannot be evicted or discharged for reasons unrelated to their housing or a breach of their lease.

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SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Howard County adopted a local Plan to End Homelessness (PEH) in 2010 and updated the plan in February of 2020 known as The Path Home. The Path Home establishes strategic goals that will align resources and services within the homeless response system. The strategic goals will guide specific annual action plans. The goals and action plans will place emphasis on ensuring that the coordinated entry system includes necessary, appropriate, quality interventions and sufficient capacity to meet the needs of those presenting to the system. These interventions will be housing first and housing resources focused.

Howard County uses a Coordinated Entry System to meet the individualized needs of homeless persons. It utilizes the following four (4) steps:

1. Access through entry points known to the community. Accomplished by: hotline, prevention, safe house, and street outreach.
2. Assess strengths, barriers, and vulnerabilities. Accomplished by: triage and standard assessment VI-SPDAT and Prevention Targeting Tool.
3. Prioritize specific and defined set of criteria. Accomplished by: By-Name list.
4. Refer connection to available resources. Accomplished by: prevention, shelter, case management, rapid rehousing, and permanent supportive housing.

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Addressing the emergency and transitional housing needs of homeless persons

Howard County's Strategic Plan to End Homelessness's Goal #2 is to ensure that every person experiencing homelessness in Howard County has access to immediate, safe, and appropriate shelter. An effective homeless response system includes immediate access to low-barrier emergency shelter coupled with skilled, engaged street outreach. The Coalition is committed to ensuring that no person is forced to sleep in a place not intended for human habitation or loses their life because of their homeless experience. The Coalition will provide continuous outreach to unsheltered homeless individuals who otherwise might not seek out services, and ensure sufficient emergency shelter capacity to meet the needs of the community. Howard County intends to meet this goal by:

- Ensure adoption of a system-wide housing first approach by all Coalition members and eliminate policies and practices that do not embrace a housing first approach. This includes county residency requirements; participation in services; income requirements; and behavior requirements unrelated to health and safety.
- Establish a housing-focused street outreach team whose primary responsibility is to identify and engage people experiencing unsheltered homelessness and connect them to shelter (if available and desired) and coordinated entry for permanent housing resources.
- The CoC should collect, review and analyze key output and performance measure outcome data to ensure on-going effectiveness of street outreach services.

- Continue implementation of a low-barrier, housing first approach to accessing and staying in emergency shelter in Howard County, and eliminate requirements unrelated to health and safety to access and remain in shelter.
- Provide housing-focused, rapid-exit services to quickly connect all households residing in emergency shelter to safe and appropriate permanent housing.
- Regularly review program level data on shelter outcomes relating to placement rates in permanent housing, timely exits and cost-effectiveness to target system performance improvement strategies.
- Target limited transitional housing resources to the most vulnerable people experiencing homelessness by participating in the coordinated entry system, and eliminate rules that screen people out due to perceived barriers.
- Shift the focus of supportive services in transitional housing programs to align with a housing-focused, rapid-exit approach.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 25)

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Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Howard County's Strategic Plan to End Homelessness's Goal #3 is to increase access to permanent housing for people experiencing homelessness in Howard County. An effective homeless response system has an affordable and diverse supply of housing that meets the needs of the most vulnerable persons. Currently, households experiencing homelessness in Howard County struggle to access permanent housing in a timely manner. Challenges include limited landlord engagement and recruitment; limited affordable housing; and limited rapid re-housing program capacity. Howard County intends to meet this goal by:

- To ensure that the most vulnerable households fleeing domestic violence, dating violence, sexual assault, and stalking are prioritized for all available housing resources within the CoC, and to come into compliance with federal and state requirements, HopeWorks HSP (ESG) funded program should more fully participate in the coordinated entry system.
- To increase permanent housing opportunities and decrease the time people experience homelessness in Howard County, the CoC Lead Agency should coordinate a systemwide landlord engagement strategy to create a pipeline of available units informed by data and the coordinated entry process.
- Adopt the National Alliance to End Homelessness' Rapid Re-Housing Performance Benchmarks and Program Standards to fully incorporate the three core components and current best practices into CoC rapid re-housing projects.

- Scale up rapid re-housing resources to make it the primary housing intervention in Howard County CoC.
- Assess current permanent supportive housing projects and formalize a "move on" strategy to increase system flow and to ensure that this deep resource is serving the most vulnerable households using a dynamic prioritization approach.
- Ensure that all permanent supportive housing adopts and implements a housing first approach in both policy and practice.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 27)

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Howard County's Strategic Plan to End Homelessness's Goal #1 is to ensure that there are no new or repeat episodes of homelessness in Howard County. An effective homeless response system is one that safely and appropriately diverts households from homelessness and provides targeted homelessness prevention whenever possible. Howard County's Coordinated Entry System will provide comprehensive, housing first services that apply a lens of racial equity, are culturally competent, and are guided by evidence-based best practices to minimize the duration and compounding impact of homelessness. This will include supportive pathways for those who do experience homelessness to achieve income maximization, exit to stable housing quickly, and prevent a repeat episode of homelessness in the future. Howard County intends to meet this goal by:

- Undertake a review and analysis of all prevention programs and prevention-type services that are both, operating in Howard County, and based on the goals of The Path Home.
- Determine which programs most appropriately align with the role of the homeless response system and which may be better funded outside the system.
- Establish a system-wide homeless prevention program — with written standards — to include a standardized assessment and performance measure outcome benchmarks and goals.
- Develop and support a robust structure to implement diversion strategies and measure the impact on the homeless response system.
- To increase employment opportunities for households experiencing homelessness in Howard County, the CoC Lead Agency should coordinate a system-wide employment strategy informed by data and the coordinated entry process.
- The Coalition, led by the CoC Board, should explore and identify factors driving racial and ethnic disparities to determine who is experiencing homelessness and how different types of permanent housing resources are distributed by the homeless services system.

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- The CoC Board should develop an action plan to reduce disparities and establish community-level performance measured outcome goals to track progress on these efforts.
- Re-assess and streamline current coordinated entry core elements — the ACCESS, ASSESS, PRIORITIZE and REFER processes — to achieve simplicity, clarity and transparency in system coordination and decision-making.
- Develop a dashboard using HMIS to track progress on system flow improvements and outcomes.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 23)

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SP-65 Lead Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Maryland Department of the Environment manages a lead poisoning prevention program that forms the basis for the lead reduction and elimination strategy in Howard County. The State has several ongoing efforts to reduce risk of children's lead exposure and to detect lead exposure as follows:

- Under Maryland State Law "Lead Risk Reduction in Housing" owners of rental property built before 1950 must register their units with the Maryland Department of the Environment (MDE), distribute materials from MDE informing tenants of the hazards of lead-based paint, and meet specific lead paint risk reduction standards, in return for liability protection. The Law also requires landlords to perform lead hazard reduction treatments at each turnover in rental housing built before 1950. The protection also is available for owners of rental units built after 1950, if they choose to meet the requirements.
- Grants and loans for hazard reduction.
- Locally based outreach programs to parents, health care providers, and property owners.
- Targeted intensive outreach for blood lead testing for early detection and early intervention in at-risk areas.

Statewide, the following blood lead testing requirements are in effect:

- Mandatory blood lead testing at age one and two of children enrolled in Medicaid (Federal Early Prevention Screening and Detection Treatment or "EPSDT" requirements).
- Mandatory evidence of screening within 30 days of entry into daycare for newborn children to six years of age with either a blood-lead test or risk assessment questionnaire.
- Mandatory testing of children by age 12 months and by age 24 months living in an at-risk area.
- Recommendations for medical and public health follow-up based on the Centers for Disease.
- Control and Prevention (CDC) guidance in "Screening Young Children for Lead Poisoning, Guidance for State and Local Public Health Officials" and "Managing Elevated Blood-Lead Levels Among Young Children: Recommendations from the Advisory Committee on Childhood Lead Poisoning Prevention.

How are the actions listed above related to the extent of lead poisoning and hazards?

For Howard County, it is estimated that 34,193 housing units in the County were built before 1980 and are at risk of lead-based paint hazards. Based on the 2011-2015 ACS data, 25,580 (32%) of owner-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. And 8,613 (30%) of renter-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. CHAS data estimates that there are 13,988 (18%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 9,518 (33%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the County.

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How are the actions listed above integrated into housing policies and procedures?

When the County provides assistance to homebuyers or homeowners and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. The following tasks are performed prior to the start of the actual rehabilitation or purchase of the property to ensure the health of residents:

- As part of a loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information solicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.
- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff will provide a current list of certified contractors for use by the applicant in obtaining proposals.

The Howard County Housing Commission informs applicants, voucher holders, and landlords participating in the Housing Voucher Program of lead based paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional information.

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months tests positively for

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elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. According to the Childhood Blood Lead Surveillance in Maryland Annual Report 2019:

- 53.7% of 1 year old children in Howard County were tested for lead.
- 46.0% of 2 year old children in Howard County were tested for lead.
- There were thirty (30) new cases of blood lead levels between 5 and 9 µg/dL in Howard County.
- There were thirteen (13) new cases of blood lead levels ≥ 10 µg/dL in Howard County.

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SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Howard County's anti-poverty strategy is based on addressing factors that cause poverty. Such factors include unemployment, substance abuse issues, high cost of housing, access to affordable childcare, high debt to income ratios, affordable health care; and access to reliable transportation. Based on 2011-2015 ACS data, approximately 5.2% of the County's residents live in poverty, which is less than the State of Maryland's poverty rate of 10.0%. Female-headed households with children are particularly affected by poverty at 19.9% and 6.3% of all youth under the age of 18 were living in poverty.

Howard County is committed to addressing the needs of its residents who live at or below the poverty level. During the five-year period covered during FFY 2020-2024, the County, in conjunction with other public agencies and private non-profit organizations, will continue to pursue resources and innovative partnerships to support the provision of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and access to transportation. The County can reduce the number of residents living in poverty by minimizing threats to individual and family financial stability and by extending services that will provide adequately for those in need. Partners with the County in these anti-poverty efforts include the efforts of the following regional service agencies:

Community Action Council (CAC) - The Community Action Council of Howard County, organized under the Economic Opportunity Act in 1964 as part of the War on Poverty initiative is a private, non-profit organization designated as Howard County's anti-poverty agency. The mission of the CAC is to provide programs and services to low-income residents of Howard County in order to alleviate the effects of poverty; to promote self-sufficiency as a means of interrupting the cycle of poverty; and to stimulate increased awareness of, and responsiveness to, the needs of the low-income population as part of the larger community.

CAC delivers many programs and services that address the challenges faced by low-income families. The programs include but, are not limited to, Head Start and Pre-K, which are comprehensive early childhood education and development programs provided to economically disadvantaged children, ages 3 and 4, and to their families. Other programs provided by CAC include:

- Homeless prevention programs such as Eviction Prevention and Rental assistance
- Food Assistance complimented by Nutrition and Health Education programming
- Energy and Water Assistance
- Weatherization Services
- Summer Youth Employment
- Financial Literacy program along with 2- to -1 savings match asset-building program

Howard County's Strategic Plan to End Homelessness - The Coalition to End Homelessness will begin its work on The Path Home immediately, by developing actionable steps with timelines to ensure progress on goals are made. Guided by The Path Home and the NAEH Recommendations, the Coalition will be working to ensure that Howard County is a community where no one experiences homelessness, and

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everyone has a safe and stable home. To accomplish this over the next five years, the Coalition will undergo an annual planning process to outline priorities, key partners, action steps, timelines for completion, and performance measures and outcomes. The Coalition Board may designate committees and workgroups to accomplish each year's goals. The action plan will be published on the Howard County Coalition to End Homelessness website and progress will be reported annually. (Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 32)

Department of Community Resources and Services - The Department of Community Resources and Services has eight (8) offices to address the needs of multiple generations, tailor services to different cultural values, and promote full inclusion for individuals with disabilities. Plus, the No Wrong Door approach makes it easier for Howard County residents to access the vital human services they need to thrive. The Department has the following offices serving the community:

- Office of Aging and Independence
- Office of Children and Families
- Office of Consumer Protection
- Office of ADA Coordination
- Office of Community Partnerships
- Office of Veterans and Military Families
- Office of Human Trafficking Prevention
- Office of the Local Children's Board

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How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Poverty is realized when a household's basic needs for food, clothing, and shelter are not being met. Poverty is a function of income stability, which is related to a number of other factors such as access to affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, children's services, job training and employment development, and transportation. The County recognizes the link between housing affordability and poverty, as such the County in conjunction with public and private agencies, will fund and support activities that address the following strategies over the five-year period:

- Providing affordable housing
- Providing emergency, transitional, and permanent housing
- Provide short term rental and utility assistance
- Providing assistance to homeowners for housing maintenance
- Providing assistance to first time homebuyers
- Providing financial education and coaching to LMI persons
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Howard County is committed to ensuring that all federally funded projects meet federal requirements. The County's Department of Housing and Community Development (DHCD) is responsible for monitoring the progress the County is making towards the Consolidated Plan goals and outcomes. DCHD maintains records on the progress toward meeting the goals and statutory/regulatory compliance of each activity. DHCD is responsible for the ongoing monitoring of sub-recipients, as well.

It is the County's responsibility to ensure that federal funds are used in accordance with all program requirements; determining the adequacy of performance under sub-recipient agreements; and taking appropriate action when performance problems arise. It is also the County's responsibility to manage the day to day operation of grant and sub-recipient activities. Monitoring is performed for each program, function, and activity.

The County has developed a "monitoring checklist" that it utilizes when programs and activities are reviewed. This checklist, approved by the U.S. Department of Housing and Urban Development, was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2).

The monitoring process is not a "one-time" event. The process is an on-going system of planning, implementation, communication, and follow-up. In the planning stage, sub-recipients are required to submit "proposals for funding." These proposals are reviewed by County staff for funding approval. A scope of services and budget are finalized and the contract with each agency is executed. During the time when the project is underway, the County's staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed and "corrective actions" are taken to resolve any potential deficiencies or problems. The County frequently communicates with its sub-grantees to monitor activities for compliance. The County issues contracts at the beginning of the program year and sub-grantees are not authorized to begin an activity until they received a "Notice to Proceed" from the County. For each activity, the County maintains a checklist to ensure all areas of compliance were met based on the activity's national objective and eligibility. Regular site visits are performed, desk audits are performed, and the County monitors required sub-grantee semiannual reports, as well as final reports.

The County monitors its performance with meeting its goals and outcomes established in this Five Year Consolidated Plan. It reviews its goals on an annual basis in the preparation of its CAPER and makes adjustments to its goals if needed.

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County contract activities are subject to Davis-Bacon and Section 3 requirements. The County ensures sub-grantees and contractors understood these requirements by holding preconstruction conferences, performing regular site visits, and reviewing certified payrolls for each covered activity.

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Annual Action Plan

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Howard County will receive $1,309,534 in CDBG funds and $465,543 in HOME funds for the FFY 2020 program year. The County estimates $10,778.81 in CDBG Program Income and $0 in HOME Program Income. The County's FFY 2020 CDBG and HOME program year starts on July 1, 2020 and concludes on June 30, 2024. The County projects its CDBG and HOME allocations to remain level over the five-year period.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$1,309,534.00	$10,778.81	$0.00	$1,320,312.81	$5,000,000.00	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The County is funding fourteen (14) CDBG projects in FFY 2020.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	$465,543.00	$0.00	$0.00	$465,543.00	$1,600,000.00	The HOME entitlement program allocates annual grants to larger cities and urban counties to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-and moderate-income people. The County is funding five (5) HOME projects in FFY 2020.

Table 53 - Expected Resources – Priority Table

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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives.

The Housing Commission is utilizing a combination of State-issued tax-exempt bonds, Partnership Rental Housing Program funds, LIHTC tax credits, County loan funds, and Housing Commission equity to finance acquisitions and/or redevelopment that assists low to moderate income households of Howard County.

There is $6,420,000 in the County's Housing Initiative Loan Fund that could be loaned for housing activities.

The County will use $116,385.75 of contributions from the County's Banked Match from prior projects as HOME match for FFY 2020.

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If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The following publicly owned land and property within the jurisdiction is available for future development to address the needs identified in the Plan:

- West Watersville Road, Mt. Airy (Tax ID 333217)
- Southeast side of Beetz Road, Mt. Airy (Tax ID 333195)
- 589 Woodbine Road, Woodbine (Tax ID 313089)
- Woodbine Road, Woodbine (Tax ID 374355)
- Route 40 at Pine Orchard, Ellicott City (Tax ID 258714)
- 3420 Martha Bush Drive, Ellicott City (Tax ID 218488)
- Rogers Avenue, Ellicott City (Tax ID 265729)
- 3713 Fels Lane, Ellicott City (Tax ID 201259)
- Adjacent to MD Route 100, Ellicott City (Tax ID 291483)
- 12201 Hall Shop Road, Clarksville (Tax ID 351995)
- 15959 Union Chapel Road, Woodbine (Tax ID 323742)
- 7151 Mayfield Avenue, Elkridge (Tax ID 159496)
- Route 29, Laurel (Tax ID 391478)

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Support	2020	2024	Affordable Housing	Howard County	Housing Priority	HOME: $120,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
2	HS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Howard County	Housing Priority	CDBG: $174,173.30	Housing Rehabilitation: 25 Household Housing Unit
3	HO-1 Housing	2020	2024	Homeless	Howard County	Homeless Priority	CDBG: $150,000 HOME: $126,988.70	Housing: 3 Household Housing Unit
4	HO-2 Operation/Support	2020	2024	Homeless	Howard County	Homeless Priority	CDBG: $140,000	Housing: 175 Household Housing Unit
5	SN-1 Housing	2020	2024	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: $24,000 HOME: $172,000	Housing: 102 Household Housing Unit
6	SN-2 Social Services	2020	2024	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: $35,621.13	Housing: 45 Household Housing Unit
7	CD-1 Community Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: $532,455.82	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 825 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	AM-1 Overall Coordination	2020	2024	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: $264,062.56 HOME: $46,554.30	Other: 5 Other

Table 54 – Goals Summary

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Goal Descriptions

1	Goal Name	HS-1 Housing Support
	Goal Description	Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
2	Goal Name	HS-3 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.
3	Goal Name	HO-1 Housing
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
4	Goal Name	HO-2 Operation/Support
	Goal Description	Support social service programs and facilities for the homeless and persons at-risk of becoming homeless.
5	Goal Name	SN-1 Housing
	Goal Description	Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.

6	**Goal Name**	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
7	**Goal Name**	**CD-1 Public Facilities and Infrastructure**
	Goal Description	Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
8	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

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AP-35 Projects – 91.220(d)

Introduction

In order to address the priority needs of Howard County, the proposed FFY 2020 Annual Action Plan proposes the following activities:

Projects

#	Project Name
1	CDBG Program Planning and Administration
2	Fair Housing Regional AI Coordinator
3	Office of Human Rights – Fair Housing Activity
4	Columbia Housing Center Affirmative Marketing Program
5	Roger Carter Recreation Center Redevelopment
6	Emergency Public Facility
7	The United Way – Rehab
8	Humanim, Inc. – Rehab
9	Help End Homelessness – Acquisition
10	The ARC of Howard County – Rehab
11	Rebuilding Together – Homeowner Rehab
12	Grass Roots Shelter Program
13	HopeWorks of Howard County – Transitional Housing
14	Community Action Council – Housing Stability
15	iHomes – Rehab
16	Help End Homelessness – Rehab
17	Affordable Housing Project
18	Down Payment Assistance
19	HOME Program Planning and Administration

Table 55 – Project Information

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Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Activity allocations and priorities were established by the priority needs and goals from the Strategic Plan. The Department of Housing and Community Development allocates CDBG and HOME funds to activities based on discussions with County staff, meetings with stakeholders, and public input. The County makes applications available to non-profits, for-profit agencies, and other public agencies/organizations for CDBG and HOME eligible funded activities. A percentage of the County's CDBG and HOME funds are awarded on a competitive basis to applicants of eligible activities that address the County's priority needs and outcome goals. The applications are reviewed by the Department of Housing and Community Development and finally submitted to the Howard County Council for approval.

The largest obstacle to addressing the County's underserved needs are financial in nature. There is an urgent need for additional federal, state, and local funding to undertake additional housing and community development projects to address the housing, homeless, other special needs, community development, economic development, and planning needs in the County.

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AP-38 Project Summary

Project Summary Information

1	**Project Name**	**CDBG Program Planning and Administration**
	Target Area	Howard County
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: $120,062.56
	Description	Howard County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, preparing and submitting performance reports.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Countywide 302,000 Persons
	Location Description	Howard County, Department of Housing and Community Development, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046
	Planned Activities	Matrix Code: 21A General Program Administration 570.206
2	**Project Name**	**Fair Housing Regional AI Coordinator**
	Target Area	Howard County
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: $9,000

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	Description	Howard County along with Baltimore City, Anne Arundel, Baltimore, and Harford County fund a portion of the salary for a Regional AI Coordinator. Howard County in cooperation with these jurisdictions contracted with a consultant to complete a regional and jurisdiction specific Analysis of Impediments to Fair Housing (AI) which will be formally accepted in 2020. The AI Coordinator works to guide the implementation of the regional initiatives to address identified potential impediments to Fair Housing Choice.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Countywide 302,000 Persons
	Location Description	Countywide
	Planned Activities	Matrix Code: 21D Fair Housing Activities (subject to Admin cap) 24 CFR 570.206(c)
3	**Project Name**	**Office of Human Rights – Fair Housing Activity**
	Target Area	Howard County
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: $60,000
	Description	The Howard County Office of Human Rights will use CDBG funding to conduct matched paired testing of market rate units in the County. This activity proposes to address several of the impediments to fair to fair housing identified in 2020 Analysis of Impediments to Fair Housing Choice.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Countywide 302,000 Persons
	Location Description	Countywide
	Planned Activities	Matrix Code: 21D Fair Housing Activities (subject to Admin cap) 24 CFR 570.206(c)

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4	**Project Name**	**Columbia Housing Center Affirmative Marketing Program**
	Target Area	Howard County
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: $75,000
	Description	The Columbia Housing Center, a 501 (c)(3) nonprofit organization, in response to new residential segregation patterns that are forming in parts of Columbia, will use CDBG funding to create a program based on the successful Oak Park Regional Housing Center, which will help landlords find tenants and tenants finds homes, while promoting racial integration. This effort helps Howard County carry out our duty to affirmatively further fair under the federal Fair Housing Act.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Countywide 302,000 Persons
	Location Description	Countywide
	Planned Activities	Matrix Code: 21D Fair Housing Activities (subject to Admin cap) 24 CFR 570.206(c)
5	**Project Name**	**Roger Carter Recreation Center Redevelopment**
	Target Area	Howard County
	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: $196,984.96
	Description	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County's Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. The Roger Carter Recreation Center Re-development is a key vehicle for neighborhood revitalization. This activity will benefit the residents of Burgess Mill Station and surrounding Ellicott City area in the community located on Burgess Mill Way, Ellicott City, MD 21043.
	Target Date	6/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	500 LMI Howard County Residents
	Location Description	3000 Milltowne Drive, Ellicott City, MD 21043
	Planned Activities	Matrix Code: 03E Neighborhood Facilities 24 CFR 570.201(c) National Objective: LMA Low/mod area benefit: the service area identified for activities is primarily low/mod income. 570.208(a)(1)
6	**Project Name**	**Emergency Public Facility**
	Target Area	Howard County
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: $24,000
	Description	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. This activity will allocate funds to support the property acquired by long-term leasing of a public facility being utilized as a provision of emergency housing. This activity ensures the safety of Howard County Residents who are struggling with domestic abuse.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 Howard County residents fleeing domestic violence
	Location Description	Countywide
	Planned Activities	Matrix Code: 03C Homeless Facilities (not operating costs) 24 CFR 570.201(c) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
7	**Project Name**	**The United Way – Rehab**
	Target Area	Howard County

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	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: $100,000
	Description	The United Way of Central Maryland, a 501 (c) (3) non-profit in Howard County will use CDBG funds in FFY20 to renovate a 9,000 square foot space in Columbia for uses as the new Family Center to meet the critical need for affordable, quality childcare in Howard County. Through is project, United Way is building the first non-profit, child-care center.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	76 0-80% AMI Howard County residents
	Location Description	Countywide
	Planned Activities	Matrix Code: 03M Child Care Centers 24 CFR 570.201(c) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
8	**Project Name**	**Humanim, Inc. – Rehab**
	Target Area	Howard County
	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: $136,563.56
	Description	Humanim, Inc., a 501(c)(3) non-profit in Howard County will use CDBG funds in FFY20 to provide renovations at their Gerwig building including mock apartment for client training (for community integration); renovation of all bathroom and the construction of a changing room with an electric adult changing table and shower that meets ADA standards. The renovations also include painting the entire interior, updating electrical and duct work, replacing doors, installing new flooring throughout the building, and repairing and staining flooring in the back portion in a facility that supports many activities and programs for persons with intellectual and developmental disabilities.
	Target Date	6/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	150 0-80% AMI individuals with developmental disabilities and their families
	Location Description	9380 Gerwig Lane Columbia, Maryland 21046
	Planned Activities	Matrix Code: 03B Facilities for Persons with Disabilities 24 CFR 570.201(c) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
9	**Project Name**	**Help End Homelessness – Acquisition**
	Target Area	Howard County
	Goals Supported	HO-1 Housing
	Needs Addressed	Homeless Priority
	Funding	CDBG: $150,000
	Description	Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilized CDBG Program funds to acquire one (1) housing unit in FFY20 to rent to a homeless Howard County family.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Homeless Household
	Location Description	Countywide
	Planned Activities	Matrix Code: 03C Homeless Facilities (not operating costs) 24 CFR 570.201(c) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
10	**Project Name**	**The ARC of Howard County – Rehab**
	Target Area	Howard County
	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Priority

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	Funding	CDBG: $98,907.30
	Description	The Arc of Howard County, a 501 (c) (3) nonprofit will use CDBG funds for adding two adult changing tables to the facility; converting three exterior doors and four-bathroom door with ADA doors; painting exterior of building; repairs to sidewalk and parking lot; and, converting cubical area to secure office space in a facility that supports many activities and programs for persons with intellectual and developmental disabilities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	99 0-80% AMI individuals with developmental disabilities and their families
	Location Description	11735 Homewood Road Ellicott City, Maryland 21042
	Planned Activities	Matrix Code: 03B Facilities for Persons with Disabilities 24 CFR 570.201(c) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
11	**Project Name**	**Rebuilding Together – Homeowner Rehab**
	Target Area	Howard County
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: $174,173.30
	Description	Rebuilding Together, Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide free home repairs to Howard County low to moderate income homeowners to preserve the stock of safe, affordable single-family homes in Howard County. Rebuilding Together clients include veterans, people with disabilities, families with small children and the elderly.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 0-80% AMI Howard County Households
	Location Description	Countywide

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	Planned Activities	Matrix Code: 14A Rehab; Single-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
12	**Project Name**	**Grass Roots Shelter Program**
	Target Area	Howard County
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: $40,000
	Description	Grassroots, a 501 (c)(3) nonprofit, will utilize CDBG funds for utility expenses associated with their Crisis Intervention Center / Homeless Shelter location. This public facility is a multi-service crisis intervention center providing 24-hour crisis intervention services, emergency and transitional shelter, and community education. Grassroots operates a 24-hour general crisis hotline and walk-in counseling program and is the first point of contact in the County for homeless services. The agency operates the Mobile Crisis Team, in partnership with Humanim, to respond with the Police to psychiatric emergencies and family crises in the community. Special youth services include the Maryland Crisis Hotline, the Runaway Intervention Program, outreach and educational programs. Staff also respond to requests from the community for crisis intervention services following a traumatic event. The Crisis Intervention Service is certified by the American Association of Suicidology.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 At Risk of Homelessness Howard County Residents
	Location Description	Countywide
	Planned Activities	Matrix Code: 03T Homeless/AIDS Patients Programs 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
	Project Name	**HopeWorks of Howard County – Transitional Housing**

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13	**Target Area**	Howard County
	Goals Supported	SN-2 Social Services
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: $35,621.13
	Description	HopeWorks of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide partial salary for the Transitional Housing Victims Advocate and partial utility payments for their transitional houses to operate their program. The Transitional Housing Program provides housing to Howard County residents that are made homeless due to sexual and intimate partner violence and allows victims to be housed for up to one (1) year. Clients have access to all HopeWorks services such as legal advocacy/representation, clinical counseling and case management. Referrals for employment training, education and other community services are also available. HopeWorks is the sole provider of comprehensive domestic violence and rape crisis and recovery services in Howard County. Specifically, HopeWorks is the only residential program in the county that has the experience, expertise and internal capacity necessary to address the multiple, interlocking needs of domestic violence victims, and their families.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	45 Howard County residents fleeing domestic violence
	Location Description	Countywide
	Planned Activities	Matrix Code: 05G Services for victims of domestic violence, dating violence, sexual assault or stalking 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
14	**Project Name**	**Community Action Council – Housing Stability**
	Target Area	Howard County
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Priority

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	Funding	CDBG: $100,00
	Description	The Community Action Council of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide housing stability for low and moderate-income Howard County residents through eviction prevention for low to moderate income households in Howard County. Direct payment to landlords and/or mortgage companies will be made based on an eviction judgment.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	75 LMI Howard County Households
	Location Description	Countywide
	Planned Activities	Matrix Code: 05Q Subsistence Payments 24 CFR 570.207(b)(4) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
15	**Project Name**	**iHomes – Rehab**
	Target Area	Howard County
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	HOME: $172,000
	Description	iHomes, Inc., a 501 (c) (3) nonprofit and only certified CHDO in Howard County will utilize HOME funds to renovate two single family dwelling units, for persons with varying degrees of intellectual and developmental disabilities (IDD). These program funds will allow for extensive rehabilitation, and essentially the preservation of these affordable housing units. The residents of the group homes are extremely low income persons, earning between 0 – 30 percent of the area median income (AMI) for the HUD Baltimore- Columbia-Towson Metropolitan Statistical Area (MSA). Support services will be provided by Humanim, Inc. The units will be designed using green building strategies that will result in a net zero energy efficient building.
	Target Date	6/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	2 0-30% AMI individuals with developmental disabilities
	Location Description	Countywide
	Planned Activities	CHDO Project/Preserve two (2) single-family affordable housing units
16	**Project Name**	**Help End Homelessness – Rehab**
	Target Area	Howard County
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	HOME: $7,500
	Description	Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilize CDBG funds to replace the existing HVAC system with a more energy efficient unit in one of the units that houses a previously homeless Howard County family.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 0-80% AMI Howard County Household
	Location Description	Countywide
	Planned Activities	Preserve one (1) single-family affordable housing unit
17	**Project Name**	**Affordable Housing Project**
	Target Area	Howard County
	Goals Supported	HO-1 Housing
	Needs Addressed	Homeless Priority
	Funding	HOME: $119,488.70

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	Description	Howard County will allocate HOME Program funds for new construction, property acquisition, disposition, and rehabilitation in connection with the development of affordable housing units. This includes but is not limited to the provision of new rental housing, tenant-based rental assistance, and down payment and closing cost assistance that will create affordable housing units while simultaneously preventing and reducing instances of homelessness.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 0-80% AMI Howard County Household
	Location Description	Countywide
	Planned Activities	Create one (1) single-family affordable housing unit
18	**Project Name**	**Down Payment Assistance**
	Target Area	Howard County
	Goals Supported	HS-4 Home Ownership
	Needs Addressed	Housing Priority
	Funding	HOME: $120,000
	Description	The Department of Housing and Community Development will provide down payment and /or closing cost assistance to eligible homebuyers for the purchase of one dwelling unit in Howard County.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 0-80% AMI Howard County Households
	Location Description	Countywide
	Planned Activities	Create three (3) single-family housing units
19	**Project Name**	**HOME Administration**
	Target Area	Howard County
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority

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Funding	HOME: $46,554.30
Description	Howard County will use HOME funds towards the administration of the HOME program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. Staff members are responsible for performing program related duties, such as financial, environmental, and program eligibility review according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with funding agencies, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, tracking match, monitoring program rents and incomes and preparing and submitting performance reports.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Countywide 302,000 Howard County Residents
Location Description	Howard County, Department of Housing and Community Development, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046
Planned Activities	HOME administration (subject to 10%)

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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Howard County allocates its CDBG and HOME funds based on activities that will develop a viable urban community by providing decent housing, a suitable living environment, and by expanding economic opportunities. Activities must principally benefit low- and moderate-income persons. Eligible activities include housing, homeless, other special needs, community development, economic development, and administration/planning activities.

Howard County will direct CDBG and HOME funds countywide to eligible low- and moderate-income beneficiaries. It is the policy of Howard County that activities will not be qualified based on service area (LMA) benefit. On June 4, 2014, Howard County passed Bill No. 18-2014, an Act amending the Rehabilitation Loan Program to allow loans for: renovations and expansions; amending the moderate income housing unit provisions to prohibit certain alternatives in designated areas; requiring the use of fee in lieu funds for homeownership opportunities in certain areas; prohibiting the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects; and generally related to moderate income housing units and the Rehabilitation Loan Program in Howard County. Specific to CDBG and HOME funds, the Bill restricted the construction of housing in Census Tracts and Block Groups if the poverty level is 10% or greater. The purpose of the Bill was to address concentration of subsidized housing and to encourage future affordable housing development outside of areas of concentration thus affirmatively furthering fair housing.

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Geographic Distribution

Target Area	Percentage of Funds
Howard County	100%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County will use the following eligibility qualifications for activity funding:

- Housing activities will serve low- and moderate-income households throughout the County.
- Public Facility activities will serve low- and moderate-income individuals or presumed beneficiaries throughout the County.
- Public Service activities will serve low- and moderate-income individuals or presumed

beneficiaries throughout the County.

- Administration and planning activities will serve the County as a whole.

Discussion

Under the FFY 2020 CDBG Program, the County will receive a grant in the amount of $1,309,534 and anticipates $10,778.81 in Program Income for the year for a total FFY 2020 budget of $1,320,312.81. The County will budget $120,062.56 for general program administration and $144,000 for Fair Housing activities for a total Planning and Administration budget of $264,062.56 (20.0%). The balance of funds ($1,056,250.25) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of $1,056,250.25 (100.0%) and $0 for the removal of slums and blight (0.0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities $556,455.82 (52.7%), Housing activities $324,173.30 (30.7%), and Public Service activities $175,621.13 (16.6%).

Under the FFY 2020 HOME Program, the County will receive a grant in the amount of $465,534 and anticipates $0 in program income for the year for a total FFY 2020 budget of $465,534. HOME affordable housing activities are available to eligible LMI Howard County households.

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AP-55 Affordable Housing – 91.220(g)

Introduction

Howard County utilizes its CDBG and HOME funds to address the County's affordable housing needs through the production of new housing units, rehabilitation of existing housing units, and acquisition of existing housing units. The following affordable goals were identified for FFY 2020:

One Year Goals for the Number of Households to be Supported	
Homeless	2
Non-Homeless	29
Special-Needs	2
Total	**33**

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	28
Acquisition of Existing Units	5
Total	**33**

Table 58 - One Year Goals for Affordable Housing by Support Type

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Discussion

Howard County intends to complete the following affordable housing projects with FFY 2020 HUD funding:

- Help End Homelessness Acquisition – 1 household CDBG
- Rebuilding Together Homeowner Rehab – 25 households CDBG
- iHomes Rehab – 2 households HOME
- Help End Homelessness Rehab – 1 household HOME
- Affordable Housing Project Acquisition – 1 household HOME
- Down Payment Assistance – 3 households HOME

AP-60 Public Housing – 91.220(h)

Introduction

The Howard County Housing Commission will receive $10,438,852 in FFY 2019 funding. Funding for FFY 2019 slightly increased as compared to FFY 2018's funding allocation of $9,902,819. The average monthly Housing Assistance Payment for voucher units in 2018 was $1,081.25 per unit.

The Housing Commission anticipates the following financial resources during the upcoming fiscal year:

- HCV HAP Funds $10,694,581
- HCV Administrative Fees $745,458
- FSS Coordinator Funds $61,056
- Portability HAP Funds $8,111714
- Portability Administration Fees $331,718
- HOPWA Funds $268,254

During 2019, fourteen (14) Housing Choice Vouchers turned over to households on the waiting list. The families had application dates ranging from 2006 to 2009.

Actions planned during the next year to address the needs to public housing

The Housing Commission has developed partnerships with Bridges to Housing Stability, the Howard County Department of Corrections, and the Howard County Health Department to provide housing and supportive services individuals with disabilities, homeless individuals, and returning citizens.

The Housing Commission will continue its participation in the Baltimore Regional Project-Based Voucher (PBV) Program that is designed to encourage new quality affordable rental housing in the metropolitan Baltimore area, particularly in safe neighborhoods with high quality public schools that are close to job growth. In 2019, the Housing Commission was awarded twenty (20) project-based vouchers for the Artist Flats at New Cultural Center.

The Housing Commission is actively pursuing funding for a multi-year demonstration project that would enable participants in the Housing Choice Voucher Program (HCVP) to relocate to neighborhoods with less poverty. The proposed voucher deconcentration plan would enable: disadvantaged families to benefit from the opportunities that come with living in surroundings that are more economically diverse; at- risk neighborhoods to benefit from an infusion of families that have more moderate ranges of income lessening the concentration poverty and stabilizing property values; stabilize neighborhoods; and support more racially and economically-mixed neighborhoods.

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Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Howard County Housing Commission operates a Housing Choice Voucher for Homeownership Program. The Commission does not limit participation in the program. The program eligibility requirements are as follows:

- Families participating in the Section 8 Homeownership Program must be in good standing, and must have participated in the Section 8 Program, or other Howard County or Housing Commission programs for at least 2 years prior to execution of the Contract of Sale. The family must also have participated in the Family Self Sufficiency Program for a period of at least 6 months prior to the date of settlement.
- The minimum income required for program participation is $24,000. If the family meets the HUD minimum income requirements of the Federal Minimum hourly wage rate multiplied by 2,000 hours, and has been pre-qualified for financing with a lending institution which meets the requirements of Section 25.7 of this plan, they are exempted from the $24,000 minimum income requirement.
- Welfare assistance shall not be counted towards the $24,000 minimum income requirement unless the head of household is elderly or disabled, as defined in the Administrative Plan.
- Eligible families must demonstrate that at least one adult member of the family who will own the home at commencement of homeownership assistance is currently employed at least 30 hours per week, and has been continuously employed for at least one year prior to commencement of homeownership assistance. This requirement does not apply for families where the head of household is elderly or disabled.
- In order to qualify for participation in the Section 8 Homeownership Program, the family must qualify as a "first-time homeowner". A first-time homeowner is defined as a family of which no member owned or presently has any ownership interest in a unit during the three years before commencement of homeownership assistance. A first-time homeowner also includes a single parent or displaced homemaker who while married, owned a home with his or her spouse, or resided in a home owned by his or her spouse.
- Eligible families shall not include any family with a member who has previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home.
- Prior to commencement of homeownership assistance, the family must attend and satisfactorily complete pre-assistance homeownership counseling with a HUD approved counseling agency, or an equivalent program of counseling activities as designated by the Commission.

The Howard County Housing Commission operates a Family Self-Sufficiency Program. The Commission does not limit participation in the program if demand exceeds the HUD required size limit. The Housing Commission also sponsors a "Getting Ahead" Program that targets Family Self Sufficiency Participants, Zero Income Families and other low income families residing in Howard County. The "Getting Ahead" Initiative examines the causes of Poverty and helps participants to understand that poverty is not simply

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caused by the choices of the individual, but is both "generational" and "situational". Program participants perform a Self-Assessment, identify personal strengths and establish a personal plan for building resources. The initiative focuses on "Bridges out of Poverty" and examines what the community has to offer as well as what participants can contribute to the community.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable; the Housing Commission is not designated a "troubled" in its most recent SEMAP assessment.

Discussion

Howard County has identified that there is a need for decent, safe, and sanitary housing that is affordable and accessible to address the households affected by housing problems, severe housing problems, and housing cost burdens. The largest income group affected by housing problems in the County are extremely low-income households. The Howard County Housing Commission is a vital part of the County's affordable housing strategy. The Housing Commission is the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of Howard County.

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AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Coordinated System of Homeless Services (CSHS) is a network of community services and supports that coordinates efforts to end homelessness in Howard County. CSHS is comprised of 23 members which offer resources to households in need, to prevent loss of stable housing or regain housing that has been lost. Financial assistance is available through multiple community partners; households needing additional resources may contact the system's Single Point of Entry for assessment and connection to varying levels of support.

Intensive Case Management services assist households to:

- identify and address barriers to housing stability
- connect to resources and ongoing supports
- identify appropriate and affordable housing

CSHS also directly includes:

- employment services
- addiction and trauma treatment
- support for domestic violence survivors

Reentry services and supports for school-age children through Howard County's Public School System.

A Housing Specialist provides expertise to locate housing for individuals and families whose past rental history is a barrier to securing new housing. The Landlord Guarantee Program provides protection to landlords who rent to these households. Flexible Financial Assistance is available to help with security deposits, rent, and other items that support housing stability plans.

CSHS Partners:

- Bridges to Housing Stability
- Community Action Council
- Family and Children's Services of Maryland
- Grassroots Crisis Intervention Center
- HopeWorks
- Howard County Department of Community Resources and Services
- Howard County Department of Corrections
- Howard County Health Department
- Howard County Housing Commission
- Howard County Office of Workforce Development
- Howard County Public School System
- Humanim

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- Laurel Advocacy and Referral Services
- Making Change
- Salvation Army

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Howard County adopted a local Plan to End Homelessness (PEH) in 2010 and updated the plan in February of 2020 known as The Path Home. The Path Home establishes strategic goals that will align resources and services within the homeless response system. The strategic goals will guide specific annual action plans. The goals and action plans will place emphasis on ensuring that the coordinated entry system includes necessary, appropriate, quality interventions and sufficient capacity to meet the needs of those presenting to the system. These interventions will be housing first and housing resources focused.

Howard County uses a Coordinated Entry System to meet the individualized needs of homeless persons. It utilizes the following four (4) steps:

1. Access through entry points known to the community. Accomplished by: hotline, prevention, safe house, and street outreach.
2. Assess strengths, barriers, and vulnerabilities. Accomplished by: triage and standard assessment VI-SPDAT and Prevention Targeting Tool.
3. Prioritize specific and defined set of criteria. Accomplished by: By-Name list.
4. Refer connection to available resources. Accomplished by: prevention, shelter, case management, rapid rehousing, and permanent supportive housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

Howard County's Strategic Plan to End Homelessness's Goal #2 is to ensure that every person experiencing homelessness in Howard County has access to immediate, safe, and appropriate shelter. An effective homeless response system includes immediate access to low-barrier emergency shelter coupled with skilled, engaged street outreach. The Coalition is committed to ensuring that no person is forced to sleep in a place not intended for human habitation or loses their life because of their homeless experience. The Coalition will provide continuous outreach to unsheltered homeless individuals who otherwise might not seek out services, and ensure sufficient emergency shelter capacity to meet the needs of the community. Howard County intends to meet this goal by:

- Ensure adoption of a system-wide housing first approach by all Coalition members and eliminate policies and practices that do not embrace a housing first approach. This includes county residency requirements; participation in services; income requirements; and behavior requirements unrelated to health and safety.

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- Establish a housing-focused street outreach team whose primary responsibility is to identify and engage people experiencing unsheltered homelessness and connect them to shelter (if available and desired) and coordinated entry for permanent housing resources.
- The CoC should collect, review and analyze key output and performance measure outcome data to ensure on-going effectiveness of street outreach services.
- Continue implementation of a low-barrier, housing first approach to accessing and staying in emergency shelter in Howard County, and eliminate requirements unrelated to health and safety to access and remain in shelter.
- Provide housing-focused, rapid-exit services to quickly connect all households residing in emergency shelter to safe and appropriate permanent housing.
- Regularly review program level data on shelter outcomes relating to placement rates in permanent housing, timely exits and cost-effectiveness to target system performance improvement strategies.
- Target limited transitional housing resources to the most vulnerable people experiencing homelessness by participating in the coordinated entry system, and eliminate rules that screen people out due to perceived barriers.
- Shift the focus of supportive services in transitional housing programs to align with a housing-focused, rapid-exit approach.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 25)

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Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Howard County's Strategic Plan to End Homelessness's Goal #3 is to increase access to permanent housing for people experiencing homelessness in Howard County. An effective homeless response system has an affordable and diverse supply of housing that meets the needs of the most vulnerable persons. Currently, households experiencing homelessness in Howard County struggle to access permanent housing in a timely manner. Challenges include limited landlord engagement and recruitment; limited affordable housing; and limited rapid re-housing program capacity. Howard County intends to meet this goal by:

- To ensure that the most vulnerable households fleeing domestic violence, dating violence, sexual assault, and stalking are prioritized for all available housing resources within the CoC, and to come into compliance with federal and state requirements, HopeWorks HSP (ESG) funded program should more fully participate in the coordinated entry system.
- To increase permanent housing opportunities and decrease the time people experience homelessness in Howard County, the CoC Lead Agency should coordinate a systemwide landlord

engagement strategy to create a pipeline of available units informed by data and the coordinated entry process.

- Adopt the National Alliance to End Homelessness' Rapid Re-Housing Performance Benchmarks and Program Standards to fully incorporate the three core components and current best practices into CoC rapid re-housing projects.
- Scale up rapid re-housing resources to make it the primary housing intervention in Howard County CoC.
- Assess current permanent supportive housing projects and formalize a "move on" strategy to increase system flow and to ensure that this deep resource is serving the most vulnerable households using a dynamic prioritization approach.
- Ensure that all permanent supportive housing adopts and implements a housing first approach in both policy and practice.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 27)

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Howard County's Strategic Plan to End Homelessness's Goal #1 is to ensure that there are no new or repeat episodes of homelessness in Howard County. An effective homeless response system is one that safely and appropriately diverts households from homelessness and provides targeted homelessness prevention whenever possible. Howard County's Coordinated Entry System will provide comprehensive, housing first services that apply a lens of racial equity, are culturally competent, and are guided by evidence-based best practices to minimize the duration and compounding impact of homelessness. This will include supportive pathways for those who do experience homelessness to achieve income maximization, exit to stable housing quickly, and prevent a repeat episode of homelessness in the future. Howard County intends to meet this goal by:

- Undertake a review and analysis of all prevention programs and prevention-type services that are both, operating in Howard County, and based on the goals of The Path Home.
- Determine which programs most appropriately align with the role of the homeless response system and which may be better funded outside the system.
- Establish a system-wide homeless prevention program — with written standards — to include a standardized assessment and performance measure outcome benchmarks and goals.
- Develop and support a robust structure to implement diversion strategies and measure the impact on the homeless response system.

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- To increase employment opportunities for households experiencing homelessness in Howard County, the CoC Lead Agency should coordinate a system-wide employment strategy informed by data and the coordinated entry process.
- The Coalition, led by the CoC Board, should explore and identify factors driving racial and ethnic disparities to determine who is experiencing homelessness and how different types of permanent housing resources are distributed by the homeless services system.
- The CoC Board should develop an action plan to reduce disparities and establish community-level performance measured outcome goals to track progress on these efforts.
- Re-assess and streamline current coordinated entry core elements — the ACCESS, ASSESS, PRIORITIZE and REFER processes — to achieve simplicity, clarity and transparency in system coordination and decision-making.
- Develop a dashboard using HMIS to track progress on system flow improvements and outcomes.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 23)

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Discussion

The Howard County Department of Housing and Community Development (DHCD) will fund the following FYY 2020 CDBG and HOME projects that will address homeless and other special needs:

- Emergency Public Facility (Other special needs)
- Help End Homelessness – Acquisition (Homeless need)
- Grassroots Shelter Program (Homeless need)
- HopeWorks of Howard County – Transitional Housing (Other special needs)
- Community Action Council – Housing Stability (Homeless need)
- iHomes – Housing Rehabilitation (Other special needs)
- Help End Homelessness (Homeless need)
- Affordable Housing Project (Homeless need)

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

The Howard County Human Rights Law states that Howard County shall foster and encourage growth and development so that all persons have an equal opportunity to pursue their lives free of discrimination. The ordinance states it is unlawful to discriminate against a person based on: race, creed, religion, disability, color, sex, national origin, age, occupation, marital status, political opinion, sexual orientation, personal appearance, familial status, source of income, and gender identity or expression. Potential housing, law enforcement, employment, public accommodations, and financing complaints are accepted by the Howard County Office of Human Rights.

The Office of Human Rights is responsible for the following actions:

- Investigate and process complaints of unlawful discrimination in Employment, Housing, Public Accommodation, Law Enforcement and Financing (Lending Institutions).
- Resolve complaints by conference, conciliation or through mediation.
- Enforce the Howard County Human Rights Law.
- Conduct public hearings on issues affecting the protection and promotion of Human Rights.
- Conduct studies, surveys and publishes reports.
- Recommend policies on Civil and Human Rights to the County Executive.
- Cooperate with other local, state, and federal agencies and officials to protect and promote better human relations.
- Serve as advocate to address issues involving discrimination, human relations and diversity.
- Initiate and participates in outreach activities and events with governmental and community organizations.
- Serve as a liaison with the public, governmental agencies and community groups to develop educational programs, heightens public awareness of discrimination and methods of eliminating discrimination.

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Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Howard County is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The following fair housing issues/impediments and action items were identified in the RAI to address public policies that could discourage affordable housing and residential investment:

1. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.

- Explore existing County policies that may inhibit the creation of affordable housing, such as County Bill 18-2014.

2. Overt discrimination may continue to be a problem. Testing is necessary to ensure compliance with Fair Housing requirements.
   - Support fair housing enforcement, testing and outreach in the County. Work with regional partners to provide sustained support and grow capacity of the Fair Housing Action Center of Maryland.
3. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
   - Invest in older communities to support revitalization, commerce, jobs and homeownership as well as preserve affordable housing units, especially in areas along transportation routes.
4. Increasing concentration of protected classes as county approaches build out and units become more scarce.
   - Support efforts to nurture and sustain racially integrated communities in Howard County, such as the new Columbia Housing Center.
5. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment AND Limited tools to produce affordable housing as new construction slows and growth becomes redevelopment- and infill-oriented.
   - Open up new land use opportunities through zoning changes (e.g. commercial and industrial zones could allow affordable units) and/or donated land.
6. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
   - Continue or increase funding for creating units and/or subsidizing tenant rents in opportunity areas. (e.g. dedicated funding source for affordable housing).
7. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
   - Explore increased FMRs and/or Increased exception payment standards and provide mobility counseling to encourage voucher location in Opportunity Areas.
8. Disparities in Access to Opportunity; location and type of affordable housing; siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plan and other programs.
   - "Continue to monitor the Maryland Department of Housing and Community Development's (DHCD's) awards of Low Income Housing Tax Credits (LIHTC) and advocate for Qualified Allocation Plan (QAP) policies that: a. Ensure the Baltimore metropolitan area receives at least 50 percent of Maryland tax credits awarded, reflecting the Baltimore area's proportion of the State's low income population; b. Award 65% of the region's credits to family developments in opportunity areas in order to address past inequities, while focusing remaining awards in comprehensive revitalization areas."
9. Disparities in homeownership rates; access to financial services.
   - Engage lenders in discussions about homeownership and mortgage lending disparities and how to address. Seek investments in financial literacy programs (including in schools)

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and assistance in helping subprime loan holders refinance to conventional loans. Develop specific action steps to address disparities in the minority homeownership rate.

10. Access to publicly supported housing for people with disabilities; need for affordable, integrated housing for individuals who need supportive services.
    - Ensure that people with disabilities have control in the choice of their service provider by prohibiting leases that require tenants to receive supportive services from the provider operating the housing. Ensure that tenants cannot be evicted or discharged for reasons unrelated to their housing or a breach of their lease.

Discussion:

The County will fund the following affordable housing projects with FFY 2020 CDBG and HOME funds:

- **Fair Housing Regional AI Coordinator –** Howard County along with Baltimore City, Anne Arundel, Baltimore, and Harford County fund a portion of the salary for a Regional AI Coordinator. Howard County in cooperation with these jurisdictions contracted with a consultant to complete a regional and jurisdiction specific Analysis of Impediments to Fair Housing (AI) which will be formally accepted in 2020. The AI Coordinator works to guide the implementation of the regional initiatives to address identified potential impediments to Fair Housing Choice.
- **Office of Human Rights Fair Housing Activity –** The Howard County Office of Human Rights will use CDBG funding to conduct matched paired testing of market rate units in the County. This activity proposes to address several of the impediments to fair to fair housing identified in 2020 Analysis of Impediments to Fair Housing Choice.
- **Columbia Housing Center Affirmative Marketing Program –** The Columbia Housing Center, a 501 (c)(3) nonprofit organization, in response to new residential segregation patterns that are forming in parts of Columbia, will use CDBG funding to create a program based on the successful Oak Park Regional Housing Center, which will help landlords find tenants and tenants finds homes, while promoting racial integration. This effort helps Howard County carry out our duty to affirmatively further fair under the federal Fair Housing Act.
- **Help End Homelessness Howard County Acquisition –** Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilized CDBG Program funds to acquire one (1) housing unit in FFY20 to rent to a homeless Howard County family.
- **Rebuilding Together Homeowner Rehab –** Rebuilding Together, Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide free home repairs to Howard County low to moderate income homeowners to preserve the stock of safe, affordable single-family homes in Howard County. Rebuilding Together clients include veterans, people with disabilities, families with small children and the elderly.
- **iHomes Housing Rehabilitation –** iHomes, Inc., a 501 (c) (3) nonprofit and only certified CHDO in Howard County, will utilize HOME funds to renovate two single family dwelling units, for persons with varying degrees of intellectual and developmental disabilities (IDD). These program funds will allow for extensive rehabilitation, and essentially the preservation of these affordable housing units. The residents of the group homes are extremely low income persons, earning between 0 –

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30 percent of the area median income (AMI) for the HUD Baltimore- Columbia-Towson Metropolitan Statistical Area (MSA).

- **Help End Homelessness Howard County Rehab –** Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilize CDBG funds to replace the existing HVAC system with a more energy efficient unit in one of the units that houses a previously homeless Howard County family.
- **Affordable Housing Project –** Howard County will allocate HOME Program funds for new construction, property acquisition, disposition, and rehabilitation in connection with the development of affordable housing units. This includes but is not limited to the provision of new rental housing, tenant-based rental assistance, and down payment and closing cost assistance that will create affordable housing units while simultaneously preventing and reducing instances of homelessness.
- **Down Payment Assistance –** The Department of Housing and Community Development will provide down payment and/or closing cost assistance to eligible homebuyers for the purchase of one dwelling unit in Howard County.

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AP-85 Other Actions – 91.220(k)

Introduction:

Howard County has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public, private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite the County's best efforts and efforts of service providers, there continue to be obstacles to meeting the underserved needs in Howard County. Some of these needs are the: high cost of housing; gap between incomes and housing costs; high cost of developable land; accessible housing needs; and cycle of poverty. Under the FFY 2020 CDBG Program the County will take the following actions to better address underserved needs:

- Continue to leverage its financial resources and apply for additional public and private funds.
- Continue to provide financial assistance for new housing development and rehabilitation.
- Continue to provide funding for public service activities.
- Continue to do provide public facility improvements.

Actions planned to foster and maintain affordable housing

The County will fund the following affordable housing projects with FFY 2020 CDBG and HOME funds:

- Fair Housing Regional AI Coordinator
- Office of Human Rights Fair Housing Activity
- Columbia Housing Center Affirmative Marketing Program
- Help End Homelessness Howard County Acquisition
- Rebuilding Together Homeowner Rehab
- iHomes Housing Rehabilitation
- Help End Homelessness Howard County Rehab
- Affordable Housing Project
- Down Payment Assistance

The Howard County Housing Commission will continue to fund the following activities to foster and maintain affordable housing in the County:

- Continue to provide Housing Choice Vouchers and affordable housing units.
- Continue to develop, rehabilitate, and make improvements to affordable housing units.

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Actions planned to reduce lead-based paint hazards

When the County provides assistance to homebuyers or homeowners and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. The following tasks are performed prior to the start of the actual rehabilitation or purchase of the property to ensure the health of residents:

- As part of a loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information solicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.
- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff will provide a current list of certified contractors for use by the applicant in obtaining proposals.

The Howard County Housing Commission informs applicants, voucher holders and landlords participating in the Housing Choice Voucher Program of lead based paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional information.

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Actions planned to reduce the number of poverty-level families

Based on 2011-2015 ACS data, approximately 5.2% of the County's residents live in poverty, which is less than the State of Maryland's poverty rate of 10.0%. Female-headed households with children are particularly affected by poverty at 19.9% and 6.3% of all youth under the age of 18 were living in poverty. The County's goal is to reduce the extent of poverty by actions the County can control and through work with other agencies and organizations. During this program year, the County will fund the following activities with FFY 2020 CDBG and HOME funds to reduce the number of poverty-level families:

- Fair Housing Regional AI Coordinator
- Office of Human Rights Fair Housing Activity
- Columbia Housing Center Affirmative Marketing Program
- Roger Carter Recreation Center Redevelopment
- Emergency Public Facility
- United Way Rehab
- Humanim, Inc. Rehab
- Help End Homelessness Howard County Acquisition
- The ARC of Howard County Rehab
- Rebuilding Together Homeowner Rehab
- Grassroots Shelter Program
- HopeWorks of Howard County Transitional Housing
- Community Action Council Housing Stability
- iHomes Housing Rehabilitation
- Help End Homelessness Howard County Rehab
- Affordable Housing Project
- Down Payment Assistance

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Actions planned to develop institutional structure

Howard County has a productive working relationship with many community partners in the implementation of the County's housing and community development projects. The County's Department of Housing and Community Development coordinates activities among the public and private agencies and organizations in the County. This coordination will ensure that the goals and objectives outlined in the FFY 2020-2024 Five Year Consolidated Plan will be effectively addressed by more than one entity. The following entities will carry out the FFY 2020 annual goals and objectives:

- Howard County Housing Commission – manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing.
- Howard County Department of Community Resources and Services – oversees the County's CoC and administers the County's aging and disability services.
- Baltimore Metropolitan Council – will provide fair housing education.

- Office of Human Rights – will provide fair housing education.
- Help End Homelessness Howard County – will provide housing to a homeless family.
- Rebuilding Together – will provide housing rehabilitation to qualified owner occupied households
- Grassroots Crisis Intervention Center – will provide supportive services to homeless persons.
- Making Change – will provide financial education to County residents.
- HopeWorks – will provide transitional housing.
- Community Action Council – will provide housing stability assistance to prevent eviction.
- Living in Recovery – will provide recovery housing.

Actions planned to enhance coordination between public and private housing and social service agencies

The County's Housing and Community Development Department will continue to act as a coordinator between housing and social service activities provided by the County and activities provided by the Housing Authority, the Continuum of Care, private and non-profit housing providers, and social service agencies to address the housing and community development needs of the County. The Department will accomplish this coordination by continuing to attend outside agency planning meetings, provide technical assistance for funding options and program compliance, participate in planning initiatives, and act as network connection between entities. The Department will coordinate with the following entities to address the FFY 2020 annual goals and objectives:

- Howard County Housing Commission – manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing.
- Howard County Department of Community Resources and Services – oversees the County's CoC and administers the County's aging and disability services.
- Baltimore Metropolitan Council – will provide fair housing education.
- Office of Human Rights – will provide fair housing education.
- Help End Homelessness Howard County – will provide housing to a homeless family.
- Rebuilding Together – will provide housing rehabilitation to qualified owner occupied households
- Grassroots Crisis Intervention Center – will provide supportive services to homeless persons.
- Making Change – will provide financial education to County residents.
- HopeWorks – will provide transitional housing.
- Community Action Council – will provide housing stability assistance to prevent eviction.
- Living in Recovery – will provide recovery housing.

Discussion:

The Department of Housing and Community Development has the primary responsibility for monitoring the County's Consolidated Plan and Annual Action Plan. The Department maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity. The Department has a monitoring process that is focused on analyzing and comparing projects and activities

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based on program performance, financial performance, and regulatory compliance. The accomplishments of the FFY 2020 CDBG and HOME activities will be reported in the FFY 2020 Consolidated Annual Performance and Evaluation Report (CAPER) and be used as a basis for future funding decisions.

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AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Under the FFY 2020 CDBG Program, the County will receive a grant in the amount of $1,309,534 and anticipates $10,778.81 in Program Income for the year for a total FFY 2020 budget of $1,320,312.81. The County will budget $120,062.56 for general program administration and $144,000 for Fair Housing activities for a total Planning and Administration budget of $264,062.56 (20.0%). The balance of funds ($1,056,250.25) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of $1,056,250.25 (100.0%) and $0 for the removal of slums and blight (0.0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities $556,455.82 (52.7%), Housing activities $324,173.30 (30.7%), and Public Service activities $175,621.13 (16.6%). The County meets the HUD regulations for project caps by allocating the following FFY 2020 CDBG funds:

- Planning and Administration $ 264,062.56 or 20.0% allocation (at the 20% cap)
- Public Services $175,621.12 or 13.3% allocation (below the 15% cap)
- Demolition $0 or 0.0%
- Urgent Need $0 or 0.0%

Under the FFY 2020 HOME Program, the County will receive a grant in the amount of $465,534 and anticipates $0 in program income for the year for a total FFY 2020 budget of $465,534. The County will use $116,385.75 in contributions from the County's banked Match from prior housing projects as HOME Match for FFY 2020.

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Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$10,778.81
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$0.00
3. The amount of surplus funds from urban renewal settlements	$0.00

4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$0.00
5. The amount of income from float-funded activities	$0.00
Total Program Income:	**$10,778.81**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

   See attached HOME Policies and Procedures.

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

   Recapture Guidelines

   The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. Howard County has previously used the recapture provision and will continue to do so during the next Consolidated Plan period. Recapture provides a mechanism to recapture all, or a portion, of the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from

time to time review its cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

For additional information, see attached HOME Policies and Procedures.

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

   See attached HOME Policies and Procedures.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

   See attached HOME Policies and Procedures.

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Discussion:

The County makes applications available to non-profits, for-profit agencies, and other public agencies/organizations for eligible CDBG and HOME funded activities. A percentage of the County's Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds are awarded on a competitive basis to applicants for eligible activities. The applications are reviewed by the Department of Housing and Community Development and finally submitted to the Howard County Council for approval.

Howard County Affordable Rent Standards for the CDBG Program

Howard County provides funds to project sponsors and clients to acquire, rehabilitate and otherwise assist with the development of housing, both owner-occupied and rental, for low and moderate-income persons. In order for CDBG funds to be utilized to assist a rental project, rents must be affordable to comply with the low and moderate-income housing national objective standard. Howard County has two separate definitions of affordable rents, one for projects funded exclusively with CDBG funds, and one for projects combining CDBG funds with other federal and/or State funding.

For rental projects where CDBG is the only source of federal funds and there are no State funds, affordable rents are defined as rents, excluding the utility allowance, which do not exceed the lesser of the Fair Market Rent, as determined by HUD from time-to-time, or that amount which would be equal to 30 percent of the gross monthly income of a household earning 80 percent of the area median income, adjusted by family size, for the area as defined and published by HUD. In making this determination, it will be assumed that an efficiency unit will be occupied by a single person, a one-bedroom unit by two

persons, a two-bedroom unit by three persons, a three-bedroom unit by four persons, and a four-bedroom unit by a five persons household.

For rental projects, utilizing CDBG funds with other federal and/or state funds, affordable rents are defined by the other programs' requirements as long as the project continues to serve persons at or below 80 percent of the area median income. The other programs include but are not limited to HOME, federal Low-Income Housing Tax Credits, housing mortgage revenue bonds, public housing capital funds or public housing operating subsidies, HOPE VI, Project Based Section 8, Section 202 or Section 811 development funds, state rental housing development programs, and other similar government funded programs.

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Appendix

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SF 424 and Certifications

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received: 02/27/2020

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: Howard County, Maryland

* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-6000965

* c. Organizational DUNS: 1025471270000

d. Address:

* Street1: 9820 Patuxent Woods Drive
Street2: Suite 224
* City: Columbia
County/Parish: Howard
* State: MD: Maryland
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 21046

e. Organizational Unit:

Department Name: Housing and Comm. Development

Division Name: Community Planning and Grants

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.
* First Name: Kelly
Middle Name: A.
* Last Name: Cimino
Suffix:

Title: Director

Organizational Affiliation: Howard County Dept. of Housing and Community Development

* Telephone Number: 410-313-0190
Fax Number: 410-313-5960

* Email: kcimino@howardcountymd.gov

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Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title:

Community Development Block Grant (CDBG)

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

See Attachment A

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

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Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: 2,3, 7

* b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2020

* b. End Date: 06/30/2021

18. Estimated Funding ($):

* a. Federal	1,309,534.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	10,778.81
* g. TOTAL	1,320,312.81

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☒ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☐ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Dr.
* First Name:	Calvin
Middle Name:	B.
* Last Name:	Ball
Suffix:	
* Title:	County Executive
* Telephone Number:	410-313-2013
Fax Number:	
* Email:	cball@howardcountymd.gov
* Signature of Authorized Representative:	
* Date Signed:	MAR 05 2020

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SF-424 (CDBG)

Attachment A.

15) The Howard County Department of Housing and Community Development will carry out a broad range of eligible CDBG activities directed towards revitalizing neighborhoods, creating sustainable communities and improving facilities and access to services. All entitlement funds will be utilized for activities that meet one or more of the National Objectives established by HUD.

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	County Executive
APPLICANT ORGANIZATION	DATE SUBMITTED
Howard County, Maryland	3/9/20

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received: 02/27/2020

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: Howard County, Maryland

* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-6000965

* c. Organizational DUNS: 1025471270000

d. Address:

* Street1: 9820 Patuxent Woods Drive
Street2: Suite 224
* City: Columbia
County/Parish: Howard
* State: MD: Maryland
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 21046

e. Organizational Unit:

Department Name: Housing and Comm. Development

Division Name: Communiy Planning and Grants

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.
* First Name: Kelly
Middle Name: A.
* Last Name: Cimino
Suffix:

Title: Director

Organizational Affiliation: Howard County Dept. of Housing and Community Development

* Telephone Number: 410-313-0190
Fax Number: 410-313-5960

* Email: kcimino@howardcountymd.gov

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-239

CFDA Title:

HOME Investment Partnership Grant (HOME)

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

Howard County will carry out HOME eligible activities that maintain and expand the supply of affordable housing through acquisition, new construction, rehabilitation, and/or homeownership assistance.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: 2,3,7

* b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2020

* b. End Date: 06/30/2021

18. Estimated Funding ($):

* a. Federal	465,543.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	465,543.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☒ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☐ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Dr.
* First Name:	Calvin
Middle Name:	B
* Last Name:	Ball
Suffix:	
* Title:	County Executive
* Telephone Number:	410-313-2013
Fax Number:	
* Email:	cball@howardcountymd.gov

* Signature of Authorized Representative:

* Date Signed:

MAR 05 2020

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	County Executive
APPLICANT ORGANIZATION	DATE SUBMITTED
Howard County, Maryland	2/5/20

SF-424D (Rev. 7-97) Back

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

Signature of Authorized Official

MAR 05 2020
Date

County Executive
Title

DRAFT

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) _FFY2020_____ [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

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Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.



Signature of Authorized Official

MAR 05 2020
Date

County Executive
Title

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Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official

Date MAR 05 2020

County Executive
Title

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APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

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Consultation and Citizen Participation

FFY20 CONSOLIDATED / ACTION PLAN TIMELINE

Updated December 20, 2019

DATE	ACTION ITEM
NOVEMBER 2019	
Wednesday, November 13, 2019	Email Public Notice/Notice of Public Hearing # 1 to Newspapers
Wednesday, November 13, 2019	Email Compliance Officer Public Notice for Hearing # 1 Posting to Web-page
November 21, 2019	*Publish and Post to Web-page* **Public Notice/Notice of Public Hearing #1**
DECEMBER 2019	
December 10 -12, 2019	**UDV on site for Public Assessment / Public Meeting / Stakeholder Interviews/ Housing Staff & Commission Staff Interviews**
Wednesday, December 11, 2019	**Public Needs Hearing #1** 6PM 9820 Patuxent Woods Drive, Room 211 Community Goals and Strategies Discussion
Thursday, December 12, 2019	Email Public Notice/Notice of Public Hearing # 2 to Newspapers
Thursday, December 12, 2019	Email Compliance Officer Public Notice for Hearing # 2 Posting to Web-page
December 19, 2019	*Publish and Post to Web-page* **Public Notice/Notice of Public Needs Hearing #2 (Public Meeting)**
JANUARY 2020	
Thursday, January 2, 2020	Email Compliance Officer CDBG & HOME Program Applications for Web-page
Thursday, January 9, 2020	**Public Needs Hearing #2 (Public Meeting)- Housing Staff to Conduct** *Distribute RFP's and Post RFP to Web-Page*
Thursday, January 16, 2020	**Con Plan Roundtable at Columbia East Library – Chrysalis Collaborations to Facilitate (4-5:30 PM)**
FEBRUARY 2020	
Monday, February 3, 2020	**RFP Submission Deadline (3:30 pm)**
Thursday, February 13, 2020	**Con Plan Roundtable at Elkridge Library – Chrysalis Collaborations to Facilitate (4-5:30 PM)**
Tuesday, February 18, 2020	Review Board Panel Day
Thursday, February 20, 2020	Email Public Notice/Notice of Public Hearing # 3 to Newspapers
Thursday, February 20, 2020	Email Compliance Officer Public Notice for Hearing # 3 Posting to Web-page
Friday, February 21, 2020	***Draft Action Plan Complete***
Monday, February 24, 2020	**30-Day Public Comment Period - *Begins***

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Thursday, February 27, 2020	*Publish and Post to Web-Page* **Public Notice/Notice of Public Meeting For Public Comment Period Meeting on March13, 2020**
MARCH, 2020	
Thursday, March 12, 2020	**30-Day Comment Public Meeting #3 Housing Staff to Conduct**
Friday, March 13, 2020	**Draft copy of Con Plan & AAP and Written Testimony from Director Cimino to Jen Sager**
Thursday, March 19, 2020	Email Public Notice/Notice of Public Hearings # 4 & # 5 to Newspapers
Thursday, March 19, 2020	Email Compliance Officer Public Notice for Hearings # 4 & # 5 for Posting to Web-page
Wednesday, March 25, 2020	**30-Day Public Comment Period – *Ends at 11:59.99 PM***
March 26, 2020	*Publish and Post to Web-Page* **Public Notice/Notice of Public Hearings Council & Housing Board Hearings #4 & #5**
Thursday, March 26, 2020	**Pre-File Date – Resolution and FFY19 AAP is submitted to Council**
APRIL 2020	
Monday, April 6, 2020	**Draft Resolution is Introduce before the Council**
Thursday, April 9, 2020	**Public Hearing #4 for County Resolution Process (Housing Board Meeting)**
Monday, April 20, 2020	**Public Hearing at County Council / Public Hearing #5 for County Resolution Process (Director Cimino to Testify)**
MAY. 2020	
Monday, May 4, 2020	**County Council Vote**
May 15, 2020	Final Edits Complete / Submit to HUD
May 17, 2020	**Final Con & Action Plan due to HUD**

DRAFT

HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224 ■ Columbia, Maryland 21046 ■ 410-313-6318
Voice/Relay

Kelly A. Cimino, Director
FAX 410-313-5960

PUBLIC NOTICE / NOTICE OF PUBLIC HEARINGS

Howard County Housing
9820 Patuxent Woods Drive, Meeting Room 211
Columbia, MD 21046

November 21, 2019

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and organizations to attend a public meeting to obtain your comments regarding the development of the Budget and Funding Strategy for the FFY2020-FFY2024 Consolidated Plan / FFY 2020 Annual Action Plan. The Consolidated Plan is the five-year plan that is required by the U.S Department of Housing and Urban Development (HUD) that outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Annual Action Plan is the County's yearly application for funding under the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships Program (HOME).

Funded by the U.S. Department of Housing and Urban Development, the CDBG and HOME programs provide funds for a variety of housing and community development activities that principally benefit low and moderate-income residents. During Consolidated Plan years, the Action Plan is part of the Consolidated Plan. A copy of the proposed FFY2020 Consolidated Plan / Annual Action Plan budget will be available by February 24, 2020 at Howard County Housing, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046 and on the County's webpage of the County's website at http://www.howardcountymd.gov/ under "Departments."

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Public Hearing Dates and Locations

Wednesday, December 11, 2019 – 6:00 PM **9820 Patuxent Woods Drive**
Meeting Room 211
Columbia, MD 21046

If you plan on testifying, a written copy of your testimony should be provided at the time of the hearing. If you cannot attend the Hearing but would like to offer testimony, written comments must be directed to Kelly Cimino, Director, Howard County Department of Housing and Community Development or to Elizabeth Meadows, Chief, Community Planning and Grants, at the Howard County Housing office, address in the notice above. Written comments must be received no later than 5:00 pm on the date of the Hearing.

Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email qkareem@howardcountymd.gov.

Meadows, Elizabeth

From: Meadows, Elizabeth
Sent: Wednesday, November 13, 2019 4:53 PM
To: 'Kegel, James'
Cc: Animashaun, Nkechi; Deik, Tracy; Wall, Thomas F
Subject: RE: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

Hi James;

This looks good! It is okay to print.

Thanks for all your help. Regards, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

From: Kegel, James <jkegel@tribpub.com>
Sent: Wednesday, November 13, 2019 3:34 PM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>; Deik, Tracy <tdeik@howardcountymd.gov>; Wall, Thomas F <Tfwall@howardcountymd.gov>
Subject: RE: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Sorry about that, let's try this again.

James Kegel
Inside Sales Representative

312.981.7206 | jkegel@Tribpub.com

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From: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Sent: Wednesday, November 13, 2019 2:23 PM
To: Kegel, James <jkegel@tribpub.com>
Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>; Deik, Tracy <tdeik@howardcountymd.gov>; Wall, Thomas F <Tfwall@howardcountymd.gov>
Subject: RE: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

EXTERNAL SOURCE

Hi James;

This Notice is missing more than half of the information I sent. It only contained the top half of the Notice. See attached Notice again for the full information that needs to included.

Thank you, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

From: Kegel, James <jkegel@tribpub.com>
Sent: Wednesday, November 13, 2019 3:09 PM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>; Deik, Tracy <tdeik@howardcountymd.gov>; Wall, Thomas F <Tfwall@howardcountymd.gov>
Subject: RE: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Hello,

Thank you for your legal notice request.

A ***proof and quote*** is attached for your review and approval. Your response is needed by ***November 19 at 12 PM*** to ensure the notice is printed on ***November 21*** in the ***Columbia Flier and Howard County Times***. Please *Read the proof carefully in its entirety* and let me know if there are any changes that need to be made.

Ad number for reference: 6512368

Amount: $185.46

Billed Account Name: Howard County Dept of Housing

Billed Account Number: CU00168892

Thank You,

James Kegel
Inbound Advertising Representative

Inbound Advertising Representative
Baltimore Sun, 410-539-7700 • *Capital Gazette*, 410-268-7000 • *Carroll County Times*, 410-857-5581
Chicago Tribune, 312-222-2222 • *Daily Press*, 757-247-4700 • *Hartford Courant*, 860-525-2525
Morning Call, 610-820-6565 • *New York Daily News*, 212-210-2100 • *Orlando Sentinel*, 407-420-5160
Sun Sentinel, 800-250-2000 • *Tidewater Review*, 757-253-8126 • *Virginia Gazette*, 757-253-8126
Virginian-Pilot, 757-622-1455

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the results group

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From: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Sent: Wednesday, November 13, 2019 1:14 PM
To: Harris, Ellen <ceharris@baltsun.com>; Welenc, Charlie <cwelenc@tribpub.com>; cnglegal@tronc.com <cnglegal@tribpub.com>
Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>; Deik, Tracy <tdeik@howardcountymd.gov>; Wall, Thomas F <Tfwall@howardcountymd.gov>
Subject: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

EXTERNAL SOURCE

Good Afternoon;

Customer # CU00168892

Please publish the attached Public Notice/Notice of Public Meeting in the **November 21, 2019** issues of the Howard County Times and Columbia Flier.

The notice only needs to run 1 time and I will need a legal certification follow the publication. Can you please confirm back to me that you have received this request and it will be processed?

Thanks very much, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

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THE BALTIMORE SUN MEDIA GROUP

Order ID: 6512368

Printed: 11/13/2019 2:32:47 PM

* Agency Commission not included

GROSS PRICE * : **$313.77**

PACKAGE NAME: CNG Columbia Flier Single

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GROSS PRICE * : **$313.77**

PACKAGE NAME: CNG Columbia Flier Single

Product(s): Columbia Flier, classified.CNG.com, classified.MDDC.com_CNG, Howard County Times
AdSize(s): 2 Column (8TAB)
Run Date(s): Thursday, November 21, 2019
Color Spec. B/W

Preview

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GROSS PRICE * : **$313.77**

PACKAGE NAME: CNG Columbia Flier Single

PUBLIC NOTICE / NOTICE OF PUBLIC HEARINGS

Howard County Housing
9820 Patuxent Woods Drive, Meeting Room 211
Columbia, MD 21046

November 21, 2019

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and organizations to attend a public meeting to obtain your comments regarding the development of the Budget and Funding Strategy for the FFY2020-FFY2024 Consolidated Plan / FFY 2020 Annual Action Plan. The Consolidated Plan is the five-year plan that is required by the U.S Department of Housing and Urban Development (HUD) that outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Annual Action Plan is the County's yearly application for funding under the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships Program (HOME).

Funded by the U.S. Department of Housing and Urban Development, the CDBG and HOME programs provide funds for a variety of housing and community development activities that principally benefit low and moderate-income residents. During Consolidated Plan years, the Action Plan is part of the Consolidated Plan. A copy of the proposed FFY2020 Consolidated Plan / Annual Action Plan budget will be available by February 24, 2020 at Howard County Housing, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046 and on the County's webpage of the County's website at http://www.howardcountymd.gov/ under "Departments."

Public Hearing Dates and Locations

Wednesday, December 11, 2019 – 6:00 PM
9820 Patuxent Woods Drive
Meeting Room 211
Columbia, MD 21046

If you plan on testifying, a written copy of your testimony should be provided at the time of the hearing. If you cannot attend the Hearing but would like to offer testimony, written comments must be directed to Kelly Cimino, Director, Howard County Department of Housing and Community Development or to Elizabeth Meadows, Chief, Community Planning and Grants, at the Howard County Housing office, address in the notice above. Written comments must be received no later than 5:00 pm on the date of the Hearing.

Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email qkareem@howardcountymd.gov.
11/21/2019 6512368

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HOWARD COUNTY, MARYLAND
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
AND HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAMS

Howard County is preparing its FFY 2020-2024 Five-Year Consolidated Plan and FFY 2020 Annual Action Plan. The county must submit these plans to the U.S. Department of Housing and Urban Development (HUD) to receive Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds.

The CDBG entitlement program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The HOME entitlement program allocates annual grants to larger cities and urban counties to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-and moderate-income people.

Input from the community is vital to the creation and implementation of these plans. A Public Hearing will be held in Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046 on Wednesday, December 11, 2019 at 6:00 P.M. to discuss the county's housing and community development needs. Meeting Room 211 is accessible to persons with physical disabilities. Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Officer, Department of Housing and Community Development (DHCD), at (410) 313-3386, or email qkareem@howardcountymd.gov.

Additionally, a community survey is available at the following link:

https://www.surveymonkey.com/r/HowardCoCDBG

If you have any questions or would like to submit written comments concerning these plans, please contact Elizabeth Meadows by phone at (410) 313-6324 or by email at emeadows@howardcountymd.gov.

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Summary Howard County CDBG Community Meeting East Columbia Branch Library

16 January 2020

Participating Groups/Organizations (see sign in sheet for details)

Owen Brown apartment complex (HUD property)
East Columbia 50+ Center
Maryland Legal Aid
Heath Care and Howard County Autism Society (disability)
Linwood Center (disability)
Adaptive Living (disability)
Howard County Police community outreach (Oakland Mills and Owen Brown)
Grass Roots Shelter
Green Leaf Community Association
Wood Lake Community Association
Open Door America (returning citizens services)
Bridge of Hope (low income/homeless)
Accessible Resources for Independence (ARI) (Center for Independent Living CIL, disability)

Key Issues:

Crime and other problems with the same small number of rentals all the time

- **Better coordination among police and code enforcement. Need a liaison between the departments and with landlords, neighborhood associations and other interested organizations that can share information and address community safety/rental issues:** The same local landlords own troubled properties in several neighborhoods. Information is not shared among police units and little interaction with code enforcement. Police are limited in the information they can provide from police reports. Landlords that work through property management companies may not be aware of police activity at their properties.
- **Licenses and Inspections not inspecting units before new tenants move in or regularly.** Reports of housing with multiple problems. Not frequent enough inspections and not occurring before new tenants move in. Some suggestions that perhaps the department needs to be larger and have a clearer focus on inspecting rental properties.
- **Use CDBG funds for code enforcement and/or to create landlord/tenant resources.** Models from Montgomery County on ombuds department for landlord and tenants. Posted guidelines re rights and responsibilities for both landlords and tenants, etc.
- **Need contact within county government where neighbors can report problem properties.** Discussion about residents reporting problem rentals to Licenses and Inspections but active resident noted that little happens. It would be more effective to have someone in county government that worked across departments (police, licenses and inspections, housing, etc.) to ensure code enforcement and other issues with problem properties are addressed.

DRAFT

- **Risk management analysis of county database of rentals/properties to identify problem properties.** Resident with IT background suggested developing a regular analysis system to identify problem properties and landlords.
- **Landlords do not maintain properties/raise rents and threaten tenants re complaining.** After first year, landlords raise rent and do not repair properties. Threaten tenants who complain about lack of repairs.
- **"Bad tenants" – criminal, don't care for property:** Tenants who can afford higher rents are criminals with lots of money and who don't care if properties are not maintained. Leads to multiple problems with crime, deteriorating housing.
- **Training for county employees involved with inspections, housing, landlord tenant on landlord tenant issues, rules, rights, etc.**
- **Residents afraid to report problems due to retaliation and lack of response unless violent crime. Regulations/systems need to change to enable enforcement re quality of life violations and other non-violent crimes.** While strong resident associations and connections exist, they are afraid to report due to vandalism and other retaliation. Police document problems but are told that no charges can be made unless there is a violent crime: nothing will happen unless "someone is shot outside of the house."

Youth activities and safe spaces:

- **Programs for middle income youth:** Lots of programs for very low income and those who can afford it but nothing for those who don't meet the eligibility requirements for low income programs.
- **Facilities/activities for youth and young adults:** Young men hang around village center, apartment complexes. Need basketball courts, other activities. Possible outreach center in unused public (police) facility in the village center.
- **Drop in center and outreach:** Youth who do not want to go home congregate in apartment complex hallways and common areas. No place to go after the library closes. Need a drop in center, particularly after hours (24/7), and outreach/counseling.
- **More capacity for library programs:** Library used as after school day care. Homework clubs and other programs have limited spaces so other kids just hang around with nothing to do or are out on the streets.
- **Get Ahead and Our Rules programs:** Bring in successful social and other skill building programs for youth.

Need for more affordable housing: Howard county has a critical lack of affordable housing at all levels and there needs to be a significant commitment to find solutions. Suggestions included:

- **Task force on affordable housing:** Task force including organization representatives from all types of populations impacted by this issue (people with disabilities, returning citizens, homeless, low income, immigrants/refugees, workforce housing, etc.), government and other key actors (developers, housing development organizations, etc.) to develop potential solutions and plans.
- **Conference on housing (prelude to task force)**

DRAFT

- **Create five year plan for affordable housing:** Plan should include commitment on behalf of the county to bring addition funds to the table.
- **Critical need for people with disabilities (very low income):** Even more pressing need for housing because new Home and Community Based Setting Rules for Medicaid require that people with disabilities be integrated into community housing, sign leases, etc. Most have only $780 a month in SSI and can't afford any housing. Very long waiting lists for public housing (vouchers). Need other models and systems to supply housing for this group.
- **Need for funding to cover repairs/remodeling of existing agency group homes for people with disabilities.** HC CDBG funds covered similar repairs to ARC housing in the past.
- **Howard county does not participate in some programs for people with disabilities that are project based (Weinberg housing/HUD 811).** Weinberg program only takes people up to age 62, so need even more options for older people.
- **Need for housing placement programs for returning citizens, people with disability, low income.**
- **Need more money for affordable housing and programs to support people to maintain housing.**

Aging in Place: Discussion of a general need for more programs to support people aging in place, including shared housing.

Shared Housing:

- **New complexes that have private living areas but shared kitchens, common areas**
- **Programs to match people to elders/others with extra rooms that want to share housing** such as those in DC and St. Ambrose housing.
- **Tiny houses**
- **Look at other models in other states**

Landlord/Tenant training: Need for general training for landlords and tenants on rights, responsibilities, county procedures and resources.

DRAFT

Submitted 1/21/20
Jo Anne Schneider, Chrysalis Collaborations

FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan
Community Roundtable Meeting
Thursday, January 16, 2020 - 4:00 PM
Howard County Library East Columbia Branch, 6600 Cradlerock Way, Columbia, MD 21045

Name	Organization	Phone Number	Email Address
GARY M. CARTER	ADAPTIVE LIVING INC.	443-812-5310	gary@adaptiveliving.net
Melissa fitzGibbon	Grassroots	410 531 6666	melissa@grassrootscrisis.org
FRANK KIRKLAND	LINWOOD CENTER	410 465 1352	FKIRKLAND@LINWOODCENTER.ORG
Jacqueline G. Burst	Greenleaf HOA	4107077277	nuokua@gmail.com
SHARON TURNER	Greenleaf	410-598-1231	LORETTETURNER@yahoo.com
James Pipes	N/A	410-961-7221	david.pipes@verizon.net
ROBERT SHILKE	LITTLE LAKE CA	443-232-7[illegible]	R SHILKE@NETZERO.NET
Lucas [illegible]	Woodlake CA	443-745-4999	lscoolpops@aol.com

DRAFT

FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan
Community Roundtable Meeting
Thursday, January 16, 2020 - 4:00 PM
Howard County Library East Columbia Branch, 6600 Cradlerock Way, Columbia, MD 21045

Name	Organization	Phone Number	Email Address
Dawn McCraw	Open Door America	443-570-7961	dawnmccraw@verizon.net
Roberto Lopez	HCPD	410-313-3700	
Elijah Carter	HCPD	410-313-3700	
Patricia Buxall	HCAN	301-2336930	ptjbuxall@gmail.com
Melody McCague	HCG	410.313.7684	mmccague@hum.—
B. Coleman	MLA	410 880 1057	BColeman@mdlab.or
Tiara Braun	OwenBrown	410 381-9544	owenbrown@rhomecommunities.com
Marty Massiah	Greenleaf	301 346 8399	greenleafboard@Gmail.com

DRAFT

FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan
Community Roundtable Meeting
Thursday, January 16, 2020 - 4:00 PM
Howard County Library East Columbia Branch, 6600 Cradlerock Way, Columbia, MD 21045

Name	Organization	Phone Number	Email Address
Susan Ashman	Bridge of Hope	301-498-0975	cmpcboh@gmail.com
Kelly Kryspin	Accessible Resources for Independence	443-713-3968	kkryspin@arinow.org

DRAFT

TO: Insert List

RE: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs

Dear Stakeholder:

Howard County is in the process of preparing its FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan. These plans are requirements of the U.S. Department of Housing and Urban Development (HUD) for the county to receive Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds.

The county has selected the consulting firm Urban Design Ventures, LLC to assist in the preparation of these documents and we are in need of your assistance to identify the county's housing and community development needs. Consultation with stakeholders like yourself is vital to the creation of these plans. We also hope to include Howard County residents eligible for CDBG funded services in these sessions. Please share this with any community residents and program participants who you think would be interested in participating.

Please consider attending the following roundtable meeting to participate:

Thursday, January 16, 2020 at 4:00 P.M. in the Thomas Meeting Room, Howard County Library East Columbia Branch, 6600 Cradlerock Way, Columbia, MD 21045

The meeting will be conducted by Jo Anne Schneider, Ph.D. Dr. Schneider is a Howard County based human services consultant.

Please RSVP via email at jon@urbandesignventures.com or phone at (412) 461-6916 by **Wednesday, January 15, 2020**. If you will not be able to attend this meeting, a future meeting is scheduled for **Thursday, February 13, 2020 at 4:00 P.M. in the Belmont Meeting Room, Howard County Library Elkridge Branch, 6540 Washington Boulevard, Elkridge, MD 21075.**

In preparation for the meeting, I have included an **Agency Survey** that we are asking for you to complete and bring to the meeting or return it to us by fax or email if you are unable to attend. The survey provides insights on your organization's role within the county and any unmet needs within the communities that you serve. Please email me at jon@urbandesignventures.com or fax the survey to my office at (412) 461-6920, so your feedback can be incorporated into the plan.

Additionally, the county has created a **confidential Resident Survey** that will be made available to residents of Howard County. If you are a resident, please take the time to complete the survey, as well as share the survey with your staff and clients. The survey is available at the following link:

https://www.surveymonkey.com/r/HowardCoCDBG

DRAFT

Thank you for your interest and assistance. Should you have any questions please contact me at jon@urbandesignventures.com or (412) 461-6916. Also, you can contact Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or emeadows@howardcountymd.gov.

Sincerely,

Jon

Dr. Jo Anne Schneider is an applied social scientist with over 25 years experience working with non-profit organizations, government, and communities to develop innovative, evidence based research and model programs on a wide range of workforce development, employment, human services and health topics. Her expertise combines 7 years as a non-profit administrator, over 20 years as a consultant to government and private service providers, and 4 years working in the federal government and congress with her research experience. A former American Association for the Advancement of Science (AAAS) Science and Technology Policy Fellow, she is internationally known for translating research into practice. She is author of two books; numerous policy and practice reports, briefs, summaries, white papers, and factsheets; editor of three journal special issues; and has developed numerous workshops, webinars and trainings on various topics for practitioners, policy makers, and researchers. In addition to serving as Principal at Chrysalis Collaborations, she is currently an Associate Research Professor in Anthropology at George Washington University.

For more information on the HUD CDBG program:
https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs

For more information on the HUD HOME program:
https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/

DRAFT

Meadows, Elizabeth

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Friday, January 3, 2020 1:12 PM
To: Meadows, Elizabeth
Subject: RE: Invite

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Thanks.

From: Meadows, Elizabeth [mailto:emeadows@howardcountymd.gov]
Sent: Friday, January 3, 2020 11:57 AM
To: 'Jon Haglund' <jon@urbandesignventures.com>
Subject: RE: Invite

Hi Jon;

I like the idea of adding the sentence Jo Anne recommended. And I also like your idea of sending it to the entire mailing list. I think it makes sense to do that. This is good to go.

Thanks, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Friday, January 3, 2020 10:04 AM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Subject: Invite

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Elizabeth,

Happy New Year!

Please review the attached email invite. If you have a couple minutes, I wanted to go over the mailing list. Originally, I had said that I only wanted to invite those that we hadn't heard from. But Jo Anne had a good suggestion by adding the following statement, "We also hope to include Howard County residents eligible for CDBG funded services in these sessions. Please share this with any community residents and program participants who you think would be interested in participating." Because of that, I was thinking I would send it to our whole list.

Thanks,

Jon

Jon G. Haglund
Urban Design Ventures
212 East 7th Avenue
Homestead, PA 15120
(412) 461-6916 P
(412) 461-6920 F
www.urbandesignventures.com

DRAFT

Meadows, Elizabeth

From: Meadows, Elizabeth
Sent: Monday, December 16, 2019 3:43 PM
To: Jon G. Haglund (jon@urbandesignventures.com); harper@urbandesignventures.com
Cc: Jo Anne Schneider (joanne@chrysaliscollaborations.com); Animashaun, Nkechi
Subject: FW: [MARKETING] Room Request Confirmation / January Roundtable

Hi Jon;

Here is the location, date and time for the January 16, 2020 Roundtable that Jo Anne will be facilitating for your email notifications.

Thanks, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

From: Meeting Room Coordinator <hclibrary@EvancedRooms.com>
Sent: Monday, December 16, 2019 3:29 PM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Subject: [MARKETING] Room Request Confirmation

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Unsubscribe

It appears that you have subscribed to commercial messages from this sender. To stop receiving such messages from this sender, please unsubscribe

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Dear Elizabeth Meadows:

Thank you for choosing Howard County Library System for your reservation needs. Please bring a copy of your confirmation with you and be prepared to show it to gain access to the meeting room. Your meeting room confirmation details are:

Organization: Howard County Department of Housing and Community Development (HS 30)
Contact Name: Elizabeth Meadows
Branch: East Columbia
Room: Marvin Thomas Meeting Room, HCLS East Columbia Branch, 6600 Cradlerock Way Columbia MD 21045

Meeting Date: Thursday, January 16, 2020
Start Time: 4:00 PM
End Time: 5:30 PM
Confirmation Number: YH0T5 E
Request Status: Room is Reserved
Note: Please strictly adhere to Start/End times.

Our set up policy has recently changed temporarily. Groups using the meeting room should not move the tables and chairs.

Groups must provide their own technology, including but not limited to speakers, laptop, tablet, projector (unless noted as a Meeting Room Feature), DVD player and extension cord. **Please note that projectors are not connected to a sound system at this branch so groups should bring external speakers to connect to their laptop for sound presentations.**

If you have questions about any of the reservation details listed above, please contact our office at 410-313-7712. As a reminder, we are able to provide reservations for the current calendar month and the immediate two that follow.

Please let us know if we may be of further assistance.

Sincerely,

Meeting Room Coordinator
410-313-7712

PS - If you need to cancel your meeting room reservation, please click on the link below. In doing so, the cancellation is immediate, thus making that date and time slot available for reassignment.

http://host.evanced.info/hclibrary/lib/requestcancel.asp?from=room&cn=YH0T5 E

DRAFT

You are receiving this email because you subscribed to notifications through http://host.evanced.info/hclibrary/lib/roomrequest.asp; however, if you no longer wish to receive emails you may unsubscribe from this list.

Meadows, Elizabeth

From: Meadows, Elizabeth
Sent: Monday, December 16, 2019 3:40 PM
To: Jon G. Haglund (jon@urbandesignventures.com); harper@urbandesignventures.com
Cc: Jo Anne Schneider (joanne@chrysaliscollaborations.com); Animashaun, Nkechi
Subject: FW: [MARKETING] Room Request Confirmation / February Roundtable

Hi Jon;

Here is the location, date and time for the February 13, 2020 Roundtable that Jo Anne will be facilitating for your email notifications.

Thanks, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

From: Meeting Room Coordinator <hclibrary@EvancedRooms.com>
Sent: Monday, December 16, 2019 3:28 PM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Subject: [MARKETING] Room Request Confirmation

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Unsubscribe

It appears that you have subscribed to commercial messages from this sender. To stop receiving such messages from this sender, please unsubscribe

Dear Elizabeth Meadows:

Thank you for choosing Howard County Library System for your reservation needs. Please bring a copy of your confirmation with you and be prepared to show it to gain access to the meeting room. Your meeting room confirmation details are:

Organization: Howard County Department of Housing and Community Development (HS 30)
Contact Name: Elizabeth Meadows
Branch: Elkridge
Room: Belmont Meeting Room, HCLS Elkridge Branch, 6540 Washington Blvd Elkridge MD 21075

Meeting Date: Thursday, February 13, 2020
Start Time: 4:00 PM
End Time: 5:30 PM
Confirmation Number: UU4S8 E
Request Status: Room is Reserved
Note: Please strictly adhere to Start/End times.

**Please be aware that sound travels between the Belmont and Hockley meeting rooms. If you need a perfectly quiet meeting space, please book both rooms. Thank you for your patience and understanding as we work toward a solution with the County.

Our set up policy has recently changed temporarily. Groups using the meeting room should not move the tables and chairs.

Groups must provide their own technology, including but not limited to speakers, laptop, tablet, projector (unless noted as a Meeting Room Feature), DVD player and extension cord.

If you have questions about any of the reservation details listed above, please contact our office at 410-313-7712. As a reminder, we are able to provide reservations for the current calendar month and the immediate two that follow.

Please let us know if we may be of further assistance.

Sincerely,

Meeting Room Coordinator
410-313-7712

PS - If you need to cancel your meeting room reservation, please click on the link below. In doing so, the cancellation is immediate, thus making that date and time slot available for reassignment.

http://host.evanced.info/hclibrary/lib/requestcancel.asp?from=room&cn=UU4S8 E

DRAFT

You are receiving this email because you subscribed to notifications through http://host.evanced.info/hclibrary/lib/roomrequest.asp; however, if you no longer wish to receive emails you may unsubscribe from this list.

Summary Howard County CDBG Community Meeting Elkridge Library
13 February 2020

Participating Groups/Organizations (see sign in sheet for details)
Arc of Howard County (disability)
Home of Our Own
Howard County Autism Society (disability)
Howard County Police community outreach (Elkridge)

Key Issues:

Need for more affordable housing: Howard county has a critical lack of affordable housing at all levels and there needs to be a significant commitment to find solutions. Suggestions included:

- **Need funding to pay for maintenance, particularly disability related modifications (ramps, grab bars) in rental properties.** Baltimore county has a similar program that could be a model.
- **Need for funding to cover repairs/remodeling of existing agency group homes for people with disabilities.**
- **Need more affordable housing/workforce housing and programs to support people to maintain housing.**
- **Funding targeted for transit focused, inclusive affordable housing development.**
- **Funding for programs to provide furniture and household goods to low income families.**
- **Flexible evaluation, case management and support services for both special needs and low income populations to find and maintain housing.**

Public Facilities:
- **Adult changing tables in public facilities and quasi-public like CA facilities and movie theatres.**
- **Funds to cover fees for rec center and other county programs for low income residents.**
- **Targeted effort to bring grocery stores to underserved areas, particularly affordable grocery stores.**

Transit:
- **More public transportation and better scheduling/routes.**
- **More alternatives that provide flexible door to door transportation.** Uber/Lyft and similar vendors are too expensive. Perhaps creating programs like Neighbor Ride for other populations – low income, etc.
- **Address walkability issues on Route 1 and in the general area (sidewalks, crosswalks, etc.).** County staff commented that this may be already in process as part of the Route 1 corridor redevelopment process.

Youth activities: General call for more after school activities for youth.

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Planning:

- **Research to get an accurate count of transitioning youth who will need housing in the future, particularly youth with disabilities and aging out of foster care and a planning process to house them.** While this request referred to a single study, this also involved creating mechanisms to gather this information regularly in future. To quote one participant:

  > They don't want to move somewhere just to be able to be in a place that the grocery store is more accessible or whatever it is. They want to be where their neighbors were ... and I think that goes with also people not with disabilities. Kids that you see where their parents are low income, well they grew up in this county, so what are we saying to those people? Oh, well once you're out of high school, you have to leave the county? Let's keep people in the county that want to stay in the county.

- **Similar research on older adults who are aging in place.**

Submitted 2/18/20
Jo Anne Schneider, Chrysalis Collaborations

DRAFT

FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan
Community Roundtable Meeting
Thursday, February 13, 2020 - 4:00 PM
Howard County Library Elkridge Branch, 6540 Washington Blvd, Elkridge, MD 21075

Name	Organization	Phone Number	Email Address
Betty Pearson	Home of Our Own	443-718-9530 ~~410-461-8806~~	HomeofOurOwnHoward@gmail.com
Casey Vion	HCPD	~~410~~-313-3015	CVion@howardcountymd.gov
Liz Burrage	The Arc of Howard County	410-730-0038	eburrage@archoward.org
Mark Dunham	HC Audubon Society	2022771894	jmarkdunham@gmail.com

DRAFT

HOWARD COUNTY CDBG AND HOME PROGRAMS AGENCY/ORGANIZATION NEEDS SURVEY

Name of Agency/Organization: Howard County Autism Society

Address: 9770 Patuxent Woods Drive, Suite 308 Columbia, MD 21406

Name: Mark Dunham **Title:** Housing Consultant

Phone: 202/277-1894 **E-Mail** jmarkdunham@gmail.com

Description of programs/services your agency provides: (Attach any brochures)

The Howard County Autism Society serves individuals on the autism spectrum, their families, and their communities by providing information, support, and advocacy; by promoting awareness of autism that values the dignity and uniqueness of each individual; and by working to improve the quality of and access to services and to educational opportunities.

DRAFT

Does your organization provide any services or programs for the following?

- x☐ Social/Human Services
- ☐ Community Development
- ☐ Job Training
- ☐ Policy Research
- x☐ Housing
- ☐ Economic Development
- ☐ Public Health
- x☐ Advocacy
- ☐ Planning
- ☐ Business Loans
- ☐ Justice/Corrections
- ☐ Other:_____

Please respond to the following questions if they apply to your agency or organization.

The clientele your program(s) serve? I.e. Low income, elderly, disabled, etc.

- x☐ Low Income
- ☐ Incarcerated Individuals
- ☐ Communities
- ☐ LGBTQIA
- ☐ Immigrants
- x☐ Disabled
- ☐ Children/Youth
- ☐ Other:_____
- ☐ Families
- ☐ Elderly
- ☐ Homeless

What are the unmet community and economic development needs in the county?

The lack of affordable housing limits the ability of low-paid, lesser skilled workers to live near where they work.

What are the unmet housing needs in the county?

There is a rapidly growing need for affordable, supportive housing for adults with autism and other disabilities, as well as affordable housing for seniors and families.

What are the unmet social service needs in the county?

There is a need for more direct support professionals who will support people with disabilities

Are there any Fair Housing issues in the county?

DRAFT

Does your organization have plans to add new or expand existing programming? In what ways?

HCAS is working to catalyze development of a unique mixed-income housing development called Patuxent Commons that will serve people of different ages, abilities and incomes. Residents of Patuxent Commons will be asked to lend social support to their neighbors as a condition of living in the community.

Other Comments/Suggestions:

Patuxent Commons will require a diverse mix of private and public funding sources to be developed. Similar communities based on this model have been developed using CDBG funds (Bastion in New Orleans, which serves wounded warrior veterans) and HOME funds (Genesis in Washington, DC, which serves young families transitioning from foster care).

DRAFT

HOME OF OUR OWN

HOWARD COUNTY

VISION

Helping individuals and families transitioning from homelessness to making their new residence a warm, healthy home in the quickest possible time.

MISSION

To provide a centralized storage and distribution center where solicited and donated furniture and household items can be obtained by all programs/agencies aimed at ending homelessness in Howard County. These goods (furniture, housewares.....) will be distributed to individuals and families in a timely manner and at no cost.

DRAFT

For today's discussion, Howard County has identified the following comprehensive priority needs of low- and moderate-income individuals in the County.

1. Homeless Needs

There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless. This includes bricks and mortar projects, supportive services, and operations support.

2. Housing Needs

There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters. This includes new housing construction, housing rehabilitation, housing counseling, and down payment/ closing cost assistance.

3. Other Special Needs

There is a need for housing, services, and facilities for persons with special needs. This includes housing and supportive services for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

4. Community Development Needs

There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County. This includes community facilities, infrastructure, public safety, public services, accessibility, and clearance/demolition activities.

5. Economic Development Needs

There is a need to encourage employment and to promote economic opportunities in the County. This includes job training, job creation, job retention, redevelopment, and transportation.

6. Administrative Needs

There is a need for planning, administration, management, and oversight of federal, state, and local funded programs. This includes program management, special planning studies, and fair housing activities.

DRAFT

Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs

For FFY 2019, Howard County received $1,246,937 in CDBG funds and $422,239 in HOME funds. CDBG funds were used for housing and community development projects. HOME funds were used for housing projects.

The following spending limits apply:

. CDBG - 70% of expenditures must benefit Low/Mod Individuals/Areas
. CDBG - 20% cap on Administrative expenditures
. CDBG - 15% cap on Public Services expenditures
. HOME - 15% cap on Administrative expenditures
. HOME at least 15% of HOME funds must be committed to a CHDO project (iHomes Inc. is the only CHDO in Howard Cnty)

For FFY 2018, Howard County expended $1,378,185.50 in CDBG funds on the following activities:

. Public Facilities and Improvements 37.29%
. Acquisition 27.55%
. Housing 13.89%
. Public Services 13.33%
. General Administration and Planning 7.94%

For FFY 2018, Howard County allocated $422,239 in HOME funds on the following activities:

. Acquisition
. Rehabilitation
. Down Payment and Closing Cost Assistance
. General Administration and Planning

DRAFT

HOWARD COUNTY
MARYLAND

PUBLIC MEETING REGARDING THE CDBG AND HOME FUNDS FOR THE FFY 2020-2024 FIVE-YEAR CONSOLIDATED PLAN AND FFY 2020 ANNUAL ACTION PLAN

Opening Remarks – County Staff

Overview – Jo Anne Schneider

- What is a Five-Year Consolidated Plan?
- What is an Annual Action Plan?
- What are CDBG funds?
- What are HOME funds?

Eligible CDBG Activities – Jo Anne Schneider

- CDBG funds may be used for activities which include: acquisition; demolition; rehabilitation of residential and non-residential structures; construction of public facilities and improvements; public services; and job creation/retention activities.

Eligible HOME Activities – Jo Anne Schneider

- HOME funds may be used for activities which include: acquisition; development of affordable housing; project development soft costs; and rehabilitation of residential structures

Estimated FY 2020 Allocations – Jo Anne Schneider

Howard County anticipates that it will receive an allocation of CDBG funds in the approximate amount of ***$1,246,937*** and a HOME allocation of ***$422,239***. These amounts are preliminary estimates and subject to change based on the approval of the Federal Budget for FY 2020.

Public Comments – Jo Anne Schneider

- What are the housing and community development priority needs for the County?

Review of Past Performance – County Staff

Adjournment – County Staff

DRAFT

The following are the HUD defined income limits for Extremely Low, Very Low, and Low Income in Howard County for 2019. CDBG and HOME Projects must benefit Low- and Moderate-Income (LMI) persons or areas. Individuals and households are defined as LMI if their income is 80% or below the area's median income. As an example, if a family of four (4) had a household income of $75,000, they would be eligible for CDBG and HOME funded activities.

Income Limit Area	Median Family Income	Category	Persons in Family							
			1	2	3	4	5	6	7	8
Baltimore-Columbia-Towson, MD MSA*	**$101,000**	Extremely Low (30%) Income	$21,250	$24,250	$27,300	**$30,300**	$32,750	$35,150	$39,010	$40,000
		Very Low (50%) Income	$35,350	$40,400	$45,450	**$50,500**	$54,550	$58,600	$62,650	$66,700
		Low (80%) Income	$52,850	$60,400	$67,950	**$75,500**	$81,550	$87,600	$93,650	$99,700

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*The Baltimore-Columbia-Towson, MD Metro Area includes Howard County, MD as well as Anne Arundel County, MD; Baltimore County, MD; Carroll County, MD; Harford County, MD; Queen Anne's County, MD; and Baltimore City, MD.

Meadows, Elizabeth

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Friday, January 31, 2020 12:22 PM
To: jon@urbandesignventures.com; harper@urbandesignventures.com; joanne@chrysaliscollaborations.com; Meadows, Elizabeth; Animashaun, Nkechi; reidb@lifeinc.org; Paul.revelle@gmail.com; cyndi.rogers@wintergrowthinc.org; srose@waystationinc.org; melissa.rosenberg@howard-autism.org; Rowe, Cheryl; hemofgarment2@yahoo.com; billsalganik@gmail.com; Salomon, Claudia; Sarratt, Jermira; joanne@chrysaliscollaborations.com; Scott, Jacqueline R.; saraseider@yahoo.com; jsents@voaches.org; shafley.campattaway@gmail.com; hsherbert@fcsmd.org; mgillum@voaches.org; Simon, Kristi; bsimpson@opendooramerica.org; tslahetka@aol.com; sherman_denisesmith@hotmail.com; Shereima_Smith@hcpss.org; ursula@grassrootscrisis.org; rsnyder@voaches.org; Dana@bridges2hs.org; ssong001 @verizon.net; Sonnier, Yolanda; contact@icahoward.org; Rstanford@mfeast.org; Nelda5 @verizon.net; Stein, Elizabeth; joe.stellone@verizon.net; ctabetah@yahoo.com; rtaylor@thehorizonfoundation.org; ltaylor767@comcast.net; Terry, Lisa B.; Thomas, Tomiko; alvingthomas@comcast.net; exceldthomas@msn.com; Theresa5535 @yahoo.com; damon@buildingfamiliesforchildren.org; Trout, Francine; dorotuc@aol.com; stucker@househoward.org; zotumhmung@cianusa.org; Twele, Larry; kucciardo@waystationinc.org; Van Oeveren, Elizabeth; LeonardVaughan40@verizon.net; peggy.vick@uss.salvationarmy.org; benjamin_wade@hcpss.org; ludditejane@gmail.com; jenny@grassrootscrisis.org; Wall, Stephanie; margotewatson@aol.com; wwebster@servicecoordinationinc.org; mweinstein@sc-inc.org; lwengel@msn.com; restia_whitaker@hcpss.org; twiggins@fcsnd.org; tracey_williams@hcpss.org; lirinfo@verizon.net; lanlanxu@hotmail.com; jean.xu@capa-hc.org; linda.zumbrun@maryland.gov; zuzakal@verizon.net; charmaine@hcar.org; laurie.benner@mdrealtors.org; PastorJohn@atholton.org; info@newhopelutheran.org; executiveboard@conexioneshc.org; RCallahan@compassmaryland.org; info@newbeginningsagency.org
Subject: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs
Attachments: Agency Needs Survey Form.docx

DRAFT

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

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The meeting will be conducted by Jo Anne Schneider, Ph.D. Dr. Schneider is a Howard County based human services consultant.

Please RSVP via email at jon@urbandesignventures.com or phone at (412) 461-6916 by **Wednesday, February 12, 2020**.

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https://www.surveymonkey.com/r/HowardCoCDBG

Thank you for your interest and assistance. Should you have any questions please contact me at jon@urbandesignventures.com or (412) 461-6916. Also, you can contact Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or emeadows@howardcountymd.gov.

Sincerely,

Jon

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Dr. Jo Anne Schneider is an applied social scientist with over 25 years experience working with non-profit organizations, government, and communities to develop innovative, evidence based research and model programs on a wide range of workforce development, employment, human services and health topics. Her expertise combines 7 years as a non-profit administrator, over 20 years as a consultant to government and private service providers, and 4 years working in the federal government and congress with her research experience. A former American Association for the Advancement of Science (AAAS) Science and Technology Policy Fellow, she is internationally known for translating research into practice. She is author of two books; numerous policy and practice reports, briefs, summaries, white papers, and factsheets; editor of three journal special issues; and has developed numerous workshops, webinars and trainings on various topics for

DRAFT

practitioners, policy makers, and researchers. In addition to serving as Principal at Chrysalis Collaborations, she is currently an Associate Research Professor in Anthropology at George Washington University.

For more information on the HUD CDBG program:
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For more information on the HUD HOME program:
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DRAFT

Meadows, Elizabeth

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Friday, January 31, 2020 12:20 PM
To: jon@urbandesignventures.com; harper@urbandesignventures.com; joanne@chrysaliscollaborations.com; Meadows, Elizabeth; Animashaun, Nkechi; gail@sharedsupportmd.org; denise@bridges2hs.org; susebg@gmail.com; scott.gottbreht@uwcm.org; Gowan, Amy; susanjgroman@gmail.com; hallamc@makingchangecenter.org; lynn.r.halverson@gmail.com; hallamc@makingchangecenter.org; phan@kcscgw.org; heavner.ann@gmail.com; aheavner@rebuildingtogetherhowardcounty.org; White, Michelle L; zotumhmung18 @gmail.com; kashonna@simplykashonna.com; aholmes@grassrootscrisis.org; sue.hunt@uss.salvationarmy.org; sue_hunt@uss.salvationarmy.org; djimenez@wearehopeworks.org; bjohnsonooohc@gmail.com; bjohnson@ooohci.org; chishajohnson@thejacarandacenter.org; Jolly, Darlene; ojones@dllr.state.md.gov; Kamenetz, Jill; anna@grassrootscrisis.org; Kavanagh, Jack; jkeough@integratedwaste.com; cassmariek@yahoo.com; ellenki@yahoo.com; fkirkland@linwoodcenter.org; sbsknox90@comcast.net; nkrespan@waystationinc.org; scott.kutkat@va.gov; dlasov@athelasinstitute.org; dlattim2@jhmi.edu; Lay, Marc; Kevin_Lee@hcpss.org; kayiklee@gmail.com; stanlevi15@gmail.com; Little, Shelia; nlivadas@househoward.org; Lloyd, John E.; Timothy.madden@maryland.gov; cmanning@wearehopeworks.org; mmarshall@linwoodcenter.org; diane_martin@hcpss.org; kathymason329@msn.com; tmay@enterprisecommunity.org; angie.mcallister@uwcm.org; christianamercer@gmail.com; Sandy.monck@uwcm.org; DMoody@Chimes.org; gmorris@hhpcorp.org; jolinger@humanim.com; Aimee.Olivera-Sanchez@va.gov; vorders@renocavanaugh.com; sotradovec@firnonline.org; kim@bridges2hs.org; drepadder@gmail.com; lpaley@laureladvocacy.org; anita.pandey@morgan.edu; Bernice_parker@msn.com; cparr@archoward.org; kphillib@cc-md.org; kathyp@grassrootscrisis.org; jplapinger@mdcoalition.org; jpollitthill@wearehopeworks.org; jpomory@allianceinc.org; John.Pomory@mosaicinc.org; dpontious@baltometro.org; info@humanim.com; Quan, Jason; farah@kw.com; hraynaud@cccsmd.org
Subject: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs
Attachments: Agency Needs Survey Form.docx

DRAFT

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DRAFT

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DRAFT

Meadows, Elizabeth

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Friday, January 31, 2020 12:19 PM
To: jon@urbandesignventures.com; harper@urbandesignventures.com; joanne@chrysaliscollaborations.com; Meadows, Elizabeth; Animashaun, Nkechi; pastorjoyce@spworshipcenter.org; yemiadeyinka@hotmail.com; Adibe, Stephanie; bola@bridges2hs.org; Kanderson@cc-md.org; roy.appletree@gmail.com; gdathey@gmail.com; gloria@stpaulec.org; seongokbaik@gmail.com; sherry.banks@maryland.gov; kbasinge@umd.edu; sbeall@linwoodcenter.org; melindabecker@verizon.net; Benjamin, Keisha; Bennett, Miriam; Best, Sucora; donna_blackwell@hcpss.org; Blades, Stephanie; jbombino@humanim.com; Bonaccorsy, Roe; kbooth@humanim.com; mbowman@voaches.org; sandybowser@gmail.com; Mbroaddus42@hotmail.com; jennifer@bridges2hs.org; pbunting@voaches.org; ftburden@fcsmd.org; gayle.burns@redcross.org; Burrell, Susana; Burton, Rose; ebyrne@voicesforchildren.org; Cabrera-Bentley, Shereen; rcallahan@compassmaryland.org; Campbell, Mary; gary@adaptiveliving.net; schanglani@wearehopeworks.org; Cimino, Kelly; Ana Cisneros; cclemmons@cbmove.com; jessica.coates@mdrealtors.org; bcoleman@mdlab.org; Collins, Christopher; kihrke@arinow.org; Corcoran, Jennifer; courseybob@yahoo.com; Cully, Kenyatta; ccummingsconsulting@gmail.com; Davis, Lisa; Dawson, Marsha; Dayhoff, Bita; Delerme, Raul; Delorenzo, Carl; mike.demidenko@maryland.gov; kathie@grassrootscrisis.org; joan.driessen@acshoco.org; duignanfamily@verizon.net; Renee.Duzan@uwcm.org; michaelbelder@yahoo.com; joangelder@gmail.com; williamcaddie06@aol.com; lirinfo@verizon.net; jleng1747@gmail.com; pengel@househoward.org; kfeaster@humanim.com; bfitzgerald@mowcm.org; melissa@grassrootscrisis.org; SFlottemesch@mfeast.org; Fuller, Kimberly; 5loaves.2fishmission@gmail.com; mganey@humanim.com; Gartner, Bruce; cgayle@stjohnbaptistchurch.org; dgiuliano.namihc@gmail.com; Godfrey, Megan
Subject: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs
Attachments: Agency Needs Survey Form.docx

DRAFT

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DRAFT

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For more information on the HUD HOME program:
https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/

DRAFT

Meadows, Elizabeth

From: Meadows, Elizabeth
Sent: Monday, February 3, 2020 11:36 AM
To: Kareem, Quanita
Cc: Animashaun, Nkechi
Subject: FW: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs
Attachments: Agency Needs Survey Form.docx

Hi Quanita;

Here is information for the webpage and Facebook for a Consolidated Plan Focus Group that is happening at the Elkridge Library next week. The details are below.

Thanks very much, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

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Sent: Friday, January 31, 2020 12:22 PM
To: jon@urbandesignventures.com; harper@urbandesignventures.com; joanne@chrysaliscollaborations.com; Meadows, Elizabeth <emeadows@howardcountymd.gov>; Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>; reidb@lifeinc.org; Paul.revelle@gmail.com; cyndi.rogers@wintergrowthinc.org; srose@waystationinc.org; melissa.rosenberg@howard-autism.org; Rowe, Cheryl <CRowe@howardcountymd.gov>; hemofgarment2@yahoo.com; billsalganik@gmail.com; Salomon, Claudia <CSalomon@howardcountymd.gov>; Sarratt, Jermira <jesarratt@howardcountymd.gov>; joanne@chrysaliscollaborations.com; Scott, Jacqueline R. <jrscott@howardcountymd.gov>; saraseider@yahoo.com; jsents@voaches.org; shafley.campattaway@gmail.com; hsherbert@fcsmd.org; mgillum@voaches.org; Simon, Kristi <ksimon@cac-hc.org>; bsimpson@opendooramerica.org; tslahetka@aol.com; sherman_denisesmith@hotmail.com; Shereima_Smith@hcpss.org; ursula@grassrootscrisis.org; rsnyder@voaches.org; Dana@bridges2hs.org; ssong001@verizon.net; Sonnier, Yolanda <ysonnier@howardcountymd.gov>; contact@icahoward.org; Rstanford@mfeast.org; Nelda5@verizon.net; Stein, Elizabeth <estein@cac-hc.org>; joe.stellone@verizon.net; ctabetah@yahoo.com; rtaylor@thehorizonfoundation.org; ltaylor767@comcast.net; Terry, Lisa B. <LBTerry@howardcountymd.gov>; Thomas, Tomiko <tthomas@howardcountymd.gov>; alvingthomas@comcast.net; exceldthomas@msn.com; Theresa5535@yahoo.com; damon@buildingfamiliesforchildren.org; Trout, Francine <ftrout@howardcountymd.gov>; dorotuc@aol.com; stucker@househoward.org; zotumhmung@cianusa.org; Twele, Larry <LTwele@hceda.org>; kucciardo@waystationinc.org; Van Oeveren, Elizabeth <evanoeveren@howardcountymd.gov>; LeonardVaughan40@verizon.net; peggy.vick@uss.salvationarmy.org; benjamin_wade@hcpss.org; ludditejane@gmail.com; jenny@grassrootscrisis.org; Wall, Stephanie <swall@howardcountymd.gov>; margotewatson@aol.com; wwebster@servicecoordinationinc.org; mweinstein@sc-inc.org; lwengel@msn.com; restia_whitaker@hcpss.org; twiggins@fcsnd.org; tracey_williams@hcpss.org; lirinfo@verizon.net; lanlanxu@hotmail.com; jean.xu@capa-hc.org; linda.zumbrun@maryland.gov; zuzakal@verizon.net;

HOWARD COUNTY

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAMS

Howard County is preparing its FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan. These plans are requirements of the U.S. Department of Housing and Urban Development (HUD) for the county to receive Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds.

PUBLIC MEETING

DRAFT

Your input is valuable to creation of these plans. Please consider attending the following roundtable meeting to participate:

Thursday, February 13, 2020 at 4:00 PM in the Belmont Meeting Room

Howard County Library Elkridge Branch

6540 Washington Blvd, Elkridge, MD 21075

If you are a resident, please take the time to complete the following housing and community development needs survey: **https://www.surveymonkey.com/r/HowardCoCDBG**

Should you have any questions concerning the County's CDBG and HOME programs, please contact, Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or emeadows@howardcountymd.gov.

PUBLIC NOTICE/NOTICE OF PUBLIC MEETING

Howard County Department of Housing and Community Development
9820 Patuxent Woods Drive, Suite 224
Columbia, MD 21046

December 19, 2019

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and non-profit organizations to attend a Public Meeting regarding the County's Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs and the development of the FFY2020 Annual Action Plan.

The Action Plan is the County's yearly application that is submitted to the U.S. Department of Housing and Urban Development (HUD) for funding under the CDBG and HOME Programs. It is anticipated that Howard County will receive approximately $1246,937.00 in CDBG funds and $422,239.00 in HOME funds for the FFY2020 Program Year.

The CDBG and HOME programs provide funds that enable Howard County and local organizations to carry out a variety of housing and community development activities intended to principally benefit low to moderate-income residents. Activities may include but are not limited to housing rehabilitation, homeownership assistance, economic development, public facility acquisition or rehabilitation and public service opportunities. Organizations that intend to apply for funding are required to attend this public meeting which will include a brief pre-submission application review.

The Public Needs Hearing will be held on **Thursday, January 9, 2020 at 1:30 PM**, at the Howard County Community Resource Campus, 9820 Patuxent Woods Drive, Training Room 211, Columbia MD 21046.

Applications for funding will be available immediately following the meeting. The application will also be available at the Howard County Housing administrative office at the address noted below and on the County's web page at www.howardcountymd.gov. **The Application submission deadline is Monday, February 03, 2020 at 3:30 pm.**

If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief, Community Planning and Grants, at 410-313-6324, or email emeadows@howardcountymd.gov or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

Efforts will be made to accommodate the disabled and non-English speaking residents and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email qkareem@howardcountymd.gov.

DRAFT

Meadows, Elizabeth

From: Tatum, Chyenne <ctatum@tribpub.com>
Sent: Monday, December 16, 2019 10:59 AM
To: Meadows, Elizabeth
Subject: RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

You're welcome, I went ahead and submitted your legal notice for publication and your account has been invoiced. You will receive your affidavit via mail to address on file within 7-10 business days after the final run date.

If you have any further questions feel free to reach out!

Have a great day!

Chyenne Tatum
Inbound Advertising Representative

Baltimore Sun, 410-539-7700 • *Capital Gazette*, 410-268-7000 • *Carroll County Times*, 410-857-5581
Chicago Tribune, 312-222-2222 • *Daily Press*, 757-247-4700 • *Hartford Courant*, 860-525-2525
Morning Call, 610-820-6565 • *New York Daily News*, 212-210-2100 • *Orlando Sentinel*, 407-420-5160
Sun Sentinel, 800-250-2000 • *Tidewater Review*, 757-253-8126 • *Virginia Gazette*, 757-253-8126
Virginian-Pilot, 757-622-1455

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DRAFT

From: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Sent: Monday, December 16, 2019 9:56 AM
To: Tatum, Chyenne <ctatum@tribpub.com>
Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>
Subject: RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

Caution: External Sender
Hi Chyenne;

Everything looks good. You are approved to publish.

Thanks very much, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224

Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

From: Tatum, Chyenne <ctatum@tribpub.com>
Sent: Monday, December 16, 2019 10:41 AM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Subject: RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Hi Elizabeth,

Sure, I've attached your updated proofs below. If everything looks accurate, I can go ahead and submit them for publication with your approval.

Thanks,

Chyenne Tatum
Inbound Advertising Representative

Baltimore Sun, 410-539-7700 • *Capital Gazette*, 410-268-7000 • *Carroll County Times*, 410-857-5581
Chicago Tribune, 312-222-2222 • *Daily Press*, 757-247-4700 • *Hartford Courant*, 860-525-2525
Morning Call, 610-820-6565 • *New York Daily News*, 212-210-2100 • *Orlando Sentinel*, 407-420-5160
Sun Sentinel, 800-250-2000 • *Tidewater Review*, 757-253-8126 • *Virginia Gazette*, 757-253-8126
Virginian-Pilot, 757-622-1455

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DRAFT

From: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Sent: Monday, December 16, 2019 9:27 AM
To: Tatum, Chyenne <ctatum@tribpub.com>
Subject: RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

Caution: External Sender
Hi Chyenne;

I just found a mistake I had made in the original document I sent before. Can you please use the one I have attached please?

Thanks, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT

9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

From: Tatum, Chyenne <ctatum@tribpub.com>
Sent: Monday, December 16, 2019 8:51 AM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Subject: RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Good morning,

I sent the attached proofs regarding your notice last week and just wanted to follow up with you. Your deadline to approve is tomorrow at 12 p.m., so please let me know if you'd like to move forward with publication.

Thank you,

Chyenne Tatum
Inbound Advertising Representative

Baltimore Sun, 410-539-7700 • *Capital Gazette*, 410-268-7000 • *Carroll County Times*, 410-857-5581
Chicago Tribune, 312-222-2222 • *Daily Press*, 757-247-4700 • *Hartford Courant*, 860-525-2525
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Virginian-Pilot, 757-622-1455

TRIBUNE PUBLISHING
the results group

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Great Customer Service is our top priority
Share your feedback at excellence@tribpub.com

DRAFT

From: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Sent: Tuesday, December 10, 2019 9:21 AM
To: Harris, Ellen <ceharris@baltsun.com>; Welenc, Charlie <cwelenc@tribpub.com>; cnglegal@tronc.com <cnglegal@tribpub.com>
Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>; Wall, Thomas F <Tfwall@howardcountymd.gov>; Deik, Tracy <tdeik@howardcountymd.gov>
Subject: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

EXTERNAL SOURCE

Good Morning;

Customer # CU00168892

Please publish the attached Public Notice/Notice of Public Meeting in the **December 19, 2019** issues of the Howard County Times and Columbia Flier.

The notice only needs to run 1 time and I will need a legal certification follow the publication. Can you please confirm back to me that you have received this request and it will be processed?

Thanks very much, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

THE BALTIMORE SUN MEDIA GROUP

Order ID: 6540000

Printed: 12/16/2019 9:40:25 AM

* Agency Commission not included

GROSS PRICE * : **$162.43**

PACKAGE NAME: CNG Columbia Flier Single

DRAFT

GROSS PRICE * : **$162.43**

PACKAGE NAME: CNG Columbia Flier Single

Product(s): Columbia Flier, classified.CNG.com, classified.MDDC.com_CNG
AdSize(s): 2 Column (8TAB)
Run Date(s): Thursday, December 19, 2019
Color Spec. B/W

Preview

DRAFT

PUBLIC NOTICE/NOTICE OF PUBLIC MEETING

Howard County Department of Housing and Community Development
9820 Patuxent Woods Drive, Suite 224
Columbia, MD 21046

December 19, 2019

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and non-profit organizations to attend a Public Meeting regarding the County's Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs and the development of the FFY2020 Annual Action Plan.

The Action Plan is the County's yearly application that is submitted to the U.S. Department of Housing and Urban Development (HUD) for funding under the CDBG and HOME Programs. It is anticipated that Howard County will receive approximately $1246,937.00 in CDBG funds and $422,239.00 in HOME funds for the FFY2020 Program Year.

The CDBG and HOME programs provide funds that enable Howard County and local organizations to carry out a variety of housing and community development activities intended to principally benefit low to moderate-income residents. Activities may include but are not limited to housing rehabilitation, homeownership assistance, economic development, public facility acquisition or rehabilitation and public service opportunities. Organizations that intend to apply for funding are required to attend this public meeting which will include a brief pre-submission application review.

The Public Needs Hearing will be held on Thursday, January 9, 2020 at 1:30 PM, at the Howard County Community Resource Campus, 9820 Patuxent Woods Drive, Training Room 211, Columbia MD 21046.

Applications for funding will be available immediately following the meeting. The application will also be available at the Howard County Housing administrative office at the address noted below and on the County's web page at www.howardcountymd.gov. The Application submission deadline is Monday, February 03, 2020 at 3:30 pm.

If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief, Community Planning and Grants, at 410-313-6324, or email

GROSS PRICE * : **$162.43**

PACKAGE NAME: CNG Columbia Flier Single

emeadows@howardcountymd.gov or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

Efforts will be made to accommodate the disabled and non-English speaking residents and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email qkareem@howardcountymd.gov.
12/19/2019 6540000

DRAFT

THE BALTIMORE SUN MEDIA GROUP

Order ID: 6539980

Printed: 12/16/2019 9:39:06 AM

* Agency Commission not included

GROSS PRICE * : **$177.05**

PACKAGE NAME: CNG Howard County Times Single

DRAFT

GROSS PRICE * : **$177.05**

PACKAGE NAME: CNG Howard County Times Single

Product(s): Howard County Times, classified.CNG.com, classified.MDDC.com_CNG
AdSize(s): , 2 Column (8TAB)
Run Date(s): Thursday, December 19, 2019
Color Spec.

Preview

DRAFT

PUBLIC NOTICE/NOTICE OF PUBLIC MEETING

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GROSS PRICE * : **$177.05**

PACKAGE NAME: CNG Howard County Times Single

emeadows@howardcountymd.gov or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

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12/19/2019 6539980

DRAFT

PUBLIC NOTICE/NOTICE OF PUBLIC MEETING

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9820 Patuxent Woods Drive, Suite 224
Columbia, MD 21046

December 19, 2019

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If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief, Community Planning and Grants, at 410-313-6324, or email emeadows@howardcountymd.gov or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

Efforts will be made to accommodate the disabled and non-English speaking residents and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email qkareem@howardcountymd.gov.

DRAFT

HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224 ■ Columbia, Maryland 21046 ■ 410-313-6318
Voice/Relay

Kelly A. Cimino, Director
FAX 410-313-5960

FFY2020-2024 Consolidated Plan & FFY20 Annual Action Plan Public Meeting Public Needs Hearing #2 Thursday, January 09, 2020 (1:30 PM) The Howard County Community Resource Campus – Training Room 211 9820 Patuxent Woods Drive, Columbia, MD 21046

Greetings and Introduction of Staff

- Elizabeth Meadows, Chief, Community Planning and Grants
- Nkechi Animashaun, Home Program Coordinator
- Michelle White, CoC Manager / DCRS

- **Fair Housing Overview** – Mary Campbell, Senior Investigator and Compliance Officer, Howard County Office of Human Rights

- **Needs Hearing Requirement (Public Meeting)**
  - Public Comment Opportunity #2
  - CDBG and HOME Power Point Presentation / Survey Discussion
  - Question and Answer – Public Feedback

- **RFP Overview**
  - CDBG
  - HOME
  - Fee-in-Lieu

- **FFY2020-2024 Consolidated Plan & FFY2020 Action Plan Process Update**
  - Remaining Key Dates / Public Time-line
  - Next Step (RFP Submission – February 3rd 3:30 pm
  - Initial Notifications will be sent by June 15, 2020
  - Public Library Focus Groups Meetings: January 16th at Columbia East Library & February 13th at Elkridge Library – both 4-5:30 PM
  - Draft Comments Due - March 12, 2020

- **Exit Items**
  - Survey posted on Housing Web Page
  - Like to hear Consolidated & Action Plans Draft Comments
  - If Questions, contact Elizabeth Meadows – emeadows@howardcountymd.gov

DRAFT

PUBLIC NEEDS HEARING / PUBLIC MEETING NUMBER 2 - FEDERAL FISCAL YEAR 2020 (FY
SIGN IN SHEET
Thursday, January 09, 2020

FIRST NAME	LAST NAME	ORGANIZATION/ AGENCY	EMAIL ADDRESS
CINDY	PARR	Arc Howard	cparr@archoward.org
RANDY	MALM	HEHTC	hethaine@gmail.com
Beth	Smith	Open Door America	bsmith@opendooramerica
Kim	PACT	Bridges to Housing Stability	kim@bridges2hs.org
Dana	Sohr	Bridges "	dana@bridges2hs.org
Susan	Souder	Cumming & Co Realtors	susan.souder@outlook.com
Ann	Hearron	Rebuilding Together	ahearron@rebuildingtogether
Trish	Geddes	CCCSMD	tgeddes@cccsmd.org
Helene	Raynaud	cccsmd	hraynaud@cccsmd.org
Judi	Olinger	iHomes	jolinger@humanad
Gayle	Burns	Red Cross	gayle.burns@
Rose	Bunton	DCRS-OCP	
Liz	Burrage	The Arc of HC	eburrage@archoward.org
MARY	Campbell	HCCHP	mmcampbell@healthc
Beth	Stein	Community Action Council	
Joyce	Adeyinka	Solomon's Porch	estene cac-hc.org
Yemi	Adeyemo	Solomon's Porch, Jesus	pastorjoyce@spwarship
Funmi	Ohiorhenuan	Higher Ground Assembly	yemi.adeyinka@ host
Shelley	Hallman	United Way	fohiorhenuan@
			Shelley.Hallman@

DRAFT

PUBLIC NEEDS HEARING / PUBLIC MEETING NUMBER 2 - FEDERAL FISCAL YEAR 2020 (
SIGN IN SHEET
Thursday, January 09, 2020

FIRST NAME	LAST NAME	ORGANIZATION/ AGENCY	EMAIL ADDRESS
Don	Cox	Office Don Assoc	dcox@TCACP.net
Hilda's Place BHS	Thomas T.		theresas535@yahoo.com
Arron	Hall	HCHS	ahall@howardcountymd.gov

DRAFT

CENSUS 101: WHAT YOU NEED TO KNOW

The 2020 Census is closer than you think!
Here's a quick refresher of what it is and why it's essential that everyone is counted.

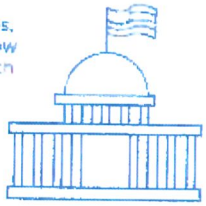
Everyone counts.

The census counts every person living in the U.S. once, only once, and in the right place.



It's about fair representation.

Every 10 years, the results of the census are used to reapportion the House of Representatives, determining how many seats each state gets



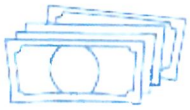


It's in the constitution.

The U.S. Constitution mandates that everyone in the country be counted every 10 years. The first census was in 1790.



It's about $675 billion.



The distribution of more than $675 billion in federal funds, grants and support to states, counties and communities are based on census data.

That money is spent on schools, hospitals, roads, public works and other vital programs.

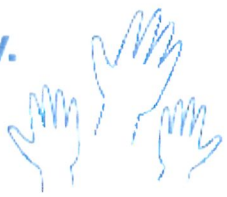


It's about redistricting.

After each decade's census, state officials redraw the boundaries of the congressional and state legislative districts in their states to account for population shifts.

Taking part is your civic duty.

Completing the census is mandatory; it's a way to participate in our democracy and say "I COUNT!"



DRAFT



It's easy for you to be counted.

DRAFT

Every 10 years, the United States counts everyone who lives in the country, regardless of age, nationality, or ability. It is important for everyone to respond to the 2020 Census so that communities like yours can receive the funding they need for health care, accessibility services, and more.

The 2020 Census is accessible for everyone.

Beginning in mid-March 2020, you can respond to the census by answering a handful of questions online, by phone, or by mail.

The online questionnaire is accessible to people with a wide range of disabilities.

If you prefer to respond by mail but do not receive a questionnaire in your first mailing from the U.S. Census Bureau, you can wait for the fourth mailing, in mid-April 2020, which will include a questionnaire.

If you have blindness or low vision, you can print a guide to the questionnaire in braille or large print from 2020CENSUS.GOV.

If you have deafness or a hearing loss, you can:

- Respond to the census using telephone devices for hearing impaired.
- Access video guides to the questionnaire in American Sign Language on 2020CENSUS.GOV.
- View online videos and webcasts with closed or open captioning.
- Request a visit from a census taker who uses American Sign Language.

For more information, visit:

2020CENSUS.GOV

Shape your future
START HERE >

United States Census 2020

D-OP-GP-EN-126



2020CENSUS.GOV is a 508-compliant website accessible to people with blindness or low vision, deafness or hearing loss, learning disabilities, cognitive limitations, limited movement, photosensitivity, and various combinations of these.

From May – July 2020, census takers will visit households that have not yet responded. A census taker can assist if you need help completing your form.

DRAFT

Responding helps influence funding for your community.

The 2020 Census will influence community funding and congressional representation for the next decade. Information collected in the census will inform the allocation of more than $675 billion in federal funds for states and communities each year. That includes money for things like:

- Public transportation
- Libraries
- Education programs
- Supplemental Nutrition Assistance Program (SNAP)
- Medicare and Medicaid
- Temporary Assistance for Needy Families

Responding is safe.

Your personal information is kept confidential by law. Your responses can only be used to produce statistics. They cannot be used for law enforcement purposes or to determine your personal eligibility for government benefits.

For more information, visit:

2020CENSUS.GOV

D-OP-GP-EN-126

Shape your future START HERE >

United States Census 2020

Meadows, Elizabeth

From: Meadows, Elizabeth
Sent: Friday, December 27, 2019 10:40 AM
To: White, Michelle L; 'mcambell@howardcountymd.gov'
Cc: Animashaun, Nkechi
Subject: RE: Panel Member for Upcoming Application Announcement

Thanks Michelle. You are wonderful!!

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

From: White, Michelle L
Sent: Friday, December 27, 2019 10:33 AM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>; 'mcambell@howardcountymd.gov' <mcambell@howardcountymd.gov>
Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>
Subject: RE: Panel Member for Upcoming Application Announcement

Yes indeed that works for me. I have reserved the time on the calendar.

Michelle L. White, MCP, CoC Manager
Continuum of Care (CoC) Program
Office of Community Partnerships
9830 Patuxent Woods Drive
Columbia, MD 21046
410-313-5971 (direct)
410-313-6424 (fax)

From: Meadows, Elizabeth
Sent: Friday, December 27, 2019 10:31 AM
To: 'mcambell@howardcountymd.gov' <mcambell@howardcountymd.gov>; White, Michelle L <mhippert@howardcountymd.gov>
Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>
Subject: Panel Member for Upcoming Application Announcement

Merry Christmas and Happy New Year Ladies!

We are having our FFY2020 Con / Annual Action Plan for the announcement of the upcoming CDBG and HOME Program funding on Thursday, January 9th from 1:30 pm till 3:00 pm. We would love you both to be part of our panel again this year as you did last year. We will again have a PowerPoint presentation that will guide the session like last year, discussing the CoC and Fair Housing happening/issues in the County.

Please let us know if the timing works into your schedules for participation. We love both of your expertise you bring to conversation as we announce the upcoming CDBG and HOME Application round.

Thank you in advance. Regards, Elizabeth

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

Meadows, Elizabeth

From: Meadows, Elizabeth
Sent: Friday, January 3, 2020 8:19 AM
To: Campbell, Mary
Cc: Sonnier, Yolanda
Subject: RE: Panel Member for Upcoming Application Announcement

Thanks very much Mary!

M. Elizabeth Meadows, Chief
Community Planning and Grants
HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

From: Campbell, Mary
Sent: Tuesday, December 31, 2019 1:07 PM
To: Meadows, Elizabeth <emeadows@howardcountymd.gov>
Cc: Sonnier, Yolanda <ysonnier@howardcountymd.gov>
Subject: RE: Panel Member for Upcoming Application Announcement

I am ok with this.

Mary M. Campbell, Compliance Officer
Howard County Office of Human Rights
9820 Patuxent Woods Drive, Suite 237
Columbia, MD 21046
410-313-6464 - number
410-313-6468 - fax

This email transmission may contain CONFIDENTIAL and PRIVILEGED information. If you are not the intended recipient, please notify the sender by email, do not disseminate, and delete immediately.

From: Meadows, Elizabeth
Sent: Friday, December 27, 2019 10:42 AM
To: Campbell, Mary <mmcampbell@howardcountymd.gov>
Subject: FW: Panel Member for Upcoming Application Announcement

From: Meadows, Elizabeth
Sent: Friday, December 27, 2019 10:31 AM
To: 'mcambell@howardcountymd.gov' <mcambell@howardcountymd.gov>; White, Michelle L <mhippert@howardcountymd.gov>

Cc: Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>
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Thank you in advance. Regards, Elizabeth

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HOWARD COUNTY DEPARTMENT OF
HOUSING AND COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224
Direct Dial: 410-313-6324
emeadows@howardcountymd.gov

DRAFT

HOWARD COUNTY UDV SITE VISIT

TIME		TUESDAY, DECEMBER 10, 2019	LOCATION
9:00 AM	10:00 AM	Individual Meeting	Room 211
10:00 AM	11:00 AM	Michelle Hippert White	
11:00 AM	12:00 PM	Individual Meeting	
12:00 PM	1:00 PM	Yolanda F Sonnier, Office of Human Rights	
1:00 PM	2:00 PM	Roundtable Meeting	Room 212
2:00 PM	3:00 PM		
4:00 PM	5:00 PM	Individual Meeting	

Lunch 12-12:30

TIME		WEDNESDAY, DECEMBER 11, 2019	LOCATION
9:00 AM	10:00 AM	Individual Meeting	Room 211
10:00 AM	11:00 AM	Roundtable Meeting	
11:00 AM	12:00 PM		
12:00 PM	1:00 PM	Nanette Livadas and Peter Engel, Howard County Housing Commission	
1:00 PM	2:00 PM	Individual Meeting	
2:00 PM	3:00 PM	Kelly Cimino, Director, DHCD, her office	
3:00 PM	4:00 PM	Francine Trout, Sheila Little, Jermira Sarratt, Workforce Development	
4:00 PM	5:00 PM	Individual Meeting	
5:00 PM	6:00 PM	-	
6:00 PM	7:00 PM	1st Public Hearing	

Lunch 12:30 - 1

TIME		THURSDAY, DECEMBER 12, 2019	LOCATION
9:00 AM	10:00 AM	Jackie Scott, Dept of Community Resources and Services	
10:00 AM	11:00 AM	Roundtable Meeting	
11:00 AM	12:00 PM		

Lunch 12-1

Left at 3/2 PM

DRAFT

12:00 PM	1:00 PM	Individual Meeting	Room 211
1:00 PM	2:00 PM	Individual Meeting	1:30
2:00 PM	3:00 PM	Individual Meeting	
3:00 PM	4:00 PM	Individual Meeting	
4:00 PM	5:00 PM	Individual Meeting	

R+Z

DRAFT

HOWARD COUNTY
MARYLAND

NEEDS PUBLIC HEARING REGARDING CDBG AND HOME FUNDS FOR THE FFY 2020-2024 FIVE-YEAR CONSOLIDATED PLAN AND FFY 2020 ANNUAL ACTION PLAN

Opening Remarks – County Staff

Overview – UDV Staff

- What is a Five-Year Consolidated Plan and an Annual Action Plan?

Eligible CDBG Activities – UDV Staff

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Ineligible CDBG Activities – UDV Staff

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and
- construction of new housing by units of general local government.

Eligible HOME Activities – UDV Staff

HOME funds may be used for activities which include, but are not limited to:

- new construction of affordable housing, rehabilitation of affordable housing, reconstruction of affordable housing, conversion to affordable housing;
- site improvements related to the development of affordable housing;
- refinancing of debt on a single-family (one to four family) owner occupied housing that is being rehabilitated with HOME funds and the refinancing will reduce the overall monthly housing cost to make it affordable;
- acquisition costs (improved or unimproved); purchase of property by home buyers;
- soft costs such as architectural, engineering, and related professional services;

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- costs to provide information services such as affirmative marketing and fair housing information;
- CHDO costs such as cost of project-specific technical assistance and site control loans;
- relocation costs for displaced households;
- administrative and planning costs.

Estimated FY 2020 Allocations – UDV Staff

Howard County anticipates that it will receive an allocation of CDBG funds in the approximate amount of $1,246,937 and a HOME allocation of $422,239. These amounts are preliminary estimates and subject to change based on the approval of the Federal Budget for FY 2020.

Entitlement Funds	Estimated Amount
FY 2020 CDBG Funds	$1,246,937*
FY 2020 HOME Funds	$422,239*
Total:	**$1,669,176***

*Note: *Amount subject to change based on HUD's allocation of funds.*

Review of Past Performance – County Staff

Public Comments – UDV Staff

Adjournment – County Staff

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HOWARD COUNTY
MARYLAND

MEETING A NATIONAL OBJECTIVE

National Objective Subcategory	Conditions for Eligibility	Example
Low-Moderate Income (LMI) Area Benefit	A facility or improvement will be used for a purpose that benefits all residents in a defined area primarily residential in which at least 51% are LMI households. Paying all or part of a special assessment on behalf of LMI Households qualifies under this objective.	The installation of paved streets, sidewalks, curbs and gutters in a predominantly LMI household neighborhood. CDBG funds pay the assessment made to Low-Mod Income household homeowners when a new water/sewer system is installed in their neighborhood.
Low-Moderate Income Limited Clientele	The majority of public service activities qualify under this national objective. Services provided to a specific group of people who are comprised of at least 51% LMI households.	Home ownership counseling provided to a group of LMI individuals. Renovation or expansion of a food pantry.
Low-Moderate Income Housing	The facility or improvement exclusively benefits housing to be occupied by LMI households.	A parking lot and landscaping are improved on the site of a rental property with 51% LMI households paying affordable rents.
Low-Moderate Income Jobs	Public improvement is for an economic development project that creates or retains permanent jobs. In order for a CDBG funded economic development activity to qualify as an activity that benefits low and moderate income persons, at least 51% of the jobs created or retained (full time equivalent basis) will be held by or made available to low and moderate income persons.	A new water tower will enable factory expansion and owners to commit to hiring at least 51% of new permanent jobs to LMI persons.
Area Blight	Public improvements and facilities are in a designated blighted area and activity addresses conditions that contributed to blight.	An outdated fire hall is rehabilitated and equipment is updated to prevent further loss of life and property due to fires.
Spot Blight	Public improvements or facility is outside designated blighted area and activity is limited to eliminate specific conditions of blight or decay.	Historic library building located outside a designated area is rehabilitated.
Urgent Need	Acquisition, construction, or reconstruction of a public facility or improvement that is designated to alleviate recent serious and imminent threat to public health and safety and no other funds are available.	A storm sewer system is reconstructed after a severe flood damaged it. All other funding sources are unavailable or exhausted.

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HOWARD COUNTY

ELIGIBLE CDBG ACTIVITIES

PUBLIC FACILITIES AND IMPROVEMENTS	
Eligible Public Facility and Improvement Projects	**CDBG Conditions**
Sewer and Water Facilities Streets and Sidewalks Curb and Gutters Parks and Playgrounds Senior Citizens' Center Parking Lots or Garages Utility Lines Recreation Center	These projects may be undertaken on an interim basis in areas exhibiting objectively determinable signs of physical deterioration where it was determined that immediate action is necessary to arrest the deterioration and that permanent improvements will be carried out as practicable to repair: ➢ Streets; ➢ Sidewalks; ➢ Park; ➢ Playgrounds, ➢ Publicly owned utilities; and ➢ The execution of special garbage, trash, and debris removal, including neighborhood cleanup campaigns, but not the regular curbside collection of garbage or trash in an area.
Police or Fire Station in which services to the public are actually provided (as opposed to administrative offices).	Fire protection equipment including fire trucks, fire fighters' protective clothing, "jaws of life," and other life-saving equipment are eligible for CDBG funding under Public Facilities and Improvements as this equipment is integral to the fire protection facility.
Aesthetic amenities on public land such as landscaping (trees, sculptures, pools of water and fountains and other works of art).	These include all improvements and facilities that are either publicly owned or that are traditionally provided by government, or owned by a non-profit, and operated so as to be open to the general public.
Jails or Prisons	Jails are considered to benefit the entire community served by the facility and thus would qualify under the low-moderate income (LMI) benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the "area benefit" test.
Library	Public facilities that serve the entire jurisdiction of the grantee, a main library for example, may qualify under the LMI benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the "area benefit" test.
Special Assessments	Special Assessments are used to recover the capital costs of a public improvement through a fee levied or a lien filed against a parcel of real estate either as, 1) a direct result of a benefit derived from the installation of a public improvement or 2) a one-time charge made as a condition of access to an improvement. Sewer tap-in fees are an example of a special assessment.
Privately Owned Utilities 570.201 (l)	CDBG funds may be used to acquire, construct, reconstruct, rehabilitate, or install the distribution lines and facilities for privately owned utilities. A privately-owned utility refers to service that is publicly regulated and is provided through the use of physical distribution lines to private properties. Examples of eligible utilities are electricity, telephone, water, sewer, natural gas and cable television.
Other	The Grantee is willing to consider other public facility projects not listed above. It is highly recommended that applicants contact the Grantee to discuss new projects ideas prior to submitting a grant application.

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REAL PROPERTY AND HOUSING PROJECTS	
Eligible Real Property and Housing Projects	**CDBG Conditions**
Acquisitions of Land or Buildings 570.201 (a)	• CDBG funds may be used for acquisition of real property, either in whole or in part, by purchase, long-term lease, donation, or otherwise for any public purpose. • Examples include land, air rights, easement, water rights, rights-of-way and buildings. • Examples of ineligible activities include costs of moveable equipment and acquisition of newly-constructed housing or an interest in construction of new housing.
Disposition 570.201 (b)	• CDBG funds may be used to dispose of property acquired with CDBG funds through sale, lease, donation or other means. • Property must have a reuse plan that meets a National Objective. • The property may be disposed at less than fair market value. • Costs may include preparation of legal documents, surveys, marketing, financial services, transfer of taxes or ownership.
Clearance Activities 570.201 (d)	• Demolish buildings and site improvements. • Remove rubble and debris after demolition. • Remove environmental contaminants or treat them to make them harmless. • Move structures to other sites.
Code Enforcement 570.202 (c)	• Code enforcement activities are eligible provided that the enforcement takes place in a deteriorated or deteriorating area and the enforcement effort is accompanied by public or private improvements or service and can be expected to arrest the decline of the area. • Eligible costs include costs incurred for inspections for code violations (including salaries and overhead) and the enforcement of code requirements (including legal proceedings). • Both residential and commercial structures may be included in code enforcement activities.
Historic Preservation 570.202 (d)	• CDBG funds may be used for the rehabilitation, preservation or restoration of historic properties, whether publicly or privately owned. • Historic properties are those sites or structures that are either listed in or eligible to be listed in the National Register of Historic Places, listed in the state or local inventory of historic places, or designated as a state or local landmark or historic district by appropriate law or ordinance. • Examples of eligible activities include historic preservation plans, rehabilitation of the property, relocating residents while preservation work is performed. • Historic preservation is not authorized for buildings used for the general conduct of government.
Renovation of Closed Buildings 570.202 (e)	• CDBG funds may be used to renovate closed buildings, such as closed school buildings, for use as an eligible public facility or to rehabilitate or convert closed buildings for residential and commercial uses. • Examples of ineligible activities include creation of secondary housing units attached to a primary unit and costs of equipment, furnishings or other personal property that are not integral structural fixtures, such as window air conditioners or clothes washers.
Lead – based paint (LBP) hazard, evaluation and reduction, and clearance 570.202 (f)	• Cost associated with the evaluation and reduction of LBP. • Examples of eligible activities include inspecting buildings for LBP hazards, testing surfaces abatement of lead hazards and payment of temporary relocation costs for residents on which their home is receiving abatement services.
Handicap Accessibility 570.201	• Removal of materials and architectural barriers that restrict the accessibility or mobility of elderly or handicapped persons. • Activities must take place on existing structures.

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Energy Efficiency 570.201	• Examples of eligible activities include weatherization of home or apartment building, installation of solar or wind equipment, finance energy – efficient rehab, provision of free insulation or home energy audits, and preparation of comprehensive community energy use strategies.
Rehabilitation of buildings and improvements eligible for rehabilitation assistance 570.202 (a)	• CDBG may be used to finance the rehabilitation of privately owned homes, publicly owned residential housing, nonresidential buildings owned by nonprofits, and manufactured housing when it is part of the permanent housing supply.

PUBLIC SERVICES, ECONOMIC DEVELOPMENT AND "OTHER" ACTIVITIES	
Activities	**CDBG Conditions**
Relocation 570.201 (i)	• Relocation of payments and other assistance for permanently and temporarily relocated individuals, families, businesses, non-profit organizations and farm operations.
Loss of Rental Income 570.201 (j)	• Compensation to property owners for the loss in rental income incurred while temporarily holding housing units to be used for the relocation of individuals and families displaced by CDBG-assisted activities.
Public Services 570.201 (e)	• CDBG funds may be used for a wide range of public service activities including, but not limited to, job training, crime prevention, public safety, child care, health services, substance abuse services, fair housing counseling, education programs, energy conservation, senior citizen services, homeless person services, subsistence payment service and recreational services • In order for a first-time public service application to be considered the applicant must prove that: 1) the service is a new initiative for the agency (new service); OR 2) the service existed but was not provided by or on behalf of a government agency with funding from that government agency; OR 3) there was a quantifiable increase in the level of an existing service within the CDBG grant year.
Micro – Enterprise Assistance 570.201 (o)	The provisions of assistance to facilitate economic development by: • Providing credit, including, but not limited to, grants, loans, loan guarantees, and other forms of financial support, for the establishment, stabilization, and expansion of micro-enterprises; • Providing technical assistance, advice, and business support services to owners of micro-enterprises and persons developing micro-enterprises; and • Providing general support to owners of microenterprises and persons developing microenterprises including child care, transportation, counseling and peer support groups. • A microenterprise is defined as a commercial enterprise that has five or fewer employees, one or more of whom owns the microenterprise business.

The table below provides eligible Planning & Administration expenses.

Eligible Planning & Administration Projects 570.205 & 570.206
• Preparation of general plans such as the Consolidated Plan
• Functional plans such as housing plans
• Neighborhood plans and general historic preservation plans
• Policy planning, management, and capacity building activities
• Monitoring

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HOWARD COUNTY

INELIGIBLE CDBG FUNDED ACTIVITIES

§570.207 Ineligible Activities:	
(a)	**General Rule** – Any activity that is not authorized as an "eligible activity."
(b)	**Government Buildings** – Funds cannot be used for improvements to a public building used for the general conduct of government.
(c)	**General Government Expenses** – Funds cannot be used for expenses that are considered the regular responsibilities of the local government.
(d)	**Political Activities** – Funds cannot be used to finance the use of facilities or equipment for political purposes or to engage in other partisan political activities.
(e)	**Purchase of Equipment** – The purchase of equipment is generally ineligible, which includes construction equipment, motor vehicles, furnishings, or personal property. The only exception is fire equipment assigned to a low- and moderate-income area.
(f)	**Operating and Maintenance Expenses** – The general rule is that any expense associated with repairing, operating, or maintaining public facilities, improvements, and services is ineligible.
(g)	**New Housing Construction** – Funds cannot be used for the construction of new permanent residential structures or for any program to subsidize or consist such new construction except by a CBDO. However, the cost of site assemblage, clearance, and site improvements are eligible activities.
(h)	**Income Payments** – Funds cannot be used for subsistence – type grant payments for food, clothing, housing, or utilities.

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HOWARD COUNTY

ELIGIBLE HOME ACTIVITIES

Eligible HOME Activities and Costs

- **Hard Costs**
  - New construction of affordable housing
  - Rehabilitation of affordable housing
  - Reconstruction of affordable housing
  - Conversion to affordable housing
  - Site Improvements related to the development of affordable housing
- **Refinancing of existing debt secured by a housing project that is being rehabilitated w/ HOME Funds**
  - Refinancing of debt on a single-family (one to four family) owner occupied housing that is being rehabilitated with HOME funds and the refinancing will reduce the overall monthly housing cost to make it affordable
- **Acquisition Costs**
  - Improved or unimproved
  - Purchase of property by home buyers
- **Soft Costs necessary for the financing, development, rehabilitation or acquisition of housing using HOME Funds**
  - Architectural, engineering, and related professional services
  - Costs to process and settle the financing for a project such as lender origination fees, appraisal fees, etc.
  - Project audit costs and certification of costs by a CPA
  - Costs to provide information services such as affirmative marketing and fair housing information
  - Costs of funding an initial operation deficit reserve during the period of initial project rent-up but not to exceed 18 months
  - Staff and overhead costs directly related to carrying out the project such as work specifications, loan processing inspections, housing consultation, etc.
  - Cost for the payment of impact fees that the local jurisdiction changes for all housing projects
  - Cost of environmental review and release of funds
- **CHDO Costs**
  - Cost of project-specific technical assistance and site control loans

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- Project feasibility costs, consulting fees, legal fees, architectural and engineering fees, property options, site control, and title clearance
- Project specific seed money loans for preconstruction costs that are customary and reasonable such as costs of obtaining firm financing, construction loan commitments, architectural plans and specifications, zoning approvals, legal fees, etc.

- **Relocation costs for displaced households**
  - Relocation payments and other relocation assistance for persons displaced by the housing project
  - Replacement housing payments, moving expenses and payment for reasonable out-of-pocket costs incurred in the temporary relocation of persons
  - Other relocation assistance such as staff and overhead costs directly related to providing advisory and other relocation services to displaced persons

- **Administrative and planning costs**
  - General management, oversight and coordination
  - Staff and overhead costs
  - Public information costs in the planning and implementation of projects

- **Other Costs**
  - Fair housing activities to affirmatively further fair housing
  - Downpayment and closing cost assistance
  - Indirect costs as part of a cost allocation plan
  - Preparation of the consolidated plan
  - Compliance and reporting in reference to Federal requirements
  - Tenant-based rental assistance (TBRA)
  - Rental assistance and security deposit payments
  - Utility deposit assistance only if rental or security deposit payments are made
  - Cost of inspecting the housing and determining income eligibility of the household
  - Troubled HOME-assisted rental housing projects
    - Applies to only an existing HOME assisted rental project
    - Project is no longer financially viable during the HOME 20-year affordability period for rental projects
    - Operating costs significantly exceed the operating revenue
    - HUD must approve this cost to preserve an affordable rental project
    - Additional HOME Funds and original HOME Funds may not exceed the maximum amount of per-unit subsidy [Section 221 (d)(3)(ii)]

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Ineligible HOME Activities

- **HOME funds may not be used to:**
  - Provide project reserve accounts, except for new construction or rehabilitation of an initial operating deficit reserve during the period of project read-up (not to exceed 18 months)
  - Provide tenant-based rental assistance for the special purpose of the existing Section 8 Program
  - Provide non-Federal matching contribution required under another Federal Programs
  - Provide assistance for uses authorized by Public Housing Capital and Operating Funds
  - Prepayment of Low Income Housing Mortgages
  - Provide assistance to a homebuyer to acquire housing previously assisted with HOME funds during the period of affordability
  - Provide funds for the acquisition of property owned by the participating jurisdiction (P.J.) except for property acquired by the P.J. with HOME funds, or property acquired in anticipation of carrying out a HOME project
  - Pay for delinquent taxes, fees or charges on properties to be assisted with HOME funds
  - Pay for any cost that is not listed as eligible under the HOME Regulations

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FFY2018 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

FFY2018 CAPER OUTCOMES

The information being provided has been pulled from the County's FFY2018 CAPER which is the second year we submitted using the HUD's web-based planning and reporting tool in IDIS (Integrated Disbursements and Information System). The headings will identify the section of the report the information can be found:

CR-20 AFFORDABLE HOUSING 91.520 (b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income and middle-income persons served

	One-Year Goal	Actual
Number of homeless to be provided affordable housing units	5	7
Number of non-homeless to be provided affordable housing units	35	32
Number of special-needs to be provided affordable housing units	3	0
Total	43	39

Number of households supported through:	One-Year Goal	Actual
Rental Assistance	4	5
The Production of New Units	7	6
Rehab of Existing Units	35	26
Acquisition of Existing Units	1	2
Total	47	39

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Narrative from CR05 – What is our strategy and how well did we do?

Over the past year, Howard County has worked to preserve and retain the affordable housing stock through housing rehabilitation projects, and to increase the availability of affordable permanent housing for persons with disabilities, special needs populations and homeless citizens in our community. To encourage homeownership, Howard County is working with income eligible household move towards the goal of homeownership by providing access to down payment assistance, to make the home purchase more affordable.

To address the complex issues contributing to homelessness in our community, the public services activities helped to provide a multi-facetted network of programs and support services that prevent homelessness as often as possible and coordinates care for homeless individuals and families, so they may become self-sufficient as quickly as possible.

In addition to these other activities, Howard County worked with our nonprofit partners to upgrade aging and failing HVAC systems with newer more energy efficient systems for two

nonprofits who serve persons with disabilities. Additional upgrades will improve access to the services by expanding the parking lot.

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Howard County made good progress towards its Consolidated Plan goals over the last year:

- Added 2 additional unit of homeless rental housing through acquisition of real property with CDBG funding to create affordable housing for 2 homeless families.
- Assisted 23 households with critical repairs to their homes. The majority assisted homeowners with incomes below 60% AMI; 57% of the repairs assisted female-headed households and 65% of the repairs helped elderly homeowners remain housed in safe, decent housing. Through this activity 9 income-eligible homeowners received new roofs.
- Through CDBG and HOME assisted in the preservation of 3 special needs facilities serving vulnerable populations
- Through CDBG public service funding; 173 people were diverted from homelessness through housing stabilization funding; 69 homeless individuals accessed critical social and support services for both the sheltered and unsheltered homeless; 197 victims of domestic violence/human trafficking were provided safe sheltering after fleeing situations of violence.
- Provided down payment loans to 6 income-eligible households to make the homeownership more affordable through HOME Program.

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Meadows, Elizabeth

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Wednesday, December 4, 2019 4:18 PM
To: pastorjoyce@spworshipcenter.org; yemiadeyinka@hotmail.com; Kanderson@cc-md.org; roy.appletree@gmail.com; gdathey@gmail.com; sherry.banks@maryland.gov; kbasinge@umd.edu; melindabecker@verizon.net; Bennett, Miriam; donna_blackwell@hcpss.org; jbombino@humanim.com; Bonaccorsy, Roe; kbooth@humanim.com; mbowman@voaches.org; Mbroaddus42@hotmail.com; ftburden@fcsmd.org; Burrell, Susana; Cabrera-Bentley, Shereen; rcallahan@compassmaryland.org; schanglani@wearehopeworks.org; Ana Cisneros; Sherrell.Claiborne@berkshirecommunities.com; Collins, Christopher; craig.cook@va.gov; courseybob@yahoo.com; Cully, Kenyatta; ccummingsconsulting@gmail.com; Davis, Lisa; mike.demidenko@maryland.gov; kathie@grassrootscrisis.org; duignanfamily@verizon.net; Renee.Duzan@uwcm.org; meichenberger@ccbcmd.edu; joangelder@gmail.com; jleng1747@gmail.com; melissa@grassrootscrisis.org; marifog@yahoo.com; Fuller, Kimberly; 5loaves.2fishmission@gmail.com; mganey@humanim.com; denise@bridges2hs.org; susebg@gmail.com; susanjgroman@gmail.com; hallamc@makingchangecenter.org; zotumhmung18 @gmail.com; kashonna@simplykashonna.com; sue.hunt@uss.salvationarmy.org; djimenez@wearehopeworks.org; bjohnsonooohc@gmail.com; Jolly, Darlene; anna@grassrootscrisis.org; jkeough@integratedwaste.com; cassmariek@yahoo.com; ellenki@yahoo.com; sbsknox90@comcast.net; nkrespan@waystationinc.org; scott.kutkat@va.gov; dlattim2@jhmi.edu; Kevin_Lee@hcpss.org; Meadows, Elizabeth; jon@urbandesignventures.com; Animashaun, Nkechi; harper@urbandesignventures.com
Subject: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs
Attachments: Agency Needs Survey Form.docx

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[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Dear Stakeholder:

Howard County is in the process of preparing its FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan. These plans are requirements of the U.S. Department of Housing and Urban Development (HUD) for the county to receive Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds.

The county has selected the consulting firm Urban Design Ventures, LLC to assist in the preparation of these documents and we are in need of your assistance to identify the county's housing and community development needs. Consultation with stakeholders like yourself is vital to the creation of these plans.

Please consider attending one of the following roundtable meetings to participate:

Tuesday, December 10, 2019 at 1:00 P.M. in the Meeting Room 212, 9820 Patuxent Woods Drive, Columbia, MD 21046

OR

Wednesday, December 11, 2019 at 10:00 A.M. in the Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046

OR

Thursday, December 12, 2019 at 10:00 A.M. in the Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046

Please RSVP via email at jon@urbandesignventures.com or phone at (412) 461-6916 by **Monday, December 9, 2019**. If you will not be able to attend one of these meetings, a Public Hearing is scheduled for **Wednesday, December 11, 2019 at 6:00 P.M. in Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046.**

In preparation for the meeting, I have included an **Agency Survey** that we are asking for you to complete and bring to one of the meetings. If you are unable to attend one of the meetings, we ask that you complete the attached **Agency Survey** to provide insights on your organization's role within the county and any unmet needs within the communities that you serve. Please email me at jon@urbandesignventures.com or fax the survey to my office at (412) 461-6920, so your feedback can be incorporated into the plan.

Additionally, the county has created a **confidential Resident Survey** that will be made available to residents of Howard County. If you are a resident, please take the time to complete the survey, as well as share the survey with your staff and clients. The survey is available at the following link:

https://www.surveymonkey.com/r/HowardCoCDBG

Thank you for your interest and assistance. Should you have any questions please contact me at jon@urbandesignventures.com or (412) 461-6916. Also, you can contact Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or emeadows@howardcountymd.gov.

Sincerely,

Jon

For more information on the HUD CDBG program:
https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs

For more information on the HUD HOME program:
https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/

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www.urbandesignventures.com

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Meadows, Elizabeth

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Wednesday, December 4, 2019 4:19 PM
To: stanlevi15@gmail.com; Timothy.madden@maryland.gov; rgmalm@verizon.net; cmanning@wearehopeworks.org; kathymason329@msn.com; angie.mcallister@uwcm.org; christianamercer@gmail.com; Sandy.monck@uwcm.org; Aimee.Olivera-Sanchez@va.gov; vorders@renocavanaugh.com; kim@bridges2hs.org; drepadder@gmail.com; Bernice_parker@msn.com; kphillib@cc-md.org; kathyp@grassrootscrisis.org; jpollitthill@wearehopeworks.org; jpomory@allianceinc.org; John.Pomory@mosaicinc.org; info@humanim.com; Quan, Jason; farah@kw.com; Paul.revelle@gmail.com; Rowe, Cheryl; hemofgarment2@yahoo.com; billsalganik@gmail.com; Salomon, Claudia; saraseider@yahoo.com; jsents@voaches.org; shafley.campattaway@gmail.com; hsherbert@fcsmd.org; mgillum@voaches.org; bsimpson@opendooramerica.org; tslahetka@aol.com; sherman_denisesmith@hotmail.com; Shereima_Smith@hcpss.org; ursula@grassrootscrisis.org; rsnyder@voaches.org; Dana@bridges2hs.org; Rstanford@mfeast.org; Nelda5@verizon.net; joe.stellone@verizon.net; ctabetah@yahoo.com; rtaylor@thehorizonfoundation.org; ltaylor767@comcast.net; Thomas, Tomiko; alvingthomas@comcast.net; exceldthomas@msn.com; dorotuc@aol.com; kucciardo@waystationinc.org; scott.gottbreht@uwcm.org; LeonardVaughan40@verizon.net; peggy.vick@uss.salvationarmy.org; benjamin_wade@hcpss.org; ludditejane@gmail.com; jenny@grassrootscrisis.org; Wall, Stephanie; margotewatson@aol.com; restia_whitaker@hcpss.org; tracey_williams@hcpss.org; linda.zumbrun@maryland.gov; zuzakal@verizon.net; Meadows, Elizabeth; jon@urbandesignventures.com; Animashaun, Nkechi; harper@urbandesignventures.com
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Sincerely,

Jon

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Jon G. Haglund
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DRAFT

Meadows, Elizabeth

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Tuesday, November 26, 2019 1:18 PM
To: stanlevi15@gmail.com; Timothy.madden@maryland.gov; rgmalm@verizon.net; cmanning@wearehopeworks.org; kathymason329@msn.com; tmay@enterprisecommunity.org; angie.mcallister@uwcm.org; christianamercer@gmail.com; lynn@grassrootscrisis.org; Sandy.monck@uwcm.org; gmorris@hhpcorp.org; jolinger@humanim.com; Aimee.Olivera-Sanchez@va.gov; vorders@renocavanaugh.com; kim@bridges2hs.org; drepadder@gmail.com; lpaley@laureladvocacy.org; Bernice_parker@msn.com; cparr@archoward.org; kphillib@cc-md.org; kathyp@grassrootscrisis.org; jpollitthill@wearehopeworks.org; jpomory@allianceinc.org; John.Pomory@mosaicinc.org; dpontious@baltometro.org; info@humanim.com; Quan, Jason; farah@kw.com; hraynaud@cccsmd.org; Paul.revelle@gmail.com; srose@waystationinc.org; melissa.rosenberg@howard-autism.org; Rowe, Cheryl; hemofgarment2@yahoo.com; billsalganik@gmail.com; Salomon, Claudia; Scruggs, Delavago; saraseider@yahoo.com; jsents@voaches.org; shafley.campattaway@gmail.com; hsherbert@fcsmd.org; mgillum@voaches.org; bsimpson@opendooramerica.org; tslahetka@aol.com; sherman_denisesmith@hotmail.com; Shereima_Smith@hcpss.org; ursula@grassrootscrisis.org; rsnyder@voaches.org; Dana@bridges2hs.org; Rstanford@mfeast.org; Nelda5@verizon.net; Stein, Elizabeth; joe.stellone@verizon.net; ctabetah@yahoo.com; rtaylor@thehorizonfoundation.org; ltaylor767@comcast.net; Thomas, Tomiko; alvingthomas@comcast.net; exceldthomas@msn.com; Theresa5535 @yahoo.com; dorotuc@aol.com; kucciardo@waystationinc.org; jhulrichllc@verizon.net; scott.gottbreht@uwcm.org; LeonardVaughan40@verizon.net; peggy.vick@uss.salvationarmy.org; benjamin_wade@hcpss.org; ludditejane@gmail.com; jenny@grassrootscrisis.org; Wall, Stephanie; margotewatson@aol.com; restia_whitaker@hcpss.org; twiggins@fcsnd.org; tracey_williams@hcpss.org; lirinfo@verizon.net; linda.zumbrun@maryland.gov; zuzakal@verizon.net; Meadows, Elizabeth; jon@urbandesignventures.com; Animashaun, Nkechi; harper@urbandesignventures.com
Subject: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs
Attachments: Agency Needs Survey Form.docx

DRAFT

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

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DRAFT

HOWARD COUNTY CDBG AND HOME PROGRAMS
AGENCY/ORGANIZATION NEEDS SURVEY

Name of Agency/Organization:

Address:

Name: **Title:**

Phone: **E-Mail:**

Description of programs/services your agency provides: (Attach any brochures)

DRAFT

Does your organization provide any services or programs for the following?

- ☐ Social/Human Services
- ☐ Community Development
- ☐ Job Training
- ☐ Policy Research
- ☐ Housing
- ☐ Economic Development
- ☐ Public Health
- ☐ Advocacy
- ☐ Planning
- ☐ Business Loans
- ☐ Justice/Corrections
- ☐ Other:_____

Please respond to the following questions if they apply to your agency or organization.

The clientele your program(s) serve? I.e. Low income, elderly, disabled, etc.

- ☐ Low Income
- ☐ Incarcerated Individuals
- ☐ Communities
- ☐ LGBTQIA
- ☐ Immigrants
- ☐ Disabled
- ☐ Children/Youth
- ☐ Other:_____
- ☐ Families
- ☐ Elderly
- ☐ Homeless

What are the unmet community and economic development needs in the county?

What are the unmet housing needs in the county?

What are the unmet social service needs in the county?

Are there any Fair Housing issues in the county?

DRAFT

Does your organization have plans to add new or expand existing programming? In what ways?

Other Comments/Suggestions:

DRAFT

Meadows, Elizabeth

From: Jon Haglund <jon@urbandesignventures.com>
Sent: Tuesday, November 26, 2019 1:20 PM
To: pastorjoyce@spworshipcenter.org; yemiadeyinka@hotmail.com; bola@bridges2hs.org; Kanderson@cc-md.org; roy.appletree@gmail.com; gdathey@gmail.com; gloria@stpaulec.org; villagesmanager@columbiatowncenter.org; sherry.banks@maryland.gov; kbasinge@umd.edu; melindabecker@verizon.net; laurie.benner@mdrealtors.org; Bennett, Miriam; donna_blackwell@hcpss.org; Blades, Stephanie; jbombino@humanim.com; Bonaccorsy, Roe; kbooth@humanim.com; mbowman@voaches.org; sandybowser@gmail.com; Mbroaddus42@hotmail.com; jennifer@bridges2hs.org; ftburden@fcsmd.org; gayle.burns@redcross.org; Burrell, Susana; Ebyrbe@VoicesForChildren.org; Cabrera-Bentley, Shereen; rcallahan@compassmaryland.org; schanglani@wearehopeworks.org; rchooquan@hcmha.org; Ana Cisneros; Sherrell.Claiborne@berkshirecommunities.com; cclemmons@cbmove.com; Collins, Christopher; craig.cook@va.gov; courseybob@yahoo.com; Cully, Kenyatta; ccummingsconsulting@gmail.com; Davis, Lisa; Dayhoff, Bita; mike.demidenko@maryland.gov; kathie@grassrootscrisis.org; joan.driessen@acshoco.org; duignanfamily@verizon.net; Renee.Duzan@uwcm.org; meichenberger@ccbcmd.edu; michaelbelder@yahoo.com; joangelder@gmail.com; williamcaddie06@aol.com; jleng1747@gmail.com; melissa@grassrootscrisis.org; marifog@yahoo.com; Fuller, Kimberly; 5loaves.2fishmission@gmail.com; mganey@humanim.com; hgarcia@firnonline.org; Gguje@humanim.com; denise@bridges2hs.org; susebg@gmail.com; susanjgroman@gmail.com; hallamc@makingchangecenter.org; heavner.ann@gmail.com; zotumhmung18@gmail.com; kashonna@simplykashonna.com; aholmes@grassrootscrisis.org; sue.hunt@uss.salvationarmy.org; jiannejensen@aol.com; djimenez@wearehopeworks.org; bjohnsonooohc@gmail.com; Jolly, Darlene; jmjones@hcmha.org; ojones@dllr.state.md.gov; anna@grassrootscrisis.org; jkeough@integratedwaste.com; cassmariek@yahoo.com; ellenki@yahoo.com; sbsknox90@comcast.net; nkrespan@waystationinc.org; grace8@verizon.net; scott.kutkat@va.gov; dlattim2@jhmi.edu; Kevin_Lee@hcpss.org; Meadows, Elizabeth; jon@urbandesignventures.com; Animashaun, Nkechi; harper@urbandesignventures.com
Subject: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs
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DRAFT

Auctions & Public Notices

PUBLIC NOTICE/NOTICE OF PUBLIC MEETING

Howard County Department of Housing and Community Development
9820 Patuxent Woods Drive, Suite 224
Columbia, MD 21046

December 19, 2019

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and non-profit organizations to attend a Public Meeting regarding the County's Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs and the development of the FFY2020 Annual Action Plan.

The Action Plan is the County's yearly application that is submitted to the U.S. Department of Housing and Urban Development (HUD) for funding under the CDBG and HOME Programs. It is anticipated that Howard County will receive approximately $1246,937.00 in CDBG funds and $422,239.00 in HOME funds for the FFY2020 Program Year.

The CDBG and HOME programs provide funds that enable Howard County and local organizations to carry out a variety of housing and community development activities intended to principally benefit low to moderate-income residents. Activities may include but are not limited to housing rehabilitation, homeownership assistance, economic development, public facility acquisition or rehabilitation and public service opportunities. Organizations that intend to apply for funding are required to attend this public meeting which will include a brief pre-submission application review.

The Public Needs Hearing will be held on Thursday, January 9, 2020 at 1:30 PM, at the Howard County Community Resource Campus, 9820 Patuxent Woods Drive, Training Room 211, Columbia MD 21046.

Applications for funding will be available immediately following the meeting. The application will also be available at the Howard County Housing administrative office at the address noted below and on the County's web page at www.howardcountymd.gov. The Application submission deadline is Monday, February 03, 2020 at 3:30 pm.

If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief, Community Planning and Grants, at 410-313-6324, or email emeadows@howardcountymd.gov or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

Efforts will be made to accommodate the disabled and non-English speaking residents and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email qkareem@howardcountymd.gov.
12/19/2019 6540000

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DRAFT

Attendance: Jill Kamenetz
9:00 AM December 10, 2019

She has focus on older adults and disabled persons 18 and over, she and her office is the primary "frontline" for this population. Additionally, there is a focus on 50-65 year old homeless persons; the homeless population in Howard County has been increasing over the past three years.

Her office assists with eviction prevention. According to her the leading causes for senior homelessness include:

- Unexpected expenses
- Transportation costs
- Low earners can't use transportation other than public transportation (which is not a good transport system)
    - Physically unable to access, sometimes not available where seniors are, routes are unavailable in Western Howard County
- Secondary insurance/Medicare Advance Plans

Disabled Adults were previously living with parents who are either now in need of caretakers or are passing away/otherwise unable to care for disabled children.

- Social Security Income/Disability is not enough as the area is so expensive
    - SSI is ~$771 per month

Possibly a roommate matching service, (House Match Program): Match individuals with other SSI beneficiaries. There are matching services but limited to Baltimore County.

ARI: Accessible Resources for Independence for adults to build up a referral service.

Parkview Apartment Center is senior housing. There is no rent control, though and so annual rent increases by $30-40 per year so often seniors will move between apartments (as one gets too expensive as the rent has been increasing annually they'll move in order to reset the rent amount.

There is a funding gap due to the issue that Howard County is counted as a part of Baltimore metro area AMI, Howard County has a higher AMI than the Baltimore metro area.

Section 8 vouchers are based on the Baltimore AMI. There are other issues with the vouchers including the administration of these vouchers. Including the need for case management to go along with the vouchers.

There is a need for increased preventative resources regarding homelessness. Improve Department interactions and networking.

DRAFT

Continuum of Care sends people to the Department of Aging because they cannot help until people are homeless.

Need for increased resources to give people, social workers are only as good as their resources. Case workers to help with paper work/coaching/activities. Not a driver to get to appointments.

Need to have a contract with Home Health Agency to assist low-income seniors: Someone to provide services to stay independent.

DRAFT

Michelle H. White
December 10, 10 AM

Limited prevention funds for homeless. A lot of the issues around funding come from the AMI calculation. Columbia has its own "Small Area FMR" (42102) – has a direct impact on CoC projects.

Generally, use funding to establish rapid re-housing.

Lacks a real outreach team which leads to a major gap.

Also, need for written rules for rapid re-housing in order to establish some sort of standard operating procedure.

Finding housing is a concern, but there is a housing locator available. Don't have a lot of people to reach out to (realtors and others). There is also a need for some system for employment.

Often rapid re-housing uses room-rentals in order to get people housed. Basement rentals, etc. Usage of Craigslist.

A lot of the location is up to the client, usage of private landlords as housing providers.

Still expensive, approximately $700 for a room rental per month.

- Case managers are just trying to get people off the street
- Vulnerable population is priority

Ad hoc peer support/Home Sharing Programs

- No system/funding/follow-up

Zoning issues: Not necessarily a Fair Housing Issue so much as a preference for High Income Housing.

Common themes that Howard Countians can agree on are:

- Youth can always be helped
- Not enough affordable housing: Nothing available 0-30%
- No jobs for 0-30% that will earn enough to place them into market rate housing

Howard County has put money into workforce development but not transportation.

- Even if you get a job from one of these programs you still can't get a place to live.
    - Low paying jobs can cause LMI persons to have more expenses than the jobs are worth (i.e. childcare, etc)

DRAFT

Homeless population: Chronically and literally homeless persons go into Emergency Shelter based on vulnerability. There is need for increased outreach. Priority is those living outside or in cars.

Presenting factors in shelters include:

- Mental Health and Substance Use
- Affordability and Financials
- Long term tenancy

Rapid re-housing:

- Unexpected expenses take place over time, not an "all-of-a-sudden" kind of thing as it seems.
    - More anecdotal reason for homelessness than real.

There is a blurring of lines and CoC has a very specific definition of homelessness (in car or outside). Many situations can be prevented, there needs to be a focus on diversion and outreach.

Diversion puts people back into driver seat, puts them in contact with systems other than the homeless system in order to help create more long-term success.

Diversion relies on all systems and gives people a better shot, people need to have good exit points.

For the most part 90% of homeless persons in Howard County are homeless for the first time. Experiencing homeless in a way that CoC doesn't focus on.

No way to verify homeless status as there is no team to check on people in camps/hotels/motels. A team will help eliminate the people that are not actually very high risk. Need to verify the stuff people are telling them.

Jails are not supposed to discharge into homelessness. They're good partners and are a part of the CoC. Often people living outside have a history of incarceration. Not a housing-first rehab.

Hospitals will send people to grassroots (crisis) shelter: Unclear what the hospitals are doing otherwise.

Police Department is "great," as they're not into criminalization, have mental health first aid training etc. department relies heavily on grassroots.

The plan that the CoC is working on is "A Path Home"

DRAFT

Ms. Write informed us that the follow-ups should include the Office of Community Partnerships, Jennifer Corkran, Keisha Benjamin, and Liz Van Overen.

DRAFT

Yolanda Sonnier Office of Human Rights
December 10, 2019 12:00PM

Yolanda's office investigates complaints of discrimination including housing: Also educates on protections, holds events to encourage integration, Office trains people with vouchers to be on the lookout for discrimination.

Investigators do the Fair Housing training for Realtors. Outreach team handles voucher holders. Fair Housing Testing is on their to-do list, they're just searching for a vendor to administer the testing. CDBG is funding the testing, but it is the first time they've received CDBG funding.

Testing would be valuable because County has received complaints in the past, especially in response to source of income discrimination. Landlords will refuse to rent based on source of income. The method is to require that prospective tenant make four times the amount of rent.

As the market is very competitive the landlord can cherry pick; making it impossible for even moderate-income persons to afford housing in the County. Kids that grew up in Howard County can't afford to come back, County employees cannot afford to live in the county.

Landlords claim that it is not discrimination, but preference is given based on money and race.

Office is not associated with HUD, their code is not in compliance with HUD code.

They have data/Annual report and other statistics available.

Their office had discussed trying to partner with permit unit to require landlords to be trained on discrimination. The voucher holders are trained on discrimination, but the landlords often are not.

Need to establish points of contact, need multiple different points as different people have differing needs and expectations. One point of contact will not be effective. Fear of government does not help these situations for voucher holders or other LMI persons.

County has 16 protected classes, race/sex/origin are the top three. Others include color, source of income.

There has been an increase in neighbor to neighbor issues. The office helps to investigate and offer mediation (they have four mediators in the office).

DRAFT

Some mediation in employment and housing but not a major aspect of their experience.

DRAFT

Stakeholder Meeting #1

December 10, 2019

In attendance:

Melissa Rosenberg (Howard County Autism Society), Con Manning (Hopeworks), John Wellman, (Living in Recovery), Allison Donato (Intern), Jennifer Corkran (Bridges), Nkechi A. (HOME Prgoram), Bola Afolabi

Melissa: Disability housing needs everything, it is neither affordable nor is it available. Need group homes, houses, pods. Policies and zoning limitations make accessibility in Howard County difficult.

Melissa explained that she was aware of Fair Housing protections and rights, and did have one senior that was being evicted. There are many layers to these issues, though, and it is hard to be aware of discrimination.

Bridges to Housing Stability has case managers that work with clients to be in housing. Also, have a housing navigator that is available. Only has the one navigator. Bridges is looking into shared housing.

Cost is a large barrier to share-housing. Also, difficult to develop network of share-housing. Questions arose regarding how share-housing would work including one for Mr. John Wellman: "Would both parties need to be eligible to get a section 8 voucher?" There was no clear answer to this question.

There is an RFP out to create a plan on affordable housing in the area. John mentioned the Plan to End Homelessness and explained that the original plan included a day center for homeless persons (which would aid in outreach), as well as development of homeless services and a hotline that helps to refer to coordinated system.

Jennifer: The Path Home, there is also a need for housing stock, but programs are operating at a best practices level. There is a mitigation measure to help people avoid homelessness but only 12-15 landlords have used it.

Mr. Wellman explained that the plan to end homelessness had a focus on available stock. The number one priority of landlords is to have the rent paid, and so their lack of cooperation is based on "practical" reasons. There is a major constraint in the lack of subsidies.

DRAFT

There is data in the HR offices annual report: How to prove just how unaffordable the County it. Every income bracket is a tight budget. When the Federal government shut down even high-income earners were appearing in food banks and other such locations.

Transportation is very difficult for disabled persons according to Ms. Melissa Rosenburg, the cabs just got shut down and the bus system is not enough to be effective. Some of her clients cannot use public transit.

Additionally, the end to the bus fare subsidy is less of a barrier than the overall inconsistency and poor status of the transit system as a whole.

There is a "Report on Individuals with Disabilities in Howard County."

The University of Indiana data by zip code re: United Way.

Domestic Violence Housing needs:

People have lost access to their homes, transportation, 50-100% of their income, people at shelters need help and are well below 50% AMI. Rapid re-housing resources are needed.

People at emergency shelter need to be helped to deal with trauma, they need to be safe and so rapid rehousing may not be possible for most clients.

Jennifer explained that her organization is a housing-first model, not a housing ready one.

Domestic Violence shelters get approximately 255 people annually; calls from 2600 people; counselling for 500-600; 175-200 get treatment at Howard County General Hospital. They turn no one away, hard to say what their real numbers are for needed housing units. 150 households (out of the 255-annual shelter-goers). Larger households are harder to serve (more kids). Majority of 1 to 2 kids.

Supportive services: Trauma care, Crisis intervention, safety planning, relocation/housing planning, financial support, employment training, income assistance, childcare, transportation, substance use assistance.

Do a lot through referral; which takes time.

Transitional housing program is more effective than emergency shelter. Emergency shelter: 30% get into housing.

DRAFT

Bola Afolabi: People need money and employment. Need wrap around services and need stability. Provide intense case management more than just housing. Hard to say the majority of clients are sudden drops to homeless or long-term issues.

Substance Use:

Need to increase capacity for recovery assistance. All residents come from detox programs and are technically homeless. Helps to live with other addicts as they understand one another's experiences.

The County has encountered an increasing number of OD's but a decreasing number of fatal OD's (thanks to Narcan along with the Good Samaritan Law). Clients don't have a time limit on their stay but often stays last 6 to 8 months with 60% leaving clean and sober.

Peer living is important as it is a way to maintain sobriety. People often leave together. However, if a person fails a drug test they are out of the house. People value the connections and accountability of peer living.

It is difficult to find affordable housing and need multiple bathrooms, close to transportation/employment. There is a need for cars if they've got them.

Up to 8-unrelated in a house is considered a family in zoning. Fire code, though, requires sprinkler systems for houses with more than five people living in one home. Additionally, there is a need for the square footage requirements and number of people per bathroom.

Affordability is the biggest issue in Howard County. Most recovery housing is for-profit. Rent only covers half the cost, remaining half for them comes from grants.

Multi-generational housing "Generations of Hope" is an option. Seniors living with younger adults. 72 units seniors and families with 25% disability. 60/40 affordable/market rate. With some staffing. Looking for land right now and has developers ready.

According to Bola Afolabi, Hopeworks and Firn will provide translation services. County is also investing in software to help with translation.

DRAFT

Cheryl M Brower, Fair Housing Investigator

December 10, 2019 5 PM

Housing Needs in Howard County: Affordability.

Howard County has a robust housing discrimination code, and realtors are held responsible (not just do your job but being held to not allowing discrimination to take place).

3 main ways that the discrimination occurs:

- Overt: "No we don't take vouchers"
- Disparate Impact: Facially neutral policy, i.e. must have three times the rent in income per month and a voucher holder will never have that much money. Voucher holders have a different requirement (i.e. three times what *they* pay).
- Disparate Treatment: Generally, race, sex, orientation.

There are not many places to go, market in Howard County is tough. There is a desire for landlords in Howard County to be trained on Fair Housing, and they're the main issue and there is a lack of contact.

School redistricting should be good for Howard County as it will shake up gentrification. Public Transport also concentrates LMI population near it. Additionally, the redlines will show because of this as so many people move in order to have access to schools.

There is no systematic training for landlords, and it is often the smaller scale landlords that are the bigger problems.

Steering is less of a problem as the occupancy rate is so high – there just aren't that many available units.

DRAFT

Stakeholder Meeting Group #2

December 11, 2019 10:00 AM

In attendance:

Nkechi and Elizabeth Meadows. Liz Van Overen (Dept of Community Partnerships), Stephanie Adibe (Department Director), Faith McCullough (Moderate Income Housing Program), Lisa Wiseman (Overseeing MIHU Program), Meghan Jackson (Manages Community Partnership Program),Gill Burns (American Red Cross Home Fire Program), Lynn Overson (CDBG Recipient; Help End Homelessness Board of Directors), Helen (Consumer Credit Counselling for the whole state), Jo Ann Schneider (UDV Subcontractor).

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Gill Burns (Red Cross Home Fire):

Her program is for preparation and prevention for a home fire. Put program into plan because the campaign can be for specific houses or buildings. On the larger scale the campaign is happening in Columbia, though it is still early enough for national campaign to consult with CDBG/Howard County Government for planning it.

Not particularly geared toward LMI that just is the primary population that is common.

Lynn (Help End Homelessness)

Needs one more house, funding needs and HVAC for houses too. Population is four families that have single mothers (ad hoc) one disabled woman. Support services coming from Bridges to Housing Stability.

Transportation is a challenge for this population, as well as exploitation by employers.

They require that residents are families with minor children, and pay 1/3 of income in rent as well as follow rules. No rules on length of stay (as long as children are still minors).

MIHU Program: Has an active database (Not "waitlist"): 2,00 households with an average of 35-40 units per year.

People will decline housing opportunities in certain areas. Selection/award process is lottery. First time homebuyers often don't understand the value of the program – could be part of the reason for declinations.

Properties are set-aside during construction and then when someone is awarded they must undergo homebuyer education. People in the program need to be able to get a

mortgage (so not low-income). Not everyone on the list could get awarded because of the mortgage aspect.

Builders can elect to build LIHUs in lieu of MIHUs: less units is the benefit for them.

Many public benefits come from non-profit networks, there needs to be a database/entry point for people that want to become a homeowner.

Immigrants come into the U.S. with differing understandings of the homebuying process and face a system that is very complicated even after the purchase is made.

According to Helen (Consumer Credit) there needs to be a "champion" that is the first person.

Neighborhood development: A human services agency that overlaps with housing/community development and runs 50+ centers.

Multi-service center: Admin staffing is on Department of Community Resources and Service: Provides presence for CAC away from main County office, Water fund: Utility assistance is also located there: FIRN used to be located there. Does not have trouble getting foot traffic into building.

Problems are with the elderly that are in large houses they've lived in forever and the immigrant population.

Office on Aging: Focus on aging in place; program to retrofit housing. Rebuilding together Howard County does have CDBG funding.

Unmet needs: "Silver wave" aging population and structures is oncoming. Older generation coming in, language barriers and other resources are a problem. Difficult to get immigrant population into the offices because the community may not engage with the government.

Jo Anne asked what the particular needs are of the "at risk youth" (18-24 years old): Support is available from voices for children, there is a need for a support system for foster kids coming out of the system.

Unaccompanied youth has specific targeted services for this population for HUD definitions. Local Children's Board for governor's priority areas: One of which is 18-26.

Population of immigrants: Indian, Chinese, Koreans: Koreans connect with support services through aging needs (often at senior centers).

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There is a "Korean Community Services Center" which is a $2 Million non profit in Virginia and Northern Maryland. It is just starting out in Howard County. It provides services across Asian communities.

MIHU uses a language line, but it is not the best source for translation; need improvements.

DCRS translates their information into multiple languages, depending on the target audience.

There is a pilot for language communication devices that does technical language and dialects effectively.

With the plan to end homelessness: Need for affordable housing, the homeless system can't build it. Makes it difficult to move out of shelters, people are staying for a long time (30 days should be the maximum stay, but some people are staying for up to a year.)

Difficult to get accepting landlords because they have the excuse of clients' history, income, and credit scores.

338 adults are served, 126 had no income, 227 averaged $16,000 a year. People on fixed incomes (aprox. $771 for SSI per month) can't get an apartment.

Homeless present as 50% individuals and 50% families of 3-4 persons.

There are also needs for those that have a lot of money in assets but no money to spend. Often elderly with home but cannot maintain the property.

Other needs:
Persons with disabilities are often lost under the needs for aging population. DCRS is looking to expand into that area.

Aging population: Families are also aging, there are situations where caretakers are in need of caretakers.

There is a major need for LIHU's.

Lynn's HHHC's model works: Needs funding to be able to expand and project it.

DRAFT

Meeting with Peter Engel and Nannette Liv

Howard County Housing Commission

December 11, 2019 11AM

Would like continued collaboration between the County and the Commission. Collaboration will assist in addressing the affordable housing crisis.

800 people are on their waitlist but that translates to a ten year wait.

There is a lot of data available at "Househoward.com"

There are 1055 vouchers in the county, a lot of those are "port-ins" from Baltimore City (600). There is a very low turnover rate with the vouchers as people are keeping them and do not want to lose them. The housing authority is lenient, it does not want to kick people out.

The education is effective for those with vouchers and they do not want to lose them, there are effective support systems in the County and the housing authority supports a client-friendly environment.

Landlords are often good, majority of units are run by large corporations, still issues exist but less often than in other places. Units usually pass inspection, but that has to do with a rigorous inspection program to get rental licensing/permit in the County.

There is less of a problem with placing voucher-holders, however there is a concentration in certain areas (more affordable areas). These areas typically have older housing stock and tenants claim that since vouchers are only worth so much it is the Housing Commission concentrating them.

2/3 of the County is zoned rural, so the remaining 1/3 is very competitive. Meaning the voucher holders still cannot afford good apartments. Few voucher holders go to zip codes with very good schools despite availability: This could have to do with affordability of the area (not just housing affordability) as well as infrastructure needs.

Maps showing concentration are available, show the concentration and usage of vouchers.

There is interest in a mobility study that would cost $20,0000-$50,000, this would show if people were actually moving or not. This would help to prove that if you do not increase payment standards you cannot get people to move.

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Need to increase mobility, and the redistricting of the school zones can help.

There may be a need for a mobility/housing counselor.

There are Baltimore vouchers in Howard County, which are less concentrated for a number of reasons including: the availability of mobility counselling, a voucher that pays more (higher payment standard), and increased resources for the Baltimore Regional Housing Partnership.

The Housing Authority is trying to increase the number of units they own and operate.

One barrier to affordable housing is the "Adequate Public Facility Ordinance" which often restricts the building of new housing. These are individual ordinances that restrict development, often under the excuse of overcrowding in schools. Prices are high because of the lack of supply.

There is an increasing wealth gap which leads to higher pricing. Another issue is the taxes on new development.

Howard County is an "investor market," so a lot of buildings that might be affordable housing are being purchased and renovated and are no longer affordable.

There is a need for a higher transfer tax and establish a trust fund from that tax to get funding for housing.

There is a lack of County funding for the Housing Commission, there is a major need for discretionary funding from the County to the Commission. In the Housing Opportunity Master Plan there is a task force to determine the needs in order to make affordable housing.

Schools are the drivers of local politics, though only 20% of the population has school age kids.

There are 5,000 households at less than $50,000 annually, 100s of homeless and there is no permanent housing. The homeless need is not changing, more needs to be done.

The best way to communicate the size of the waitlist is the length of the wait rather than the number. Priority persons are the ones that get vouchers.

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Kelly Cimino

December 11, 2019 2:00PM

There is a need to eliminate duplicate services because there is limited funding. The need is to have effective referral services.

Individualized service/support is more effective but helps fewer people.

Bridges to Housing Stability has a landlord connection program, hard to fund staffing for this program, but CDBG/HOME is not a good source that funding.

MIHUs are not a forever home, they are a first home.

People get overwhelmed in the County, need better education and better engagement.

County needs to be better at understanding what families might need other than their direct needs. Need to try to cover the whole picture rather than just the one crisis point.

Duplication of Services: There is a need to communicate and coordinate to increase effectiveness of support. County needs a single-entry point.

Income limits from Federal dollars are a major barrier (they are too low).

Need to change the narrative on voucher holders.

Zoning also needs to be addressed to allow the construction of apartments.

The Coalition to End Homelessness is looking to hire a case worker to be a housing/landlord navigator to help people find housing.

Annual funding is the problem for increasing subsidy to pay the rent not covered by a voucher in order to de-centralize poverty; do not want to have the funding dry up.

There are issues with reaching immigrant population as well as how to put a face to the workforce who wants to live here but cannot afford the County.

The County needs to work with the whole person, rather than just one piece.

Many people do not like/are not comfortable coming into the Housing Office, residents do not understand the breakdown of government.

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The "Housing Opportunities Master Plan" starts in January and has a 23 member task force who are the primary people that are dealing with the consultant for that plan. Not an affordable housing plan, as it deals with all levels of housing.

Going to have an aging population and they have to be sure that they do not only deal with high income individuals.

There is also a need for tax credits to make Low Income Housing more lucrative (LIHTC).

MIHU's: rentals are always full, they need to get people to transition to homeownership, people need help getting better credit. Renters to homeowners flow is required. Almost all individuals need downpayment assistance.

Need to incentivize LIHUs/DIHUs: They are revenue neutral, and that is not enough to get developers to do it.

DRAFT

Francine Trout, Sheila Little, Jermira Sarratt Workforce Development Meeting

December 11 3:00PM

There is extremely limited moderate income housing.

Businesses they work with varies, they work with them to establish and understand the recruitment needs. They then provide worker training.

They work with everyone from GED to PhD: Meet the needs of the individuals coming in, they can fund training for individuals.

Business Services person/team: Businesses are willing to listen but they have needs.

Transportation is a huge issue: Buses don't support night shift workers, car pools are impacted by shifting schedules.

People cannot live here, youth cannot afford it, wages do not match the cost of living. People that lack the education/skills/resume are not in good shape. People need training: Get onto a path: Apprenticeships/OJT help get experience and training.

It is not just people without education or that aren't working that cannot afford the County. People that are making $40,000 a year still cannot afford to live in the County. There needs to be a balance between more jobs or higher wages.

Smaller businesses have a harder time with affording increased minimum wage.

There is a serious benefits cliff in Howard County: Making too much to be eligible for benefits but not enough to pay for things themselves.

"Live where you work" hospital providing 3 year incentive program, as wages are not keeping pace with cost of housing.

Their income guideline is $58,347 for a family of 4 as it is 175% the poverty level. For a single person the number would be approximately $21,000.

With employment comes higher costs such as childcare, but there is the issue of liability when it comes to having childcare.

Businesses that could have a live-work setup do not exist in the County.

ERN: Employer Research Network: There was some effort, but they could not get the buy-in for it to be effective.

DRAFT

Funding for those above their lines but still need help with self-sufficiency.

Businesses need to buy into people and take them on, but also still need to make money.

Access to capital is not as much of a problem, there is capital available with lowered interest rates. It is not a big issue for this office.

Incarcerated individuals, uneducated individuals, and others that are not able to navigate the system.

People need to be aware of resources.

A major barrier is the minutia of getting a business going.

There are many credit problems among clientele; including youth starting life with bad credit.

Word of mouth is the best mechanism for information sharing, often a lack of trust in the community.

Support needs to go to where the people are, it is necessary to talk to people involved and they may have solutions that have not yet been considered. A lot of clientele have been dealing with these problems longer than many of the staffers have been.

People need to have the social/soft skills to participate in the workforce, essential skills training is required.

People need to be "job ready," which is to say that they need to be in a place where they are able to go to work.

Also, individuals need to have back-up plans to their back-up plans in order to ensure that they maintain their status.

DRAFT

December 11th, Public Meeting 6:00PM

Attendance: Elizabeth Smith

Open Door America: Returning Citizens (instead of ex-inmates/convicts/ex-offenders)

Used to be located in Baltimore with most clientele being made up of walk-ins. Current focus is on working with Howard County detention center trying to ensure that clients have transportation, employment and housing.

Work release before release/conflict mediation training/extra attention before release are all part of the Open Door America program. Additionally, partners with churches for wrap-around services, they have transportation but housing is the major barrier the organization is facing now.

Open Door is giving as much support as possible in order to give clients the best possible shot. An "it takes a village" mentality. The organization is getting employers involved that are also providing support.

Open Door America is working with Coastal to get clients hired and the company is providing transportation to the returning citizens.

There is a housing need for the clients. Jon and Elizabeth discussed with the attendants the best ways to make Open Door an effective project for CDBG.

The only real barrier for the project is housing, transportation, support services and employment are already covered.

DRAFT

Meeting with Jackie from the Department of Community Resources and Services

December 12, 9:00AM

Reports that would be useful for us: Disability Equity Report, Aging Population, Plan to End Homelessness, Headstart report.

Opportunities get left on the table because there is so much triage work happening. Problems are outpacing the funding.

Duplication is an issue as well as distrust among service providers during handoffs of clients. Population is not so large that these are insurmountable problems.

As development increases as do the number of lower income jobs, however these jobs will not have wages high enough for workers to live in Howard County. Childcare facilities are needed but first step is a place to live.

There is a gap in seniors that are above the benefit cliff but still need resources and housing. Disabled face similar issues: There needs to be a range of housing options.

An increasing number of students that are transitioning out of school system, at 21, with disabilities: there are concerns over what kids will do in the community without parental or support services.

Kids are aging out of the foster system that are not ready to live on their own – a possible solution is a communal living structure (dorm-like). It is a vulnerable population that also is valuable to a county that is growing as Howard County is. They have skillsets, they just need stable housing.

DRAFT

Stakeholder Meeting #3

December 12, 2019 10:00AM

Attendants:

Theresa Thomas (Hilda's Place), Joan Dricsen (Community Services), Marsha White, Judy Oleiger (iHomes), Cindy Parm (ARC Howard County), Grace Morris, Dan Ponti (Baltimore Housing Council, working on the A.I.), Wonda Orders (Columbia Housing Center), Jen Broadneck (Executive of Bridges to Housing), S Best (community Services), Lauren, (Family and Children's Services), Cristi Simon (CAC), Sheryl Naverson (VP of Volunteers of America Chesapeake).

S. Best: Make sure affordable housing issue can impact anyone, not just poor people.
Dan Ponti: His organization is trying to tell a story of "us" not "them."

College students can't come back and live in the community, and workforce housing does not exist. Cops, teachers, nurses, county employees. Retirees can't stay in the county and are forced to age in place.

Theresa: Works with 163 clients at Hilda's place. Their program is for seniors that face addiction issues. There is no solution for homeless individuals, they need housing that has support services.

County is looking into a "housing navigator" but that does not solve the problem of a lack of affordable housing as the County is approximately 6,000 units short on affordable housing. Development is very difficult in the County and the vacancy rate is very low as well.

Subsidies are difficult to trust because there is no guarantee that they will continue over time.

Need for a system that does not over-program people and still is able to provide important services.

Case management is important for people to be able to maintain permanent housing after homelessness.

Numbers are down at the multi-purpose center, could be because of a government service campus is now available. Buses were rerouted to give individuals the opportunity to get there.

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Need to increase collaboration between non-profits: people don't know what others are doing. There is a lot of duplication of services and there is need to share information. Possibly through a sharepoint kind of program.

There needs to be a gatekeeper/funnel for services.

Non-profits do not have the capacity for collective activities: cannot handle every client of need and are already overwhelmed at need.

Non-profits are used extensively without increased support: Many clients are return customers.

Benefits cliff and income gap are also a barrier as people lost benefits if they take a better job, so a higher paying job results in decreased benefits.

Sheryl explained that there is a need for support that goes along with housing; the support will make the housing much more effective. It is much more effective and efficient to keep someone in their home than to create housing for them. People's struggles are not over once they are housed.

Christi explained the "dream savers program" which provides financial and other services for 13 clients. It is a small portion of their clientele and they need lots of supports.

Marsha: Rt. 1 corridor has a number of trailerparks at $800 per month, individuals there are very close to homelessness.

Judy: Properties are getting older, there is a great need for maintenance: Need for one person units that are affordable. Issues with Fair Housing: Fire codes/licensing can violate fair housing.

Fair housing rules and issues must be made very clear to landlords and need to send them written documentation to provide accountability. There is a regional resource available in the "Fair Housing Center."

Immigrant population faces barriers regardless of income level. These include education on how to take care of a unit, how to be a good tenant/neighbor/how to interact with a Homeowners Association.

Government can be especially scary for those who speak English as a second language. There is a trust issue.

SRO's graduated process to independence:

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There is a racial stigma/racism to public/subsidized housing in the County.

DRAFT

Meeting with Amy Gowan from Planning and Zoning (Acting Planning Director)

December 12, 2019 1:30 PM

There has been a significant decrease in building permit activity from the trend: ½ of what it often is. Ms. Gowan explained that it is difficult to see any particular reason for the decrease.

Expected some sort of drop because of the Adequate Public Facilities Legislation which is the main mechanism to control growth.

Over the last few years there has been a decrease in demand (extra allocations). Schools capacity threshold also went toward lower the housing allocations: New legislation meant that the threshold decrease as there is a four year hold for development in most of the County. Though this happened recently (July) so it should not have impacted the market yet.

No local zoning ordinances concern for fair housing. General plan will help lead to comprehensive rezoning in the County. There is a focus on where to have growth and how it will impact different areas.

Development regulation Assessment is available online as a data source.

Public Service Line is a political issue that splits the East and West in Howard County with more infrastructure in Eastern Howard County. State laws also impact the zoning in the farm protection areas lots can only be sold into four units per farm. Very strong agricultural preservation code.

Infrastructure belongs to the County.

Western Howard County is very segregated and is part of agricultural protection zoning. School surcharge is increasing a lot from 134 to more than 700 per square foot, which will also go toward slowing growth.

Decreased development in the County is going to be an issue of supply over the next five years. Affordable housing will get hit the hardest as costs will just increase: Bad for affordability and good for land holders.

School surcharge is a problem as affordable projects pay less but the policies do not incentivize construction of affordable housing units. The lack of housing is the biggest barrier, there is no real legislation that causes that issue.

Mandate is the only/best way to get affordable housing: There is no silver bullet.

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High density is very rare in Howard County, and only exists in downtown where a density incentive program would work there is already one. MIHU already required but there is an "in lieu" fee. Not in Columbia, other than downtown (despite the population density there).

Affordable housing is not getting flipped currently, but may become a threat/reality as the market crunches under the lack of development in the County.

Rent Control/Subsidy as a possible solution.

DRAFT

HHG Call with Bill Simpson (Open Door America)

December 20, 2019

Bill Simpson has been working for approximately a year and a half with the Howard County Government to build "Open Door America" in the County.

While Howard County has a lot of protected classes re: housing, ex-convicts are not among the protected classes. Landlords are entitled to not rent to "high-risk" individuals.

Bill and his organization are working with Howard County Corrections (which releases 400-500 people per year).

Open Door America has employment, transportation, and wrap-around services for their clientele; however, the major barrier is housing in the County. The clientele residing in the County is a lynchpin for the organization – the transportation is provided by the employer (costal) and it is based on the employees living within Howard County.

Mr. Simpson believes that his model could help with the recidivism problem in the U.S. where 80% of offenders are back in jail within 6 years.

It costs approximately $44,000 per year to jail someone.

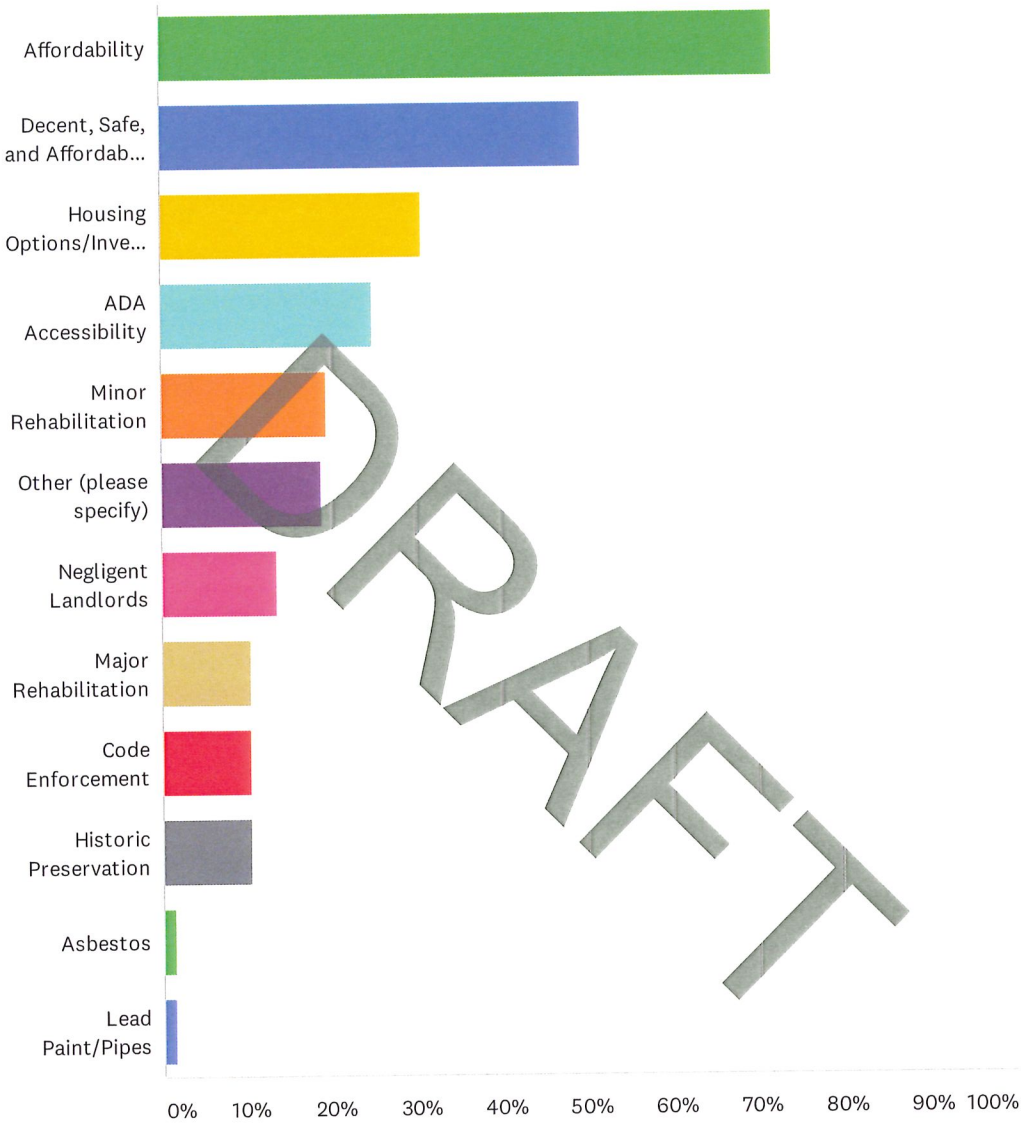
32% of adults have felony records and 80% of employers will not hire someone with a felony record.

Bill also discussed the increasingly silo'd nature of the re-entry system as well as the need for there to be a person or organization to "quarterback" that system in order to get support services and providers to be moving in the same direction.

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Q1 Identify housing/rental issues in Howard County (Choose all that apply)

Answered: 133 Skipped: 20



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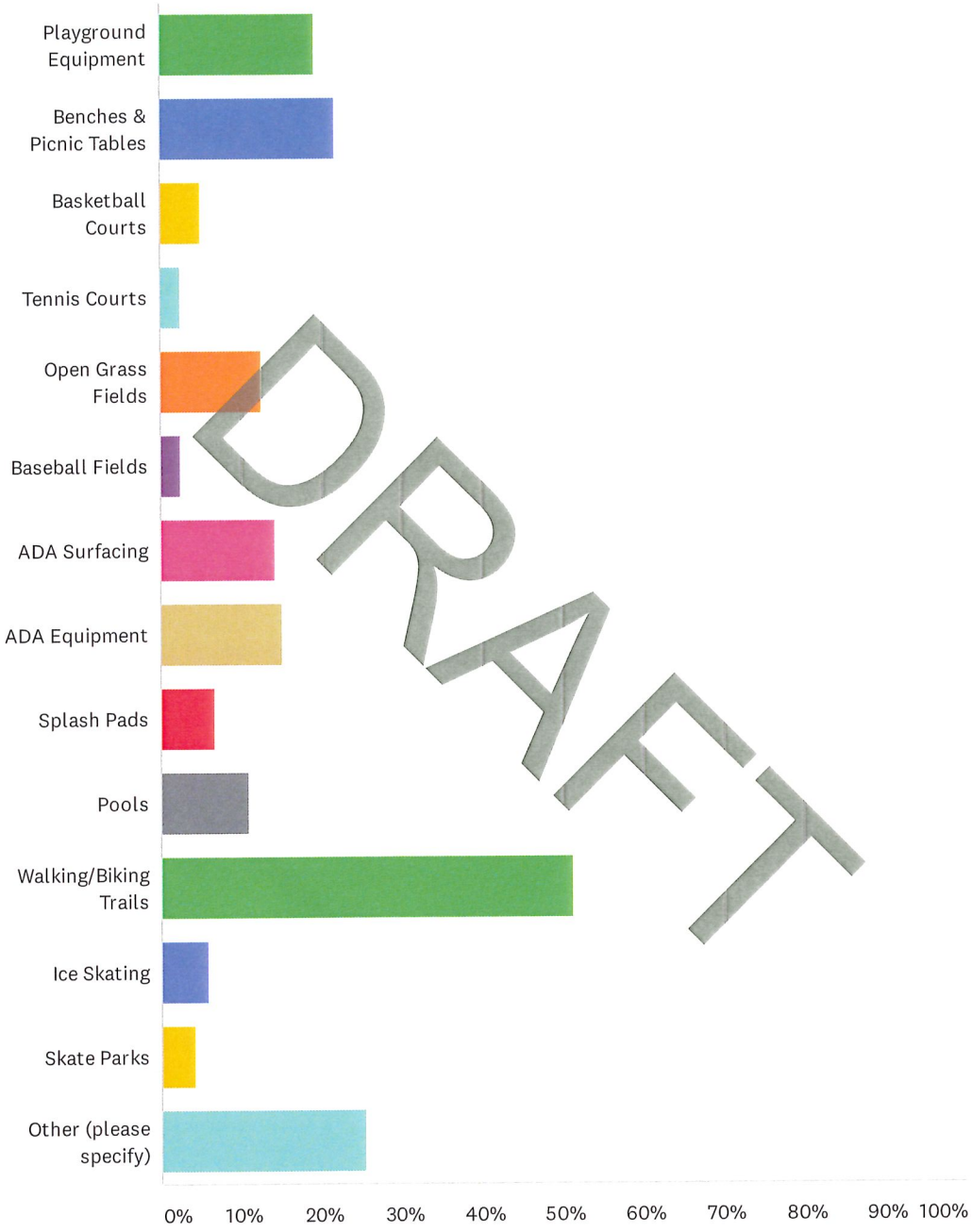
ANSWER CHOICES	RESPONSES	
Affordability	72.18%	96
Decent, Safe, and Affordable Rental Units	49.62%	66
Housing Options/Inventory	30.83%	41
ADA Accessibility	24.81%	33
Minor Rehabilitation	19.55%	26
Other (please specify)	18.80%	25
Negligent Landlords	13.53%	18
Major Rehabilitation	10.53%	14
Code Enforcement	10.53%	14
Historic Preservation	10.53%	14
Asbestos	1.50%	2
Lead Paint/Pipes	1.50%	2

Total Respondents: 133

DRAFT

Q2 Are there any needs or improvements to recreational facilities that you would like to see? (Please check all applicable boxes):

Answered: 119 Skipped: 34



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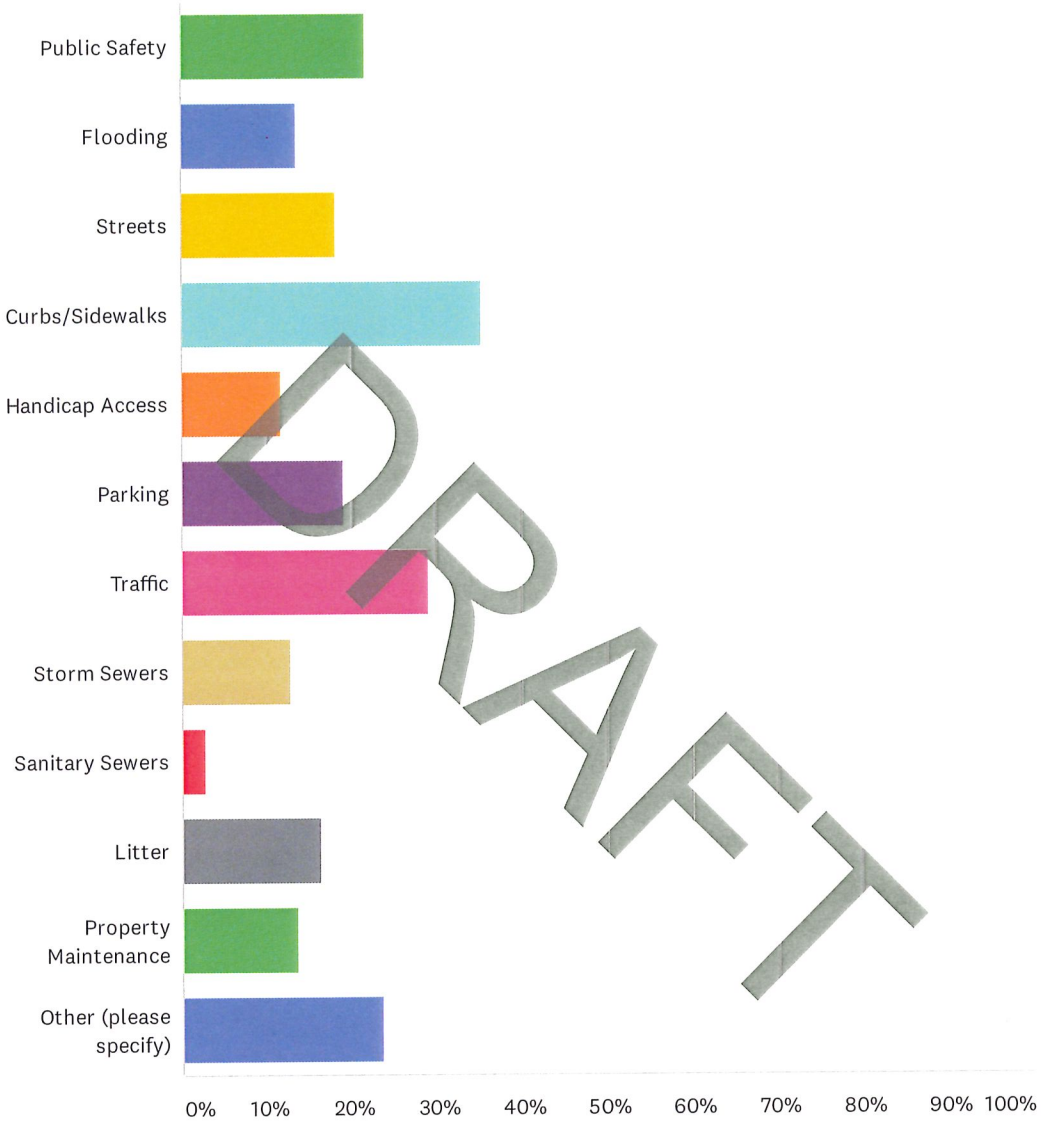
ANSWER CHOICES	RESPONSES	
Playground Equipment	19.33%	23
Benches & Picnic Tables	21.85%	26
Basketball Courts	5.04%	6
Tennis Courts	2.52%	3
Open Grass Fields	12.61%	15
Baseball Fields	2.52%	3
ADA Surfacing	14.29%	17
ADA Equipment	15.13%	18
Splash Pads	6.72%	8
Pools	10.92%	13
Walking/Biking Trails	51.26%	61
Ice Skating	5.88%	7
Skate Parks	4.20%	5
Other (please specify)	25.21%	30

Total Respondents: 119

DRAFT

Q3 Are there any problems in your neighborhood with the following? (Choose all that apply):

Answered: 110 Skipped: 43



DRAFT

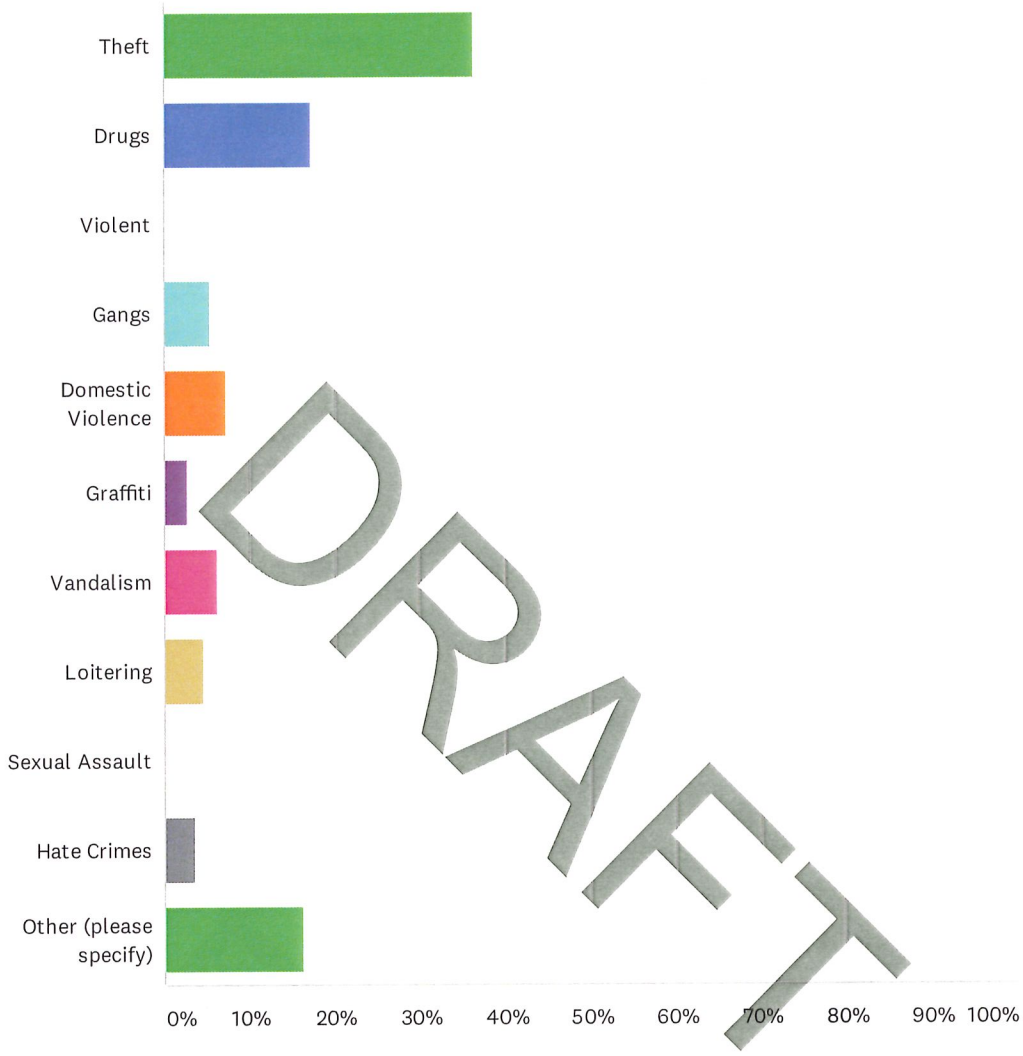
ANSWER CHOICES	RESPONSES	
Public Safety	21.82%	24
Flooding	13.64%	15
Streets	18.18%	20
Curbs/Sidewalks	35.45%	39
Handicap Access	11.82%	13
Parking	19.09%	21
Traffic	29.09%	32
Storm Sewers	12.73%	14
Sanitary Sewers	2.73%	3
Litter	16.36%	18
Property Maintenance	13.64%	15
Other (please specify)	23.64%	26

Total Respondents: 110

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Q4 Identify any crime issues within Howard County.

Answered: 110 Skipped: 43



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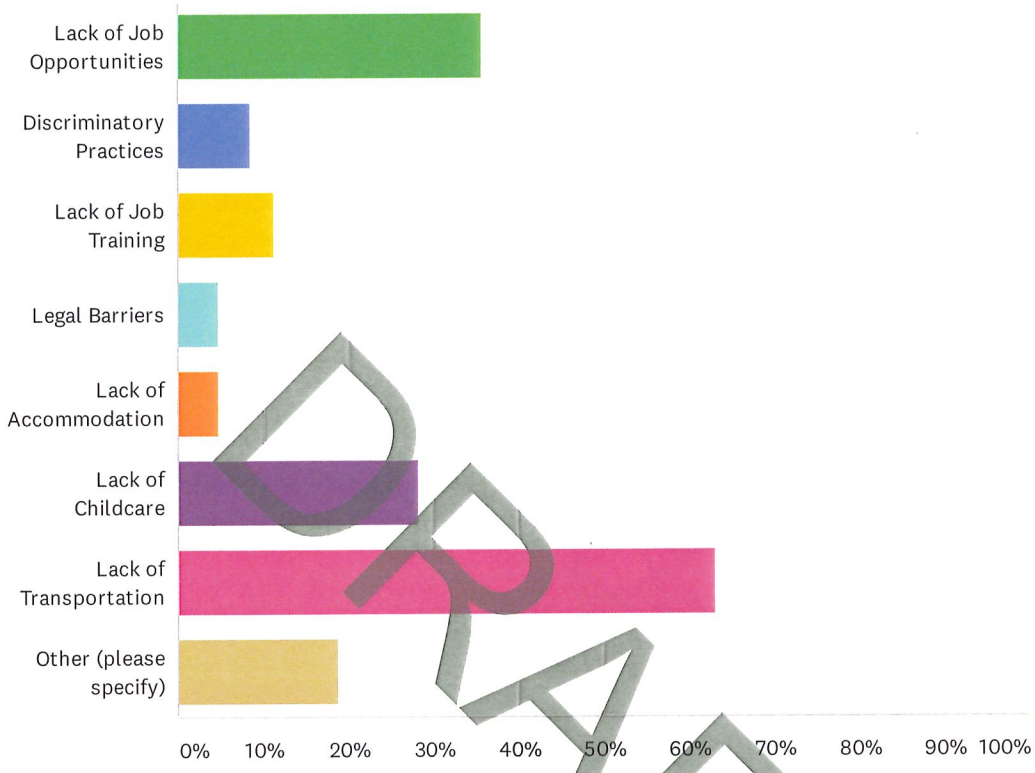
ANSWER CHOICES	RESPONSES	
Medical	11.20%	14
Mental Health	7.20%	9
Senior Services	16.00%	20
Legal	3.20%	4
Employment	8.00%	10
Addiction	1.60%	2
Youth Services	5.60%	7
Disabled	10.40%	13
Education/Job Training	10.40%	13
Food Access	4.00%	5
Housing Counseling	4.80%	6
Childcare	3.20%	4
Immigrant/Refugee	2.40%	3
LGBTQIA	2.40%	3
None	59.20%	74
Other (please specify)	5.60%	7

Total Respondents: 125

DRAFT

Q6 Identify any employment issues in Howard County. (Choose all that apply)

Answered: 106 Skipped: 47



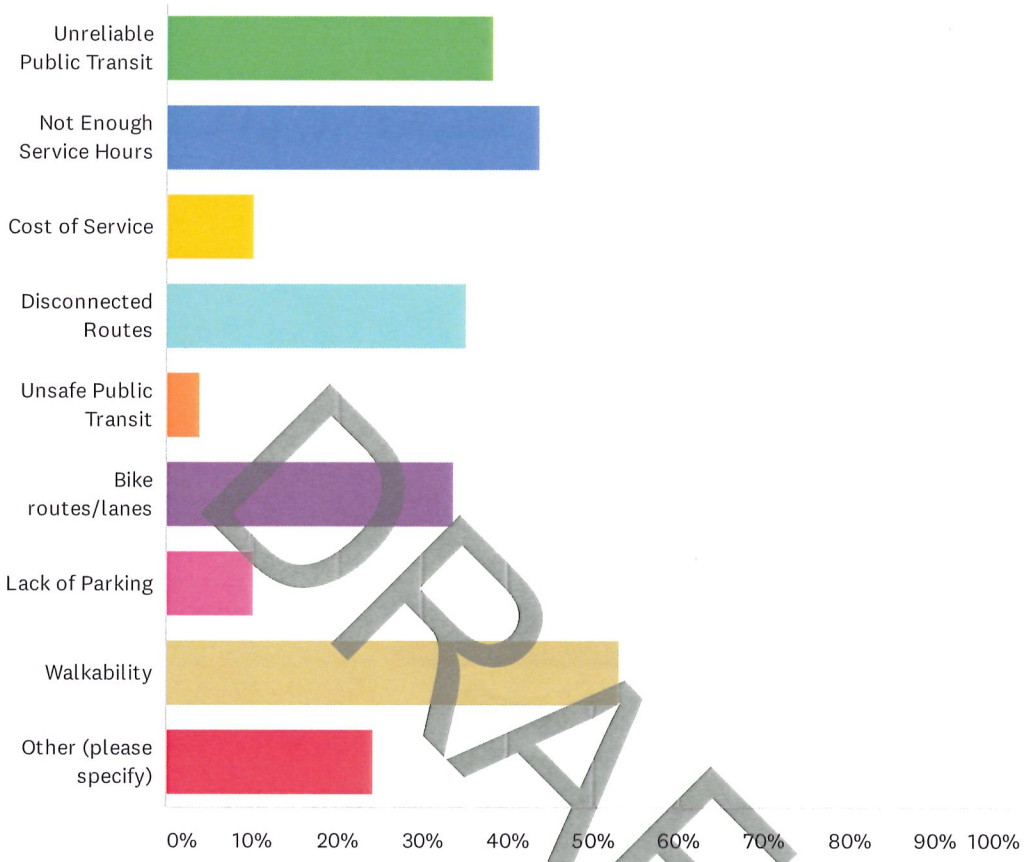
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ANSWER CHOICES	RESPONSES	
Lack of Job Opportunities	35.85%	38
Discriminatory Practices	8.49%	9
Lack of Job Training	11.32%	12
Legal Barriers	4.72%	5
Lack of Accommodation	4.72%	5
Lack of Childcare	28.30%	30
Lack of Transportation	63.21%	67
Other (please specify)	18.87%	20

Total Respondents: 106

Q7 Identify any transportation issues in Howard County.

Answered: 128 Skipped: 25



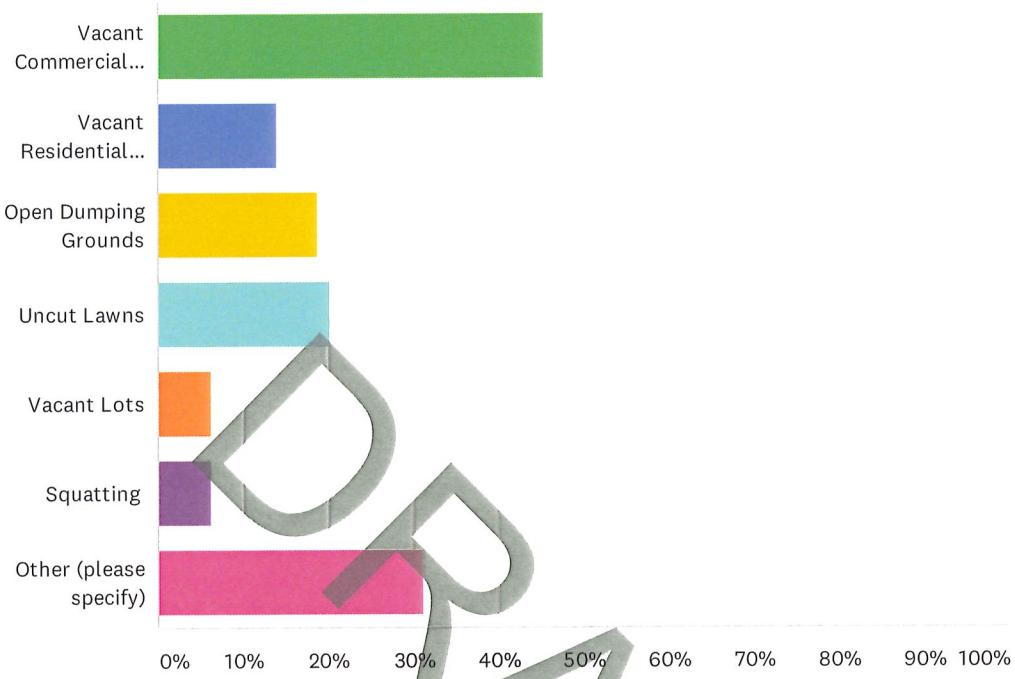
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ANSWER CHOICES	RESPONSES	
Unreliable Public Transit	38.28%	49
Not Enough Service Hours	43.75%	56
Cost of Service	10.16%	13
Disconnected Routes	35.16%	45
Unsafe Public Transit	3.91%	5
Bike routes/lanes	33.59%	43
Lack of Parking	10.16%	13
Walkability	53.13%	68
Other (please specify)	24.22%	31

Total Respondents: 128

Q8 Are there any blight (clearance/demolitions) issues in the County? (Choose all that apply):

Answered: 64 Skipped: 89



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ANSWER CHOICES	RESPONSES	
Vacant Commercial Structures	45.31%	29
Vacant Residential Structures	14.06%	9
Open Dumping Grounds	18.75%	12
Uncut Lawns	20.31%	13
Vacant Lots	6.25%	4
Squatting	6.25%	4
Other (please specify)	31.25%	20

Total Respondents: 64

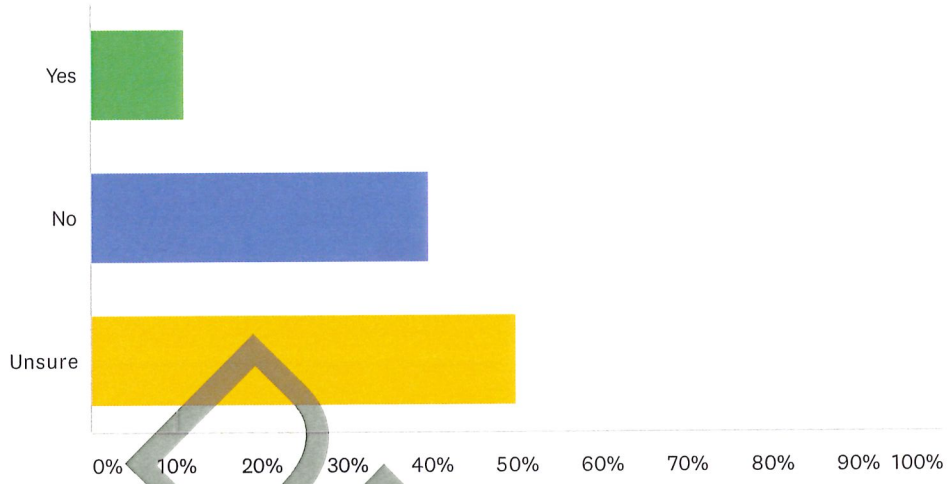
Q9 Are there any programs or services that are missing or under-funded in the County? Please list:

Answered: 54 Skipped: 99

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Q10 In your opinion, are residents of Howard County aware of how to report fair housing violations or concerns?

Answered: 126 Skipped: 27



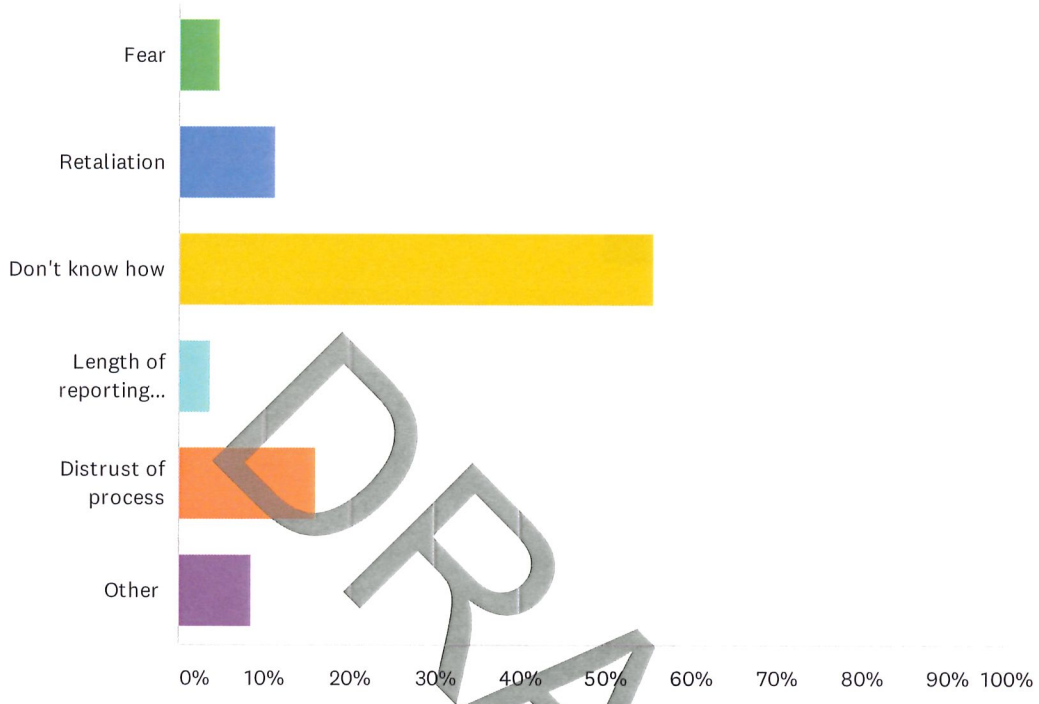
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ANSWER CHOICES	RESPONSES	
Yes	11.11%	14
No	39.68%	50
Unsure	50.00%	63

Total Respondents: 126

Q11 What do you think are the primary reasons why fair housing complaints are not reported?

Answered: 106 Skipped: 47

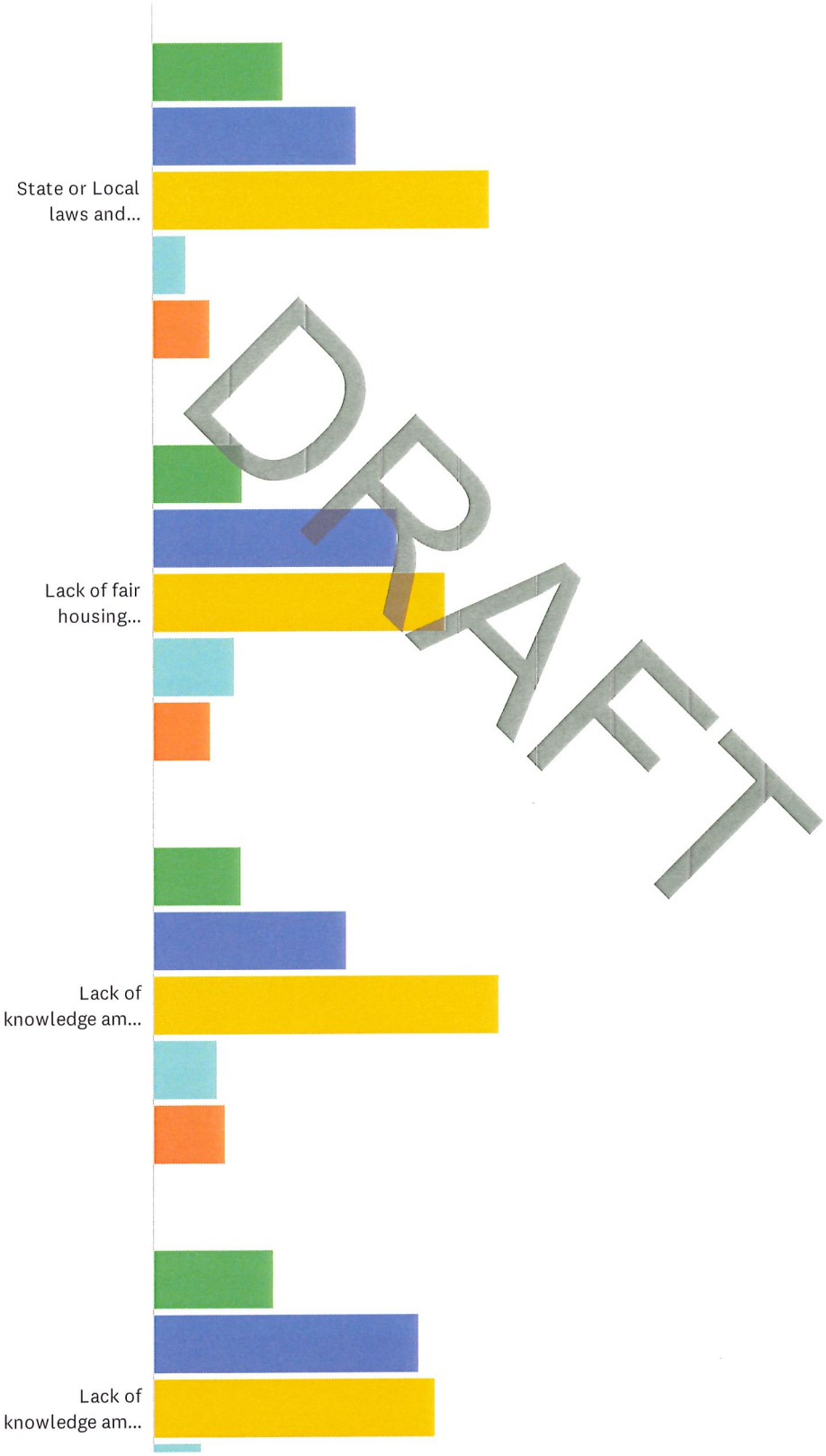


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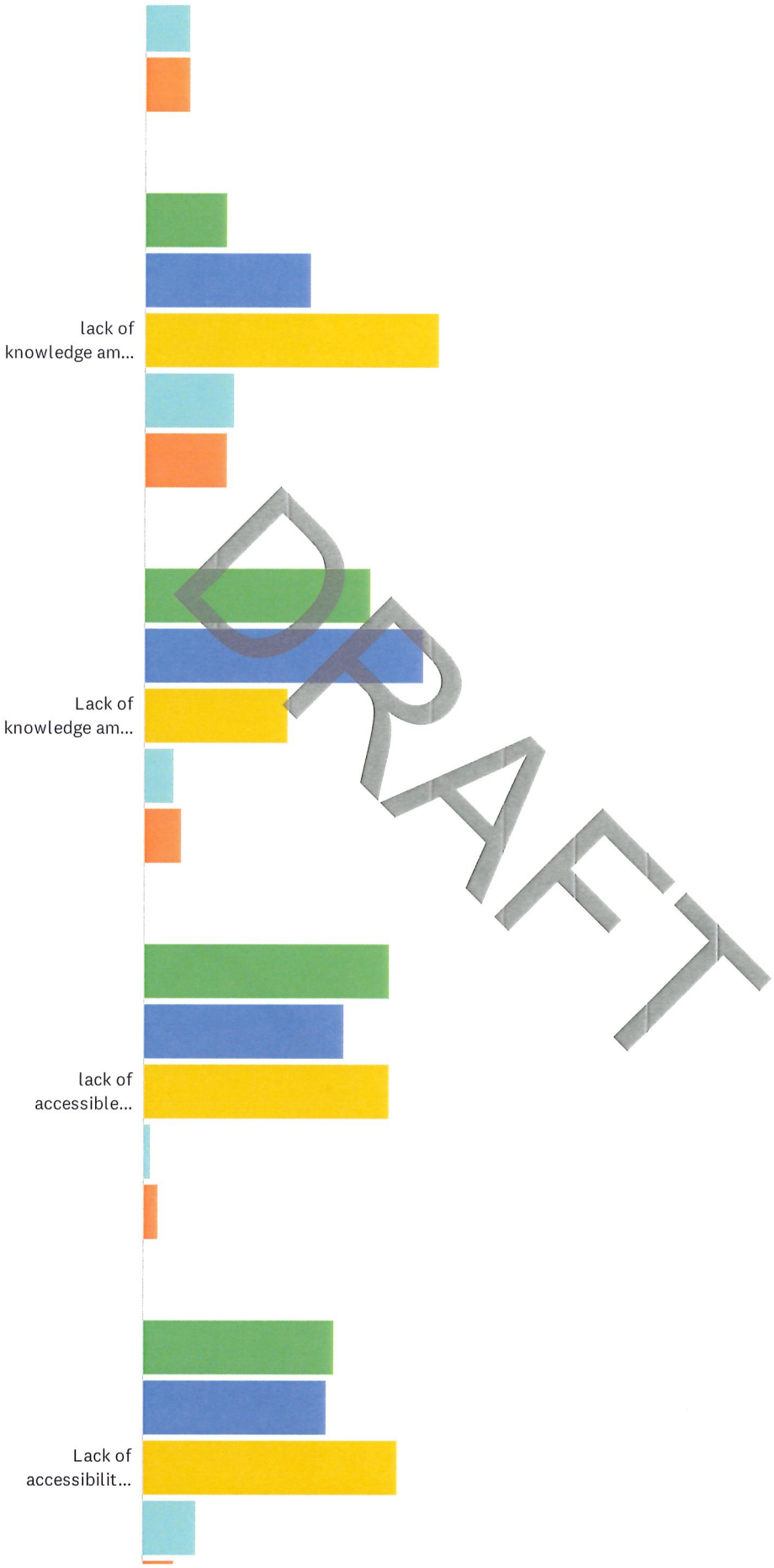
ANSWER CHOICES	RESPONSES	
Fear	4.72%	5
Retaliation	11.32%	12
Don't know how	55.66%	59
Length of reporting process	3.77%	4
Distrust of process	16.04%	17
Other	8.49%	9
TOTAL		106

Q12 Please evaluate whether the following situations result in further discrimination and/or barriers to fair housing in Howard County.

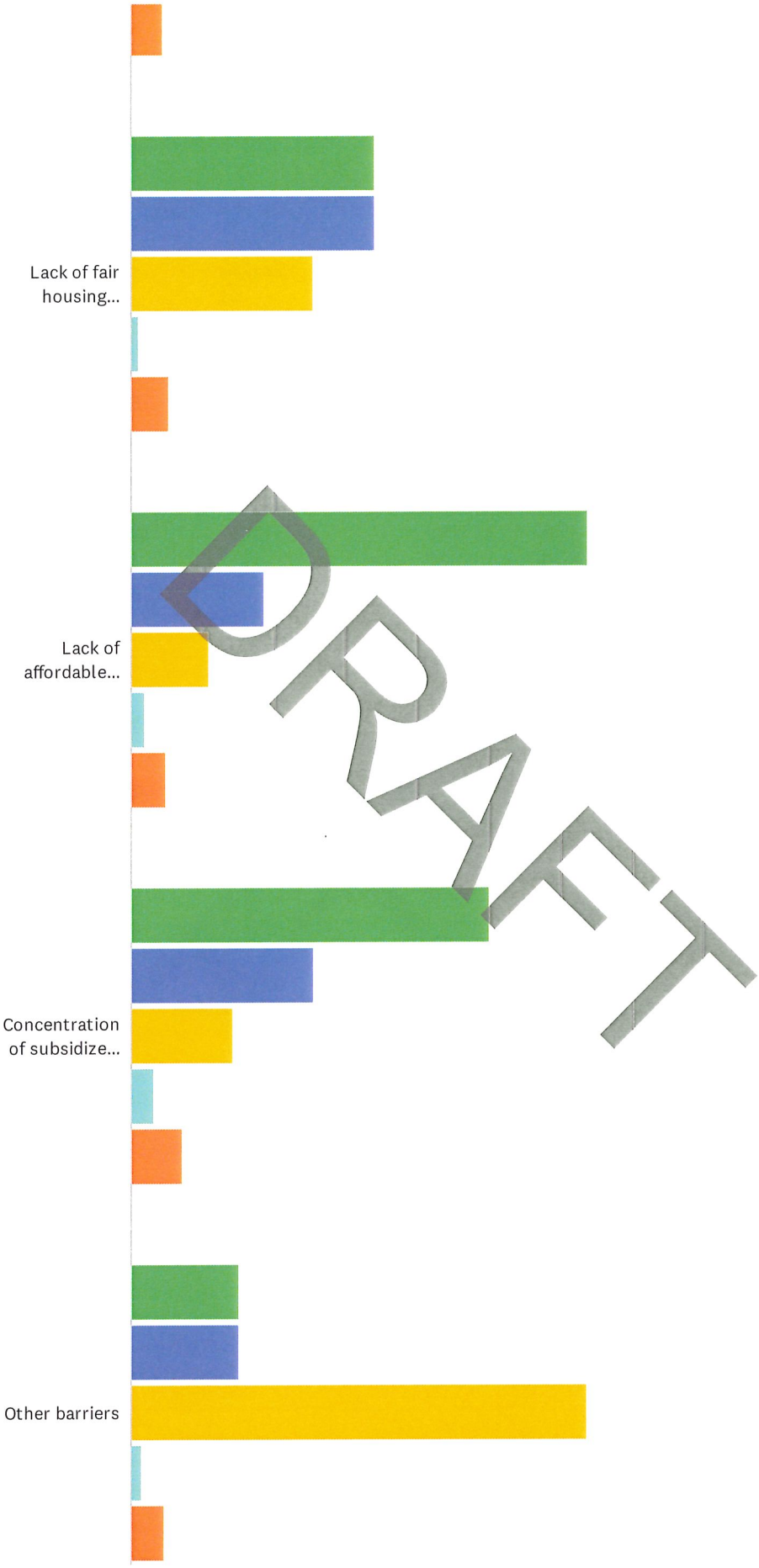
Answered: 104 Skipped: 49



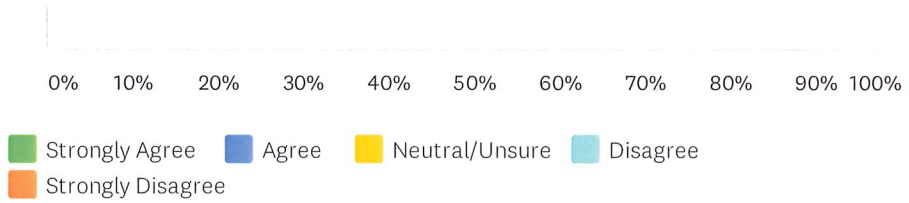
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lack of knowledge am...
Lack of knowledge am...
lack of accessible...
Lack of accessibilit...

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Lack of fair housing...
Lack of affordable...
Concentration of subsidize...
Other barriers

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	STRONGLY AGREE	AGREE	NEUTRAL/UNSURE	DISAGREE	STRONGLY DISAGREE	TOTAL
State or Local laws and policies that limit housing choice	17.20% 16	26.88% 25	44.09% 41	4.30% 4	7.53% 7	93
Lack of fair housing organizations in the County	11.70% 11	31.91% 30	38.30% 36	10.64% 10	7.45% 7	94
Lack of knowledge among bankers/lenders regarding fair housing	11.58% 11	25.26% 24	45.26% 43	8.42% 8	9.47% 9	95
Lack of knowledge among landlords and property managers regarding fair housing	15.79% 15	34.74% 33	36.84% 35	6.32% 6	6.32% 6	95
lack of knowledge among real estate agents regarding fair housing	11.58% 11	23.16% 22	41.05% 39	12.63% 12	11.58% 11	95
Lack of knowledge among residents regarding fair housing	31.58% 30	38.95% 37	20.00% 19	4.21% 4	5.26% 5	95
lack of accessible housing for persons with disabilities	34.38% 33	28.13% 27	34.38% 33	1.04% 1	2.08% 2	96
Lack of accessibility in neighborhoods (i.e. curb cuts)	26.88% 25	25.81% 24	35.48% 33	7.53% 7	4.30% 4	93
Lack of fair housing education	34.04% 32	34.04% 32	25.53% 24	1.06% 1	5.32% 5	94
Lack of affordable housing in certain areas	63.73% 65	18.63% 19	10.78% 11	1.96% 2	4.90% 5	102
Concentration of subsidized housing in certain neighborhoods	50.00% 49	25.51% 25	14.29% 14	3.06% 3	7.14% 7	98
Other barriers	15.15% 10	15.15% 10	63.64% 42	1.52% 1	4.55% 3	66

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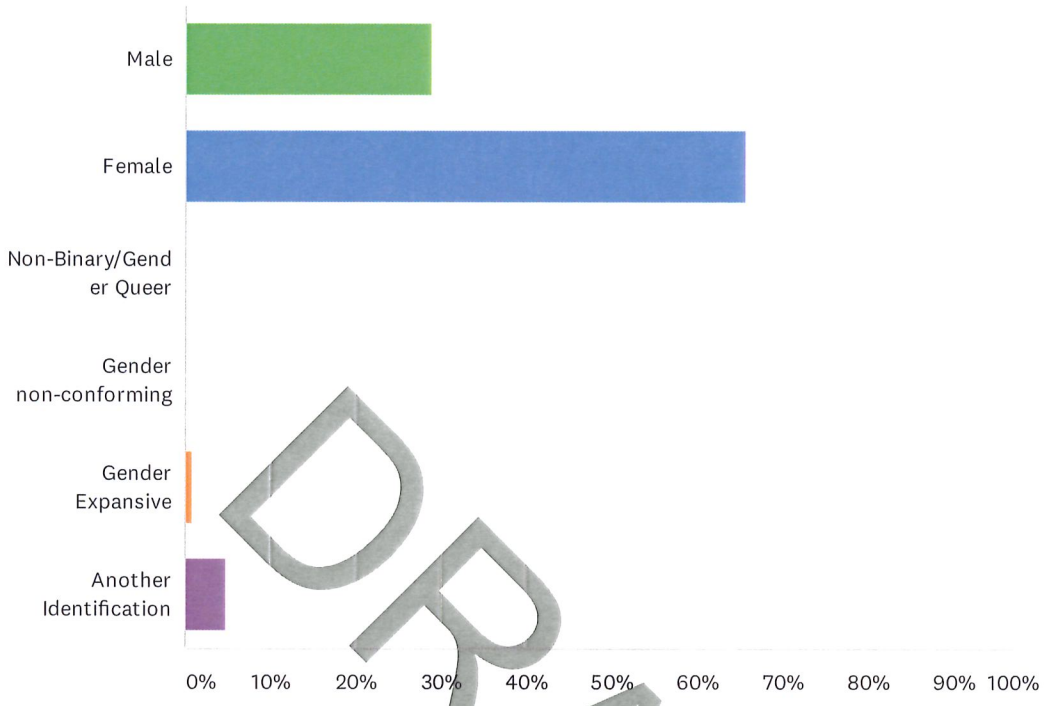
Q13 Are there any additional comments or concerns that you wish to share?

Answered: 21 Skipped: 132

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Q14 Gender

Answered: 125 Skipped: 28

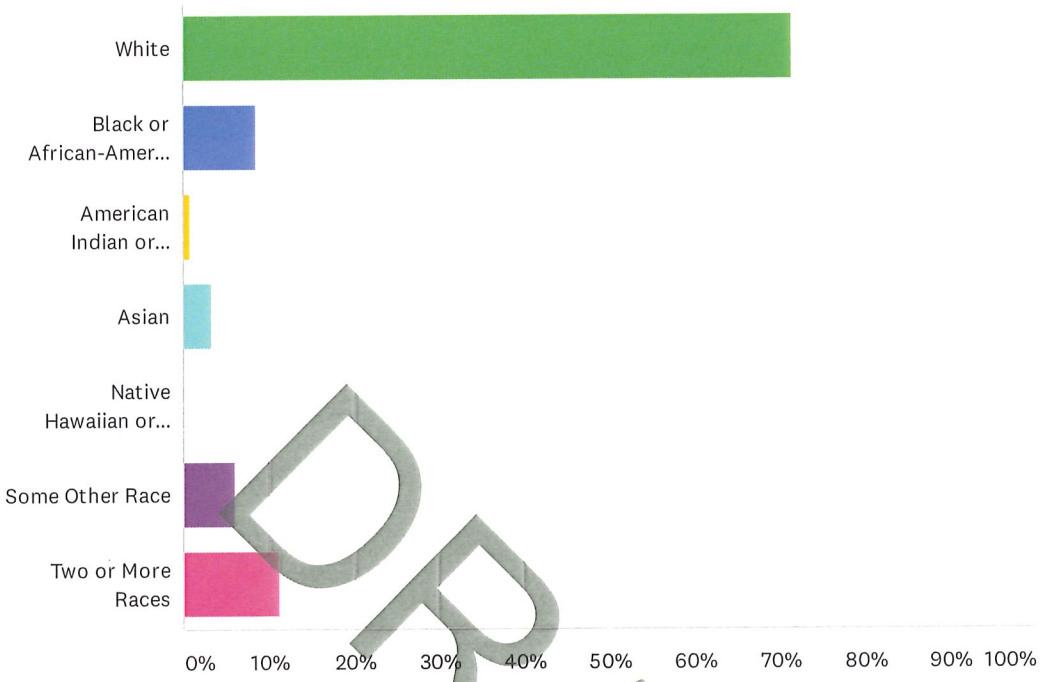


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ANSWER CHOICES	RESPONSES	
Male	28.80%	36
Female	65.60%	82
Non-Binary/Gender Queer	0.00%	0
Gender non-conforming	0.00%	0
Gender Expansive	0.80%	1
Another Identification	4.80%	6
TOTAL		125

Q15 Race

Answered: 116 Skipped: 37



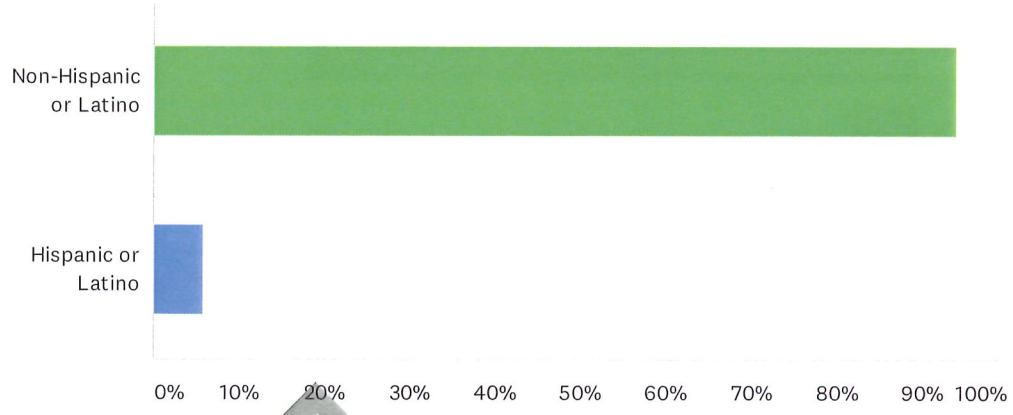
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ANSWER CHOICES	RESPONSES	
White	71.55%	83
Black or African-American	8.62%	10
American Indian or Alaskan Native	0.86%	1
Asian	3.45%	4
Native Hawaiian or other Pacific Islander	0.00%	0
Some Other Race	6.03%	7
Two or More Races	11.21%	13

Total Respondents: 116

Q16 Ethnicity:

Answered: 102 Skipped: 51



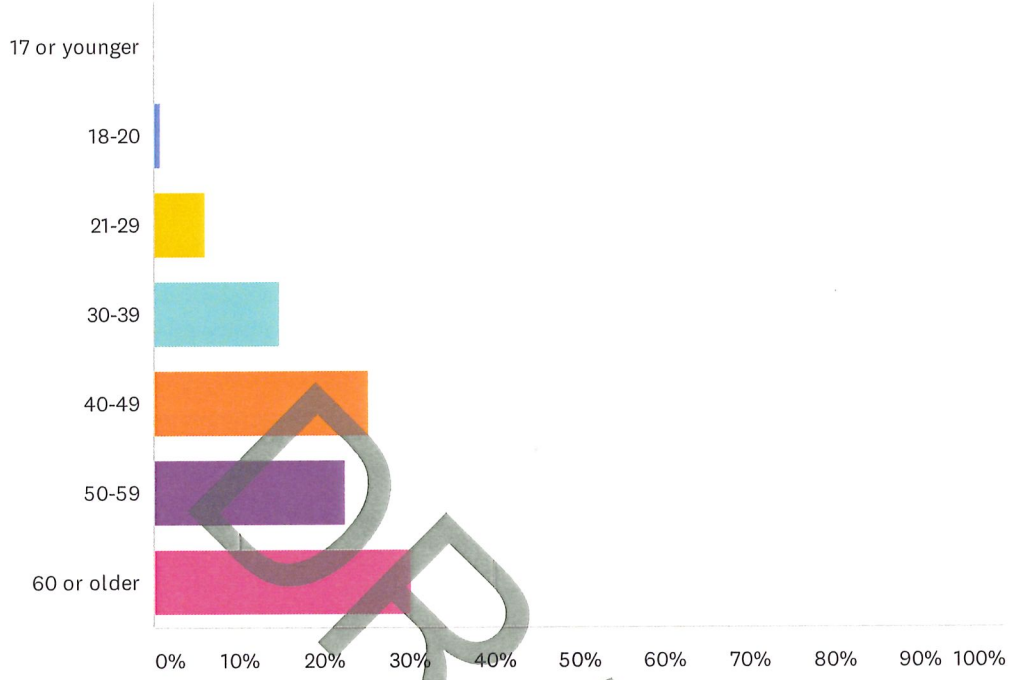
ANSWER CHOICES	RESPONSES	
Non-Hispanic or Latino	94.12%	96
Hispanic or Latino	5.88%	6

Total Respondents: 102

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Q17 Age

Answered: 115 Skipped: 38

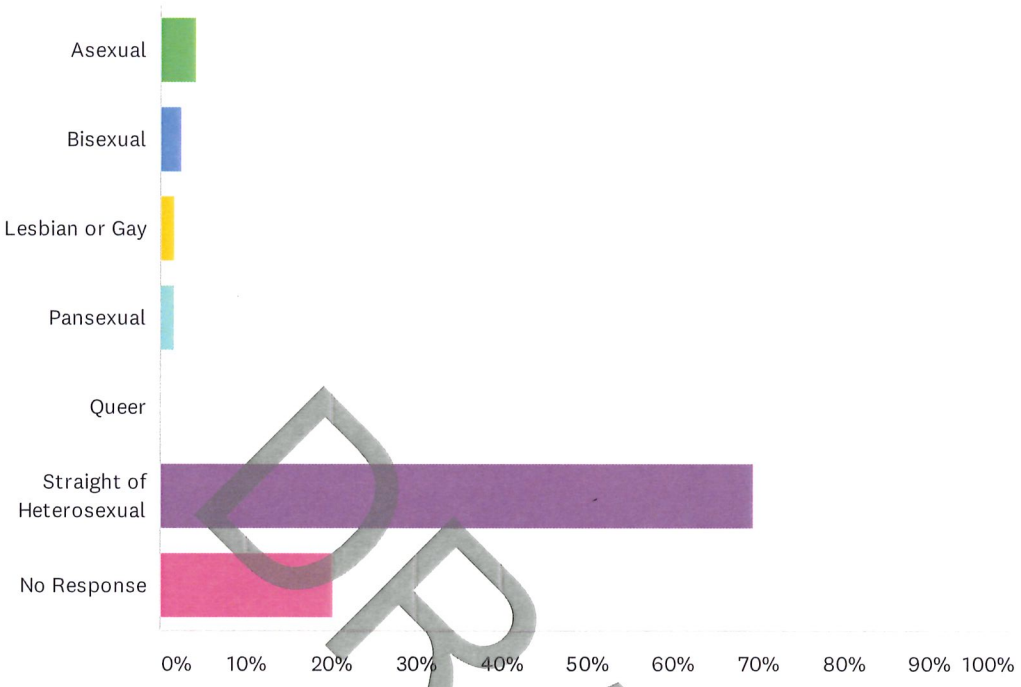


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ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-20	0.87%	1
21-29	6.09%	7
30-39	14.78%	17
40-49	25.22%	29
50-59	22.61%	26
60 or older	30.43%	35
TOTAL		115

Q18 What is your sexual orientation?

Answered: 118 Skipped: 35

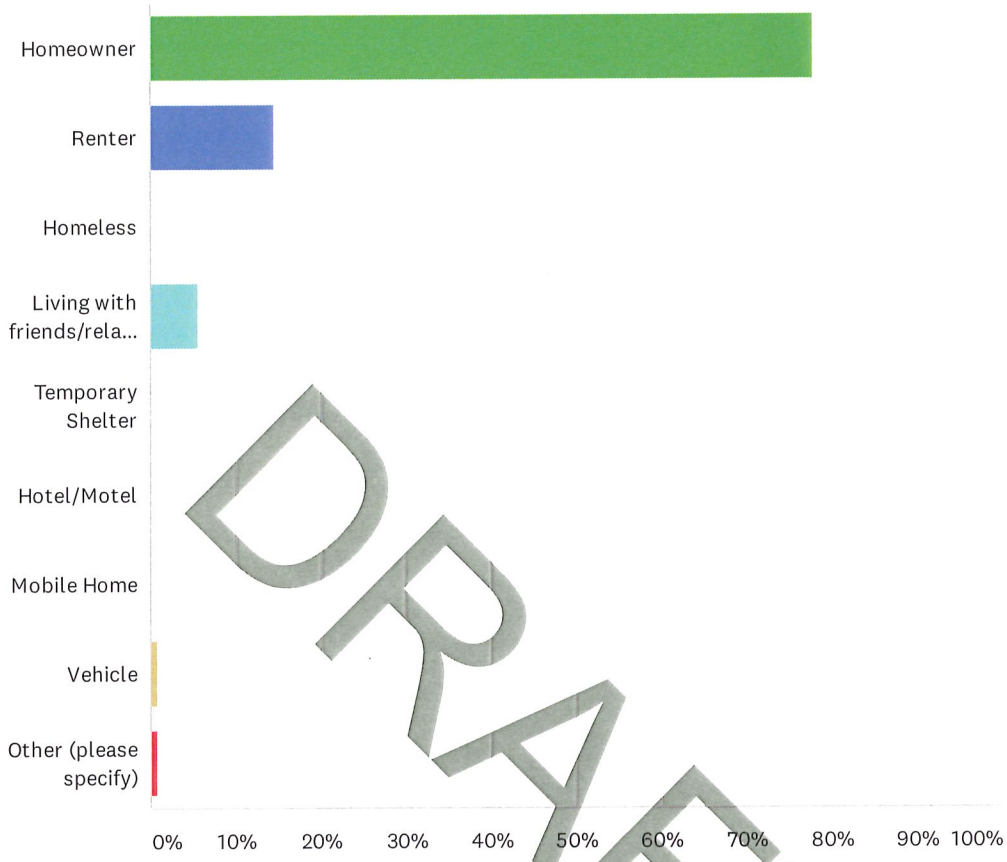


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ANSWER CHOICES	RESPONSES	
Asexual	4.24%	5
Bisexual	2.54%	3
Lesbian or Gay	1.69%	2
Pansexual	1.69%	2
Queer	0.00%	0
Straight of Heterosexual	69.49%	82
No Response	20.34%	24
TOTAL		118

Q19 Choose your housing status:

Answered: 123 Skipped: 30

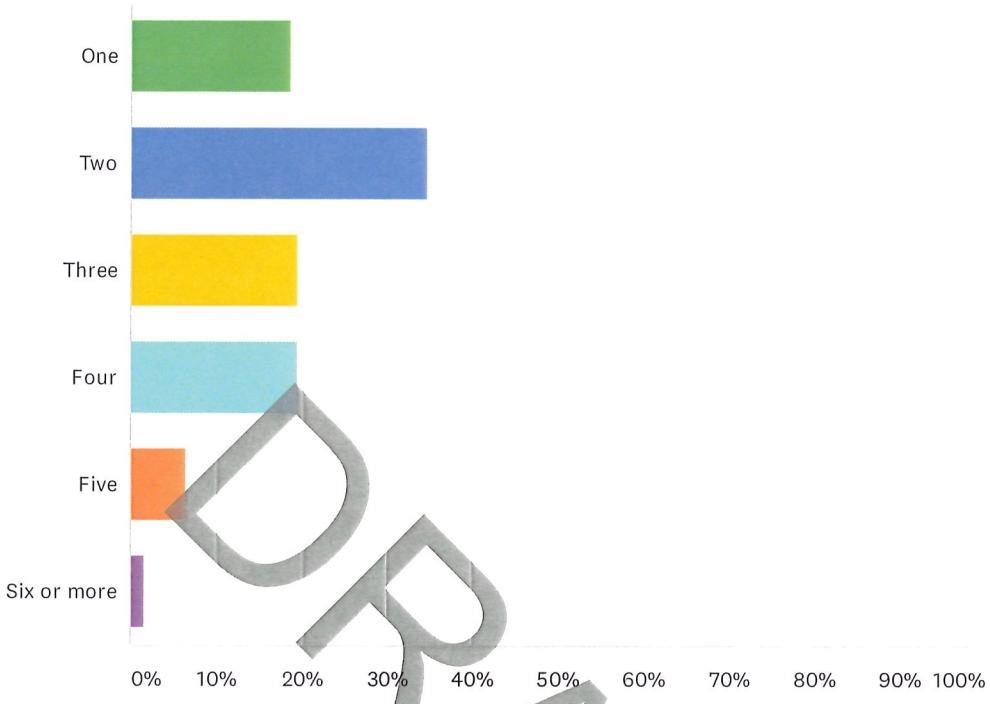


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ANSWER CHOICES	RESPONSES	
Homeowner	78.05%	96
Renter	14.63%	18
Homeless	0.00%	0
Living with friends/relatives	5.69%	7
Temporary Shelter	0.00%	0
Hotel/Motel	0.00%	0
Mobile Home	0.00%	0
Vehicle	0.81%	1
Other (please specify)	0.81%	1
TOTAL		123

Q20 Number of persons living in your household?

Answered: 124 Skipped: 29

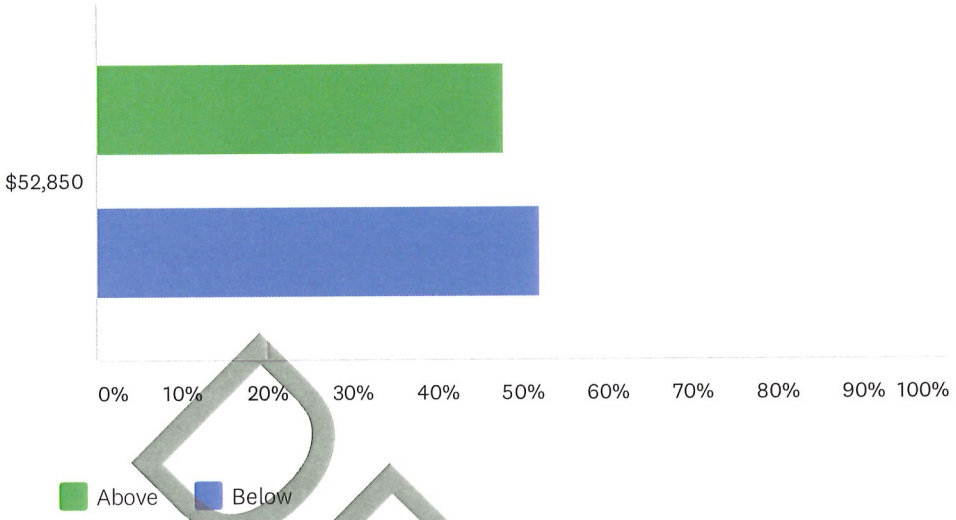


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ANSWER CHOICES	RESPONSES	
One	18.55%	23
Two	34.68%	43
Three	19.35%	24
Four	19.35%	24
Five	6.45%	8
Six or more	1.61%	2
TOTAL		124

Q21 If you are a one (1) person household, is your total household income above or below $52,850 per year?

Answered: 23 Skipped: 130

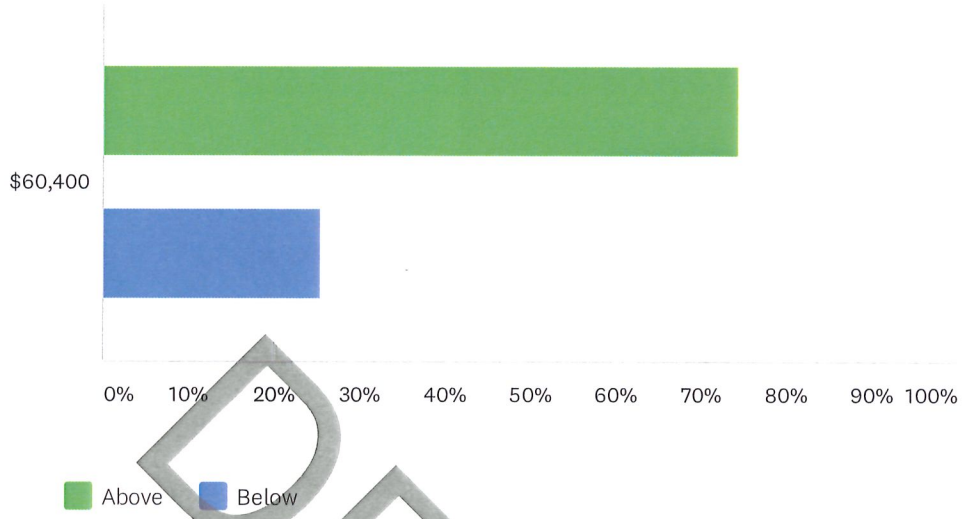


	ABOVE	BELOW	TOTAL
$52,850	47.83% 11	52.17% 12	23

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Q22 If you are a two (2) person household, is your total household income above or below $60,400 per year?

Answered: 43 Skipped: 110

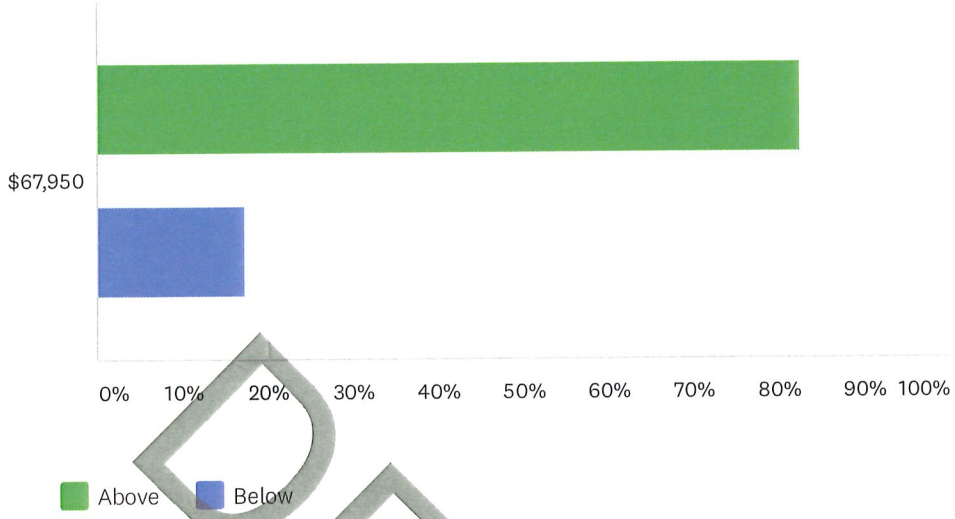


	ABOVE	BELOW	TOTAL	WEIGHTED AVERAGE
$60,400	74.42% 32	25.58% 11	43	1.26

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Q23 If you are a three (3) person household, is your total household income above or below $67,950 per year?

Answered: 23 Skipped: 130

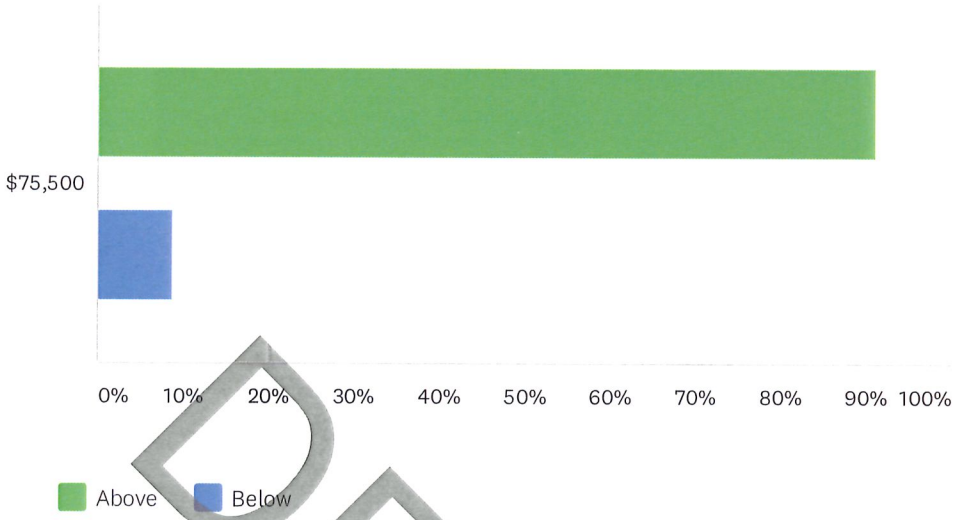


	ABOVE	BELOW	TOTAL
$67,950	82.61% 19	17.39% 4	23

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Q24 If you are a four (4) person household, is your total household income above or below $75,500 per year?

Answered: 23 Skipped: 130

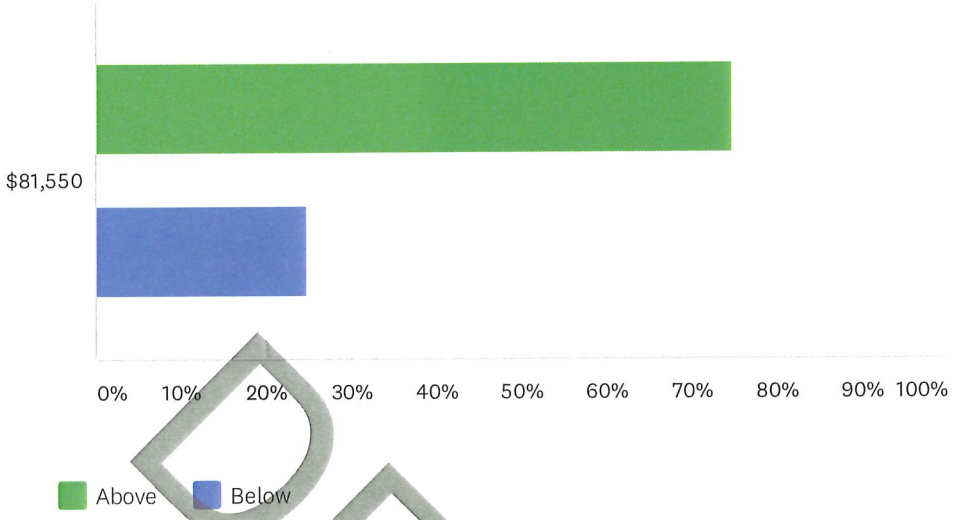


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	ABOVE	BELOW	TOTAL
$75,500	91.30% 21	8.70% 2	23

Q25 If you are a five (5) person household, is your total household income above or below $81,550 per year?

Answered: 8 Skipped: 145

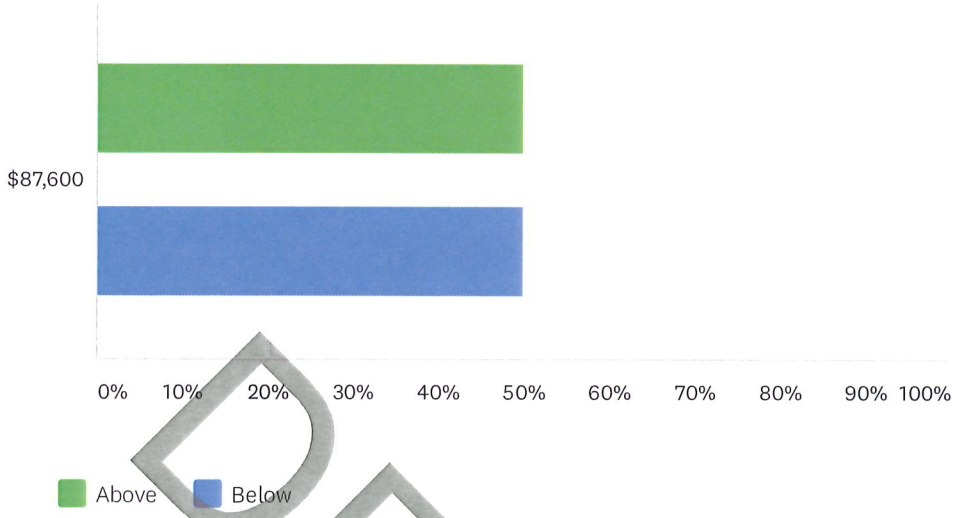


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	ABOVE	BELOW	TOTAL
$81,550	75.00% 6	25.00% 2	8

Q26 If you are a six (6) person household, is your total household income above or below $87,600 per year?

Answered: 2 Skipped: 151



	ABOVE	BELOW	TOTAL
$87,600	50.00% 1	50.00% 1	2

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HOME Program Policies and Procedures



DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

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HOME INVESTMENT PARTNERSHIPS PROGRAM

POLICIES AND PROCEDURES

Kelly Cimino, Director of Housing and Community Development
Elizabeth Meadows, Community Planning and Grants, Chief
Nkechi M. Animashaun, HOME Program Specialist
Updated February 2020

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Appendix D: Using the Low-Income Housing Tax Credits with HOME Funds
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1. Introduction

This Policy and Procedures Manual establishes a framework for guiding the operation of the Howard County's Home Investment Partnership Fund (HOME) program. It provides an approach for making decisions and ensuring that the County's HOME program is operated in a fair and consistent manner. Lastly, the Policy and Procedures Manual provides information for program sub recipients in the management of their projects and how to achieve and maintain compliance with federal, state, and local requirements.

Disclaimer: The following policies were developed within the guidelines of the HOME regulations established by the Department of Housing and Urban Development (HUD) and may be revised at any time as necessitated to be in conformance with Federal regulations.

2. Background on HOME Investment Partnership Funds

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The HOME Investment Partnership Program was created in 1990 through the Cranston-Gonzalez Affordable Housing Act. The sole purpose of this program is to create affordable housing for low-income individuals. HOME activities undertaken must accomplish at least one of two goals for low-income individuals; (1) Provide decent housing and/or (2) Provide suitable living environments. However, unlike CDBG, this program requires the participating jurisdiction to have a 25% match for each dollar awarded
HOME funding also strengthens the ability of state and local governments to provide housing and promotes public-private partnerships. The HOME program is administered through the U.S. Department of Housing and Urban Development (HUD), and Howard County receives funding as a Participating Jurisdiction (PJ).

Home Program Regulations are promulgated in the Code of Federal Regulations at 24 CFR Pt 92 with subparts A through M.

Sub Part K (24 CFR 92.500 - 92.509) explains general responsibilities of HOME grant administration including uniform administrative requirements, provisions of subrecipient agreements, program income, use of real property, record-keeping and reporting, and closeout procedures.

Sub Part H (24 CFR 92.350 - 92.358) details other HOME program requirements including affirmative marketing, environmental standards, displacement, relocation and acquisition, labor standards, lead-based paint, and conflicts of interest.

For any PJ to participate in entitlement programs, Howard County must develop a strategic five-year plan known as the Consolidated Plan or "Con Plan". Community members along with stakeholders create this plan that provides local direction. The Consolidated Plan establishes community needs, goals and strategies, as well as identifying and prioritizing local objectives,

within the parameters of the national objectives for these entitlement programs. After approval by Council, the plan is submitted to HUD and becomes part of our contractual agreement to pursue stated objectives with funding priorities. The plan is renewed and resubmitted for approval every five years. *The current Consolidated Plan dated 2016-2019 can be found at https://www.howardcountymd.gov/Departments/Housing/Community-Planning-and-Grants-Management*

The County must also submit an annual Action Plan to HUD to formally request allocated program funds. The annual Action Plan includes a review of projects and organizations that the County has selected to fund for the following program year. In this plan, the County also describes how selected activities meet local objectives. Upon approval by the County Council, a grant agreement is executed between HUD and the County and funds become available for local distribution.

At the conclusion of a program year, the County is required by HUD to complete a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER outlines how funds from both CDBG and HOME were expended, including how the funds were used to meet the priorities, goals and objectives outlined in both the Consolidated and Annual Action Plans.

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3. Federal Objectives

HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds may be applied to a broad range of eligible activities such as providing home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. HOME funds may be applied to provide tenant-based rental assistance contracts of up to 2 years if such activity is consistent with an approved Consolidated Plan and justified under local market conditions.

FEDERAL OUTCOME CATEGORIES

Howard County is responsible to report on activities through the outcome and performance measurement system established by HUD. The system is designed to provide the opportunity for the federal government to collect information on outcomes funded with grant assistance, and thereby demonstrate program results.

The HUD system identifies three overarching objectives and three measurable outcomes. When a proposal is reviewed, staff will determine how the specific activities including intended results, benefits or objectives fall within the outcome parameters outlined by HUD. The intent when funding an activity determines which of the three objectives best describes the purpose of the activity. The three objectives include:

1. SUITABLE LIVING ENVIRONMENT: In general, this objective relates to activities that are

designed to benefit communities, families, or individuals by addressing issues in their living environment.

2. **DECENT HOUSING:** The activities that typically would be found under this objective are designed to cover the wide range of housing possible under CDBG or HOME. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.

3. **ECONOMIC OPPORTUNITIES:** This objective applies to the types of activities related to economic development, commercial revitalization, or job creation. ***This objective is only used in the CDBG program.***

The three outcome categories are described:

1. **AVAILABILITY/ACCESSIBILITY:** This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and very low income people where they live.

2. **AFFORDABILITY:** This outcome category applies to activities that provide affordability in a variety of ways in the lives of low and moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

3. **SUSTAINABILITY - PROMOTING LIVABLE OR VIABLE COMMUNITIES:** This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low and moderate income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

A summary of the objectives and outcomes identified in the Plan Needs Assessment are placed in the 5-Year Consolidated Plan and Annual Action Plan. These areas of need are used as the basis for determining eligibility of activities. Each objective must be tied back to a goal noted in the Con Plan.

Needs identified in the Con Plan and Action Plan are as follows:

Housing Need: There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters.

Homeless Need: There is a need for housing, services, and facilities for homeless persons and persons at risk of becoming homeless.

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Other Special Needs: There is a need for housing, services and facilities for persons with special needs.

Community Development Need: There is a need to improve community facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Economic Development Need: There is a need to promote skills training, employment, development, connectivity and economic opportunities in the County.

Administration, Planning and Management Need: There is a need for planning, administration, management and oversight of federal, state and local funded programs.

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4. Overview of HOME Program in Howard County

Howard County is responsible for executing all program activities in compliance with its adopted policies and procedures, as well as applicable state, federal, and local regulations. Howard County is responsible for general oversight of the program which includes the allocation of resources, policy development/oversight, and community relations issues associated with the programs.

HUD published a Final Rule in the Federal Register on August 23, 2013 to amend the HOME Program regulations. These amendments to the HOME regulations represent the most significant changes to the HOME Program in seventeen (17) years. ***This document is amended to reflect the changes made to the HOME Program rule.***

This includes actions such as:
1) Implementing eligibility criteria;
2) Processing and approving project applications;
3) Preparing work orders and bid documents (if applicable);
4) Oversight of work and conducting progress inspections during construction;
5) Preparing security documents including mortgages and notes, and servicing recoverable grants where appropriate;
6) Preparing and executing subordination agreements for property owners who continue to meet the subordination requirements of the housing programs;
7) Preparing and executing affordability agreements, contractor/owner/municipality agreements, covenants and other agreements.

These guidelines may be amended based upon any changes in federal, state, or local regulations or administrative requirements.

Howard County uses its HOME Program funds to meet its housing and community development needs, which are included in its 5-year Consolidated Plan. In the current Consolidated Plan, there are ten (10) goals and objectives which include housing rehabilitation, home ownership, operation support, housing, special needs housing, community facilities, public services, overall coordination, fair housing and prevention and housing; with the last five activities being funded by the Community Development Block Grant (CDBG) program.

Some of the types of projects that may be funded include:

- Rental housing development;
- Community Housing Development Organization (CHDO) projects;
- Homeowner Rehabilitation; and
- Homebuyer Assistance.

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Howard County's Department of Housing and Community Development (DHCD) manages the HOME program for Howard County. Staff members of the Division of Community Planning and Grants Management, namely the HOME Program Specialist oversee all HOME processes described in this policy and procedure manual as well as the ongoing oversight and monitoring of the program as HOME-funded projects are executed.

5. Citizen Participation

Howard County has established a Citizen Participation Plan to provide opportunities for citizen involvement in the process of developing and implementing the Community Development Block Grant (CDBG) Program and the HOME Program.

The Citizen Participation Plan outlines when, where and how citizens can access information, review and comment on major community plans and comment on progress of funded activities under these programs.

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6. Definitions

A. **Con Plan** - *Consolidated Plan* - A plan prepared in accordance with the requirements set forth in 24 CFR Part 91 which describes community needs, resources, priorities and proposed activities to be undertaken under certain HUD programs, including CDBG.

B. **Contractors** - A contractor is an entity paid with CDBG funds in return for a specific service (e.g., construction). Contractors must be selected through a competitive procurement process.

C. **DOL** – *Department of Labor* – The Federal department of the Unites States government that is responsible for labor regulations and requirements.

D. **EEO** – *Equal Employment Opportunity* – Laws and regulations that require CDBG recipients to provide equal opportunity to all individuals without regard to race, color, religion, age, familial status, disability, national origin, or sex in the administration of their programs.

E. **Extremely Low Income** – Under CDBG regulations, a household/family having an income equal to or less than the Section 8 Very Low Income limit (30 percent of the area median income) as established by HUD.

F. **Fair Housing** – Multiple laws and regulations applied to the CDBG program that prohibits a wide range of discriminatory practices and requires the CDBG program

to be administered in a manner which affirmatively furthers fair housing.

G. **Family** – All persons living in a household who are related by birth, marriage, or adoption.

H. **Grantee** – See Recipient.

I. **HOME**-Home Investment Partnership Funds, The Federal entitlement program that provides funds to states and cities/counties to aid in the assistance of affordable housing.

J. **Household** – All the persons who occupy a housing unit. The occupants may be a single family, one person living along, two or more families living together, or any groups of related or unrelated persons who share living arrangements.

K. **HUD** – *The United States Department of Housing and Urban Development.* HUD establishes the regulations and requirements for the CDBG program and exercises oversight responsibilities for the use of CDBG funds.

L. **LMI** – *Low and Moderate Income* - A household/family having an income equal to or less than, the Section 8 Low Income limit (80 percent of the area median) as established by HUD.

M. **Local match** – non-Federal funding provided by a community/recipient as a condition of award or use of HOME funds. The amount of local match amount is 25% for each HOME eligible activity receiving funding. The match can come from a variety of non-grant, cash sources.

N. **Low income** – Under HOME regulations, a household/family having an income equal to or less than the Section 8 Very Low Income limit (50 percent of the area median income) as established by HUD.

O. **MBE/WBE** – *Minority Business Enterprise / Woman-owned Business Enterprise*; Companies owned by minorities and/or women.

P. **Moderate Income** – Under CDBG regulations, a household/family having an income equal to or less than the Section 8 Low Income limit (80 percent of the area median), but greater than the Section 8 Very Low Income limit (50 percent of the area median) as established by HUD.

Q. **National Objective** – The three main goals of the CDBG program – benefit LMI individuals, prevent or eliminate slum/blight, or meeting a particular urgent need. All funds expended under the program must meet one of the three National Objectives.

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R. **OMB** – *Office of Management and Budget* – The oversight agency for matters relating to financial management and audits. OMB requirements are issued in the form of "circulars."

S. **Project Development** – The Division within the West Virginia Development Office that processes requests for payments for CDBG funds and monitors financial aspects of program implementation and reviews audits.

T. **Recipient** – Eligible localities and agencies that receive and use HOME Program funds under the State of Howard County's HOME Program. Commonly referred to as "Grantee".

U. **Regulations** – The requirements developed and issued by the agency responsible for specific programs and/or requirements. For the HOME Program, regulations are issued by HUD and are codified at 24 CFR Part 92.

V. **RFP** – *Request for Payment* – The formal process of requesting payment of HOME Program funds from Howard County's Department of Housing and Community Development. RFP can also refer to procuring a Request for Proposal.

W. **Section 3** – The Housing and Urban Development Act of 1968, as amended in 1992, that requires employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low and very low income persons; particularly those who are recipients of government assistance for housing, and to businesses that provide economic opportunities to low- and very low-income persons.

X. **Statute/Statutory** – Requirements that have their basis in laws passed by Congress. For CDBG, the statute is Title 1 of the Housing and Community Development Act of 1974. Statutory provisions cannot be waived by HUD except in cases of natural disaster and must be amended or approved by Congress.

Y. **Sub-recipient** – Sub-recipients are government or private nonprofit organizations chosen by the Grantee to undertake certain eligible HOME activities. Sub-recipients may also be referred to as sub-Grantees.

Z. **URA** – *Uniform Relocation Act* – A Federal regulation governing the acquisition of real property and the relocation or displacement of persons from federally-assisted projects.

AA. **Very Low Income** – Under HOME Program regulations, a household/family having an income equal to or less than the Section 8 Low Income limit and that does not exceed 50 percent of the area median income.

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BB. **ABA** – Architectural Barriers Act of 1968

CC. **ADA** – Americans with Disabilities Act

DD. **AFFH** – Affirmatively Furthering Fair Housing

EE. **AI** – Analysis of Impediments to Fair Housing

FF. **CAPER** – Consolidated Annual Performance Evaluation Report

GG. **CFR** – Code of Federal Regulations

HH. **PI** – Program Income

II. **PJ** – participating Jurisdiction (in the HOME program)

JJ. **Title VIII** – Title VIII of the Civil Rights Act of 1968 (also known as the Fair Housing Act)

KK. **URA** – Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970

LL. **WBE** – Woman-owned Business Enterprise

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7. Project Review, Application Process and Project Selection

Howard County's program year begins July 01 and runs through June 30 of the following year. A *Public Notice* is published in the local newspapers and on the County's website around December of each year announcing the anticipated available funding and notifying nonprofits of the application process for the upcoming program year. However, funding amounts are announced and estimated based on the anticipated federal budget. The actual amounts are typically provided from HUD prior to when Howard County begins writing the Annual Action Plan. Adjustments are made to award amounts to reflect the correct formula allocation for the upcoming program year. Consideration of funding amounts will be made on a case by case basis in keeping with the intent of the requirements of the HOME Program and available funding.

ANNUAL PROJECT APPLICATION PROCESS

All HOME Program Funds are allocated based on the review and recommendations pertaining to applications submitted to the County through a yearly funding process.

Funding provided by the process will be awarded for the upcoming fiscal year (July 1- June 30). However, no contracts/agreements for funding can be executed until DHCD has executed funding agreements with HUD, which may be as late as September of the program year.

This is a competitive application process for limited funding; therefore, applications that meet all criteria are not guaranteed an award of funds and successful applications may be funded for less than the amount requested. Funding requests may be adjusted based on underwriting, subsidy layering reviews, the County's determination of the financial gap, proven market-based demand and economic growth.

Applications may be submitted during the course of the program year if no applications were received as part of the yearly funding process.

APPLICATION PROCESS

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Applications are made available in January for the next fiscal year allocations. The applications are due in February. Applications are submitted through the DHCD staff located at 6751 Columbia Gateway Drive, Columbia MD 21046 where they are date and time stamped.

Agencies that are currently receiving County CDBG funds, who are also applying for HOME funds, must be in compliance with all terms of their current agreement(s) and must not have any outstanding audit findings, monitoring findings or concerns as determined by the County.

DHCD may adjust funding requests based on underwriting, subsidy layering review, revised determination of the financial gap, revised evaluation of the DHCD proportionate, share proven market-based demands and economic growth.

No work on the project may begin nor can HOME Program funds be released until the environmental review process has been completed in accordance with the provisions of the National Environmental Policy Act of 1969 and the related authorities listed in HUD's Regulations at 24 CFR Parts 50 and 58. Ifa development site is purchased or under a purchase agreement prior to or during the funding round, the purchase must not be subject to the receipt of DHCD funding.

The applicant may be ineligible to be considered for funding if, in DHCD's discretion, the applicant has demonstrated an untimely use of previously awarded HOME funds. The applicant shall not exclude any organization or individual from participation under any program funded in whole or in part by HOME Program funds on the grounds of age, disability, race, creed, color, national original, familial status, religion or sex. No applicant, clients or contractors that have been suspended or debarred under HOME (debarred list at http://epls.arnet.gov) or any other federal program may receive HOME funds.

Project Selection

Applications submitted will be reviewed by Howard County Housing staff that may elect to use a committee of reviewers, to ensure that all aspects of potential HOME projects are evaluated from a multidisciplinary perspective. Recommendations on which projects to fund will be based on review and ranking of the projects and on the availability of HOME funds.

Incomplete applications or projects that cannot meet these requirements will not be considered for HOME funding. Instead, these applications will be withdrawn from consideration, and the applicant will be notified of areas of improvement needed in their application so that it may be resubmitted in the future if so desired by the applicant.

For any project to be considered for CHDO set-aside funding, whether the CHDO is the owner with one or more individuals, a corporation, a partnership or other legal entity, the CHDO MUST be the managing general partner with effective decision making control.

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Project Approval

Once staff has completed the review and ranking, projects will be conditionally funded and applicants notified. A public hearing on the conditionally funded projects will be held in April. The general public, project beneficiaries and project applicants will be afforded the opportunity to speak on the recommended project list. Once the County Council approves the County's Annual Action Plan, all awards will then be considered final and formal.

Post Award Requirements

Projects and programs awarded funding must:

- Enter into a funding agreement within 24 months;
- Begin to expend funds within 12 months of executing a funding agreement;
- Expend all funds within 24 months of allocation;
- Complete relocation surveys, if applicable, within 90 days of obtaining site control, if the previous owner denies access to complete this activity, then the surveys must be completed within 90 days of assuming management control; and
- Must not conduct any activity at the project site until the HUD required environmental review has been completed.

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8. Scoring of Grant Applications

- Each application is reviewed by staff for completeness; ensuring that all requested supportive documents are submitted.
- The application review is completed by a grant review committee (GRC) composed of Howard County employees. The GRC members score each application, and discuss with the Grants staff.
- The applications are scored and then prioritized and provided to the Director of the Department who then presents to the County Council for approval.

9. Funding Priority

Funding priority will be given to projects that;

- Provide rental units for persons at or below sixty percent of the area median income and for projects that have five (5) or more HOME units, at least twenty percent should be occupied by individuals or families who have gross annual incomes that are fifty percent or less of the area median income;
- Projects that help end homelessness;
- Meet the strategic plan objectives provided in the Consolidated Plan;
- Have adequate community support, and support an identified community need;
- Maximize the use of outside funds, match and services which are coordinated with other public and private efforts;
- Established means for program evaluation and accomplishment tracking;
- Are clearly defined as to scope, location, need, budget, goals;
- Demonstrate the applicant has the capacity and the capability to carry out the project successfully;
- Connection with employment in the community; and
- Can begin immediately and finish within the contracted time.

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10. HOME Agreements

Howard County will initiate a HOME Agreement and other supporting documents based on the nature of the activity. Agreements are typically not signed until late August or September except in the case of acquisition activities. In the latter, the HOME Agreement is signed after the proposed property has successfully satisfied the requirements of an environmental review. Any expenditures or work initiated prior to receiving a signed copy of the Agreement will not be

approved.

11. Eligible Activities

Eligible costs depend on the HOME activity. HOME funds may be used for acquisition, new construction or rehabilitation of affordable rental housing. The 2013 HOME Rule adds language to paragraph 92.205(a)(1)to clarify that activities and costs are eligible for HOME funding only if the housing meets the property standards in 92.251 upon project completion. The developers or owners of the rental housing may be small-scale property owners, for-profit developers, nonprofit housing providers, CHDOs, the unit of local government, redevelopment organizations or a public housing agency such as the Howard County Housing Commission. DHCD staff only considers projects for HOME funds that are pursuing eligible activities. DHCD staff provides HOME funding only for eligible HOME rental housing costs which include hard (construction, rehabilitation) and soft costs (fees, insurance, appraisals) as detailed below:
All eligible uses of HOME funds are described in 24 CFR 92.206.

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Hard Costs

- Acquisition of land *(for a specific project which will begin within 12 months of project commitment)* and existing structures;
- Site preparation or improvement, including demolition;
- Costs to make utility connections;
- Securing buildings; and
- Construction materials and labor

Soft Costs

- Financing or Surety fees;
- Credit reports;
- Title binders and insurance;
- Recordation fees, transactions taxes;
- Legal and accounting fees, including cost certification;
- Appraisals;
- Architectural/engineering fees, including specifications and job progress inspections;
- Environmental reviews and release of funds which are directly related to the project;
- Builders' or developers' fees;
- Affirmative marketing, initial leasing and marketing costs; and
- Operating deficit reserves (up to 18 months) – *see specifics below.*

Relocation Costs

- Payment for replacement housing, moving costs and out-of-pocket expenses;

- Advisory services; and
- Staff and overhead related to relocation assistance and services

OPERATING DEFICIT RESERVE

This reserve is meant to meet any shortfall in project income during the project rent-up period and cannot exceed 18 months. The reserve can be used only for project operating expenses, scheduled payments to replacement reserves and debt service. Reserves remaining at the end of 18 months may be retained for reserves in the project at the Department's discretion. The disposition of any remaining funds at the end of the 18-month period must

Note on Related Soft Costs: Reasonable and necessary cost incurred by the owner or Howard County, the PJ, associated with the financing, or development (or both) of new construction, rehabilitation or acquisition of housing assisted with HOME funds. These costs include but are not limited to:

- Architectural, engineering, or related professional services required to prepare plans, drawings, specifications, or work write-ups. The costs may be paid if they were incurred not more than 24 month before the date that HOME funds are committed to the project and the participating jurisdiction expressly permits HOME funds to be used to pay the costs in the written agreement committing the funds.

- Costs to process and settle the financing for a project, such as private lender origination fees, credit reports, fees for title evidence, fees for recordation and filing of legal documents, building permits, attorney fees, private appraisal fees and fees for an independent cost estimate, builders or developers fees.

- Cost of a project audit, including certification of costs performed by a certified public accountant, that the Howard County may require with respect to the development of the project.

- Cost to provide information services such as affirmative marketing and fair housing information to prospective homeowners and tenants as required by 92.351.

- For new construction or rehabilitation, the cost of funding an initial operating deficit reserve, which is a reserve to meet any shortfall in project income during the period of project rent-up (not to exceed 18 months) and which may only be used to pay project expenses, schedule payments to a replacement reserve, and debt services. Any HOME funds placed in an operating deficit reserve that remain unexpended after the period of project rent-up may be retained for project reserves if permitted by Howard County, the participating jurisdiction.

- Staff and overhead costs of Howard County directly related to carrying out the project, such as work specifications preparation, loan processing inspections,

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and other services related to assisting potential owners, tenants, and homebuyers, e.g., housing counseling, may be charged to project costs only if the project is funded and the individual becomes the owner or tenant of the HOME-assisted project. For multi-unit projects, such costs must be allocated among HOME-assisted units in a reasonable manner and documented. Although these costs may be charged as project costs, these costs (except housing counseling) *cannot be charged to or paid by low-income families*.

- For both new construction and rehabilitation, costs for the payment of impact fees that are charged for all projects within a jurisdiction.

- Costs of environmental review and release of funds in accordance with 24 CFR part 58 which are directly related to the project.

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12. Ineligible Activities

HOME funds may not be used to provide a project reserve account (except as allowed in section 92.206(d) (5) of the regulations) or operating subsidies; tenant based rental assistance with an existing Section 8 program; non-federal matching contributions for other federal programs; annual contributions to the operations of public housing; and other prohibitions as outlined in section 92.214 of the HOME regulations. The County will not use HOME funds for any of these activities.

Activities that do not satisfy the statutory requirements of the HOME program rule will not be considered and will be deemed ineligible. At least ninety percent of all units created should be created for persons at or below sixty percent of the area median income and for projects that have more than five (5) HOME units, at least twenty percent should be occupied by individuals or families who have gross annual incomes that are fifty percent or less of area median income.

13. HOME Program - Subsidy Layering

Subsidy Limits

Each project funded with HOME must be evaluated to ensure that no more HOME funds are invested in the project than are necessary to provide affordable housing. The County prefers to fund projects that are successfully leveraging various funding sources. Before committing funds, if a project has multiple funding sources, an evaluation must be made to ensure that the HOME funds, in combination with other governmental funds, do not exceed what is necessary to provide affordable housing. This is generally referred to as the "subsidy layering review." Howard County must conduct a subsidy layering review prior to the award of any funds. DHCD staff will evaluate the reasonableness and need for the requested assistance by analyzing pro-formas,

showing the full length of affordability period, for cash flow, debt –coverage ratios, and the appropriateness of fees charges with and without the HOME funds.

FORMS OF SUBSIDY

HOME allows virtually any form of financial assistance to be provided for eligible projects and to eligible beneficiaries. The County will determine what forms of assistance it will provide. Some forms of assistance will require legal instruments for implementation. HOME regulations list the following forms of assistance as eligible:

- **Interest or non-interest bearing loans or advances:** These loans are amortizing loans, with or without accruing interest. Repayment is expected on a regular basis so that over a fixed period of time all of the principal and interest is repaid. The term of the loan may vary and the property or some other assets are used as collateral.

- **Deferred Loans (forgivable or repayable):** These loans are not fully amortized. Instead, some, or even all, principal and interest payments are deferred until some point in the future. Deferred loans can be structured in a variety of ways and terms may differ greatly. Deferred payment loans use the property or some other form of collateral as security for repayment.

- **Grants:** Grants are provided with no requirement or expectation of repayment. They require no liens on the property or other assets.

- **Interest Subsidies:** This is usually an up-front discounted payment to a private lender in exchange for a lower interest rate on a loan.

- **Equity Investments:** An investment made in return for a share of ownership. Under this form of subsidy, the PJ acquires a financial stake in the assisted property and is paid a monetary return on the investment if money is left after expenses and loans are paid.

- **Loan Guarantees and Loan Guarantee Accounts:** HOME funds may be pledged to guarantee loans or to capitalize a loan guarantee account. A loan guarantee or loan guarantees account ensures payment of a loan in case of a default.

MINIMUM AMOUNT OF HOME ASSISTANCE

The minimum amount of HOME assistance that must be invested in a project involving rental housing or a homeownership project is $1,000 times the number of HOME-assisted units in the project. The minimum amount does not apply to tenant based rental assistance.

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Maximum Per Unit Subsidy

The *maximum per unit* HOME varies by metropolitan area and is based on Section 234 Mortgage limits. Each year, HUD calculates these maximum amounts by area. Current subsidy limits may be obtained by contacting the HUD Baltimore CPD (Community Planning and Development) Representative or CPD Director. Under the regulation, the maximum limit relates to the HOME funds; but DHCD staff will also utilize the subsidy limit to evaluate the number of units required in the project based upon the total HOME funding in the project.

Allocating Costs

Before determining the allowable HOME subsidy amount, DHCD staff will establish the total HOME-eligible costs for the project. HOME funds may be used to assist one or more housing units in a multi-unit project. Only the actual HOME eligible development costs of the assisted units may be charged to the HOME program. If the assisted and non-assisted units are not comparable, the actual costs may be determined based on a method of cost allocation. If the assisted and non-assisted units are comparable in terms of size, features and number of bedrooms, the actual cost of the HOME- assisted units can be determined by pro-rating the total HOME eligible development costs of the project so that the proportion of the total development costs charged to the HOME program does not exceed the proportion of the HOME-assisted units in the project. Costs included in the budget are used for allocating costs. Since floating units, by definition, must be comparable, costs should always be pro-rated if HOME units float.

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Project Evaluation

Before the County invests HOME funds in a project, it will assess if other governmental assistance that has been, or is likely to be made available to the project. In performing this evaluation, the County will consider the aggregate amount of assistance from HUD and other sources that is necessary to insure the project's feasibility. T he analysis includes:

- Project budget with all expenses
- Sources and Uses
- Property information
- Review of tax credit application, awards and syndication costs
- Eligible costs
- Developer fees
- Operating expenses
- Vacancy rates
- Debt ratio
- Performa

14. Environmental Review

As part of the contract preparation process, the County will conduct an environmental review under the National Environmental Policy Act (NEPA). No funds will be formally committed nor expended until the completion of the NEPA.

To expedite the process, the County proceeds with the required environmental review and information gathering prior to the Agreement being signed. The sub recipient may be required to furnish data, information and assistance as part of the environmental review.

Completion of the environmental review process is mandatory, before taking any choice-limiting actions, including the expenditure or commitment of either federal or non-federal funds.
Prohibited actions include any physical action on a site such as demolition, movement, rehabilitation, conversion, repair or construction. Further the agency may not execute a construction contract prior to environmental clearance.

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15. Acquisition with Relocation

Federal law regarding acquisition and relocation is complex and involves an extensive series of notifications and actions within prescribed timelines. Rigorous documentation and recordkeeping standards are also outlined. Therefore, an agency considering such action ***must contact the County prior to any choice-limiting actions***. Choice-limiting actions include, but are not limited to the expenditure or commitment of either federal or non-federal funds, or execution of any contract. Howard County's staff will work closely with any applicant pursuing such a project.

For more information see:

Federal Register /Vol. 73, No. 142 /Wednesday, July 23, 2008 /Notices **42895**
Section 104(d) of the Housing and Community Development Act of 1974, as amended
Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), as amended.

24 CFR	42	Displacement, Relocation Assistance, and Real Property Acquisition for HUD and HUD-Assisted Programs
24 CFR	92.353	Displacement, Relocation, and Acquisition

24 CFR	570.606	Displacement, Relocation, Acquisition, and Replacement of Housing
49 CFR	24	Uniform Relocation Assistance and Real Property Acquisition for Federal and Federally-Assisted Programs
42 USC	Chapter 44	Sec. 3537 (c) Prohibition of Lump-sum Payments

16. LEVERAGING OTHER FUNDS

Howard County encourages the leveraging of funds from both public and private resources to finance projects. HOME Program funds are used as gap funding. Further, the County will work with applicants to assist in applying for all available funds and leveraging other resources to implement the housing strategies and programs.

Applicants must document funding commitments and leverage sources. In addition, applicants must disclose other funding requested and the status of that request. All funds necessary for the development of a project must be committed within 12 months of this award. The County will not execute documents until all funding commitments are confirmed.

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17. HOME Program- Matched Resources

The HOME program requires participating jurisdictions to have a match of at least 25%. Sources of match can be cash, donated land or real property, infrastructures improvements, bonds issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes.

18. HOME Program – Resale/Recapture

Howard County administers the federal HOME program which establishes a funding mechanism to assist low income persons achieve homeownership. The HOME Loan and Regulatory agreements will contain a recapture clause.

The County may demand payment in full for any of the following reasons. The specific criteria is detailed in the deed and note attached to the property.

- Change of use of the property;
- Transfer of all or any part of the property or interest in the property;

- Homebuyer does not maintain principal residency; and
- Failure to uphold the affordability period.

19. Loan Terms

Howard County Department of Housing and Community Development (DHCD) provides assistance to rental projects as grants or loans with specific terms and restrictions incorporated on a project-by-project basis. Below is an outline of the types of loans awarded by the County.

- The loan shall be secured by a Promissory Note and/or Deed of Trust;
- Loan terms are finalized at time of project negotiation; and
- Loan amounts are based on project budget and capacity for debt.

Loan Servicing and Delinquent Payments

Howard County's Finance Department (finance) services all loans. Finance informs HOME staff of any delinquent payments, when applicable. County staff will work with property owner regarding rectifying any delinquency. If necessary, legal remedies will be pursued.

Deferred Payment Loans

These loans are available to borrowers who are utilizing the Settlement and Down Payment Loan Program (SDLP) and have a household income of less than 80% of area median income. There are no pre-payment penalties. The Deferred Payment Loan is due and payable when one or more of the following occurs:

- A change in property ownership,
- Refinance; and
- Termination of owner occupancy.

Please note: If an application for a loan is denied, the applicant must wait one year from the date of denial before submitting another application for the Housing Rehabilitation Program.

Forgivable Loans/ NON-Profit Agency Loans

These loans can be forgiven or deferred for a period of time if the borrower is in compliance with the terms and conditions of the loan. This type of loan is typically used with non-profit organizations that create affordable housing projects. Loans are negotiated at time of contract with general terms are generally at 1-3% with a 5-20 year amortization. Repayments are always expected on income producing properties.

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20. Period of Affordability

HOME-assisted units must meet affordability requirements as required by the HOME regulations. Affordability periods begin with the completion of the project and affordability requirements apply regardless of the term of the project's loan, mortgage or transfer of ownership. Affordability requirements will be imposed by deed restrictions, covenants running with the land, or other mechanism approved by HUD. The affordability period is the length of time during which the HOME requirements apply to a HOME-assisted property. The affordability period can be 5, 10, 15, or 20 years, depending on the type of HOME project and the average per unit HOME investment.

The affordability period will be determined by the amount of funds invested in a project. DHCD has the right to require a minimum affordability period beyond that required by HUD. The affordability period should be thought of as the "compliance period." Throughout the period of affordability the owner must enforce funding requirements. Howard County DHCD will monitor to ensure compliance.

HOME affordability periods are minimum requirements. DHCD may, at its sole discretion, establish longer terms of affordability. The affordability period for each project is clearly defamed in each HOME written agreement.

The HOME Rule does allow for termination of affordability restrictions upon foreclosure or transfer in lieu of foreclosure as a means to encourage lenders to participate in the HOME program. However, Howard County must repay the U.S. Department of Housing and Urban Development if HOME-assisted housing fails to meet the affordability requirements for the full affordability period without regard to the term of any loan or mortgage or the transfer of ownership, even in the event of foreclosure, transfer in lieu of foreclose or assignment to the U.S. Department of Housing and Urban Development. Therefore, the Department will require grantees to repay DHCD the full amount of the HOME funds drawn for projects where affordability requirements are not met in full.

DHCD typically uses a regulatory agreement and/or a deed of trust which are recorded to enforce rent and occupancy agreements. Covenants and deed restrictions may be suspended upon transfer by foreclosure or deed-in-lieu of foreclosure.

Amount of HOME funds	Affordability Period
Under $15,000	5 years
$15,000-$40,000	10 years
Over $40,000	15 years

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AFFORDABLE RENTAL HOUSING

- The rental property owner must comply with the HOME requirements, including rent limits, tenant income limits, tenant lease protections, affirmative marketing, and property standards;
- Affordability requirements apply without regard to the term of any mortgage or loan, or transfer of ownership;
- Throughout the period of affordability, income eligible households must occupy the assisted units;
- When designated rental units become vacant during the period of affordability, subsequent tenants must be income eligible and must be charged the applicable rent.

AFFORDABLE HOMEOWNERSHIP HOUSING

As defined by HOME regulations, affordable housing for homeownership is single-family housing that is a 1- to 4-unit residence, a condominium unit, a cooperative unit, a combination of manufactured home and lot, or a manufactured home lot. HOME-assisted homeownership housing must meet a period of affordability based on the amount of HOME funds invested in the project. The minimum periods of affordability per unit are as shown in the table below:

If the homeowner does not maintain principal occupancy during the entire affordability period, Howard County will recapture the federal funds associated with the unit. Howard County must ensure that 100% of all HOME funds made available during a program year that are invested in homeownership projects benefit households defined as low- income by HUD.

Down payment Assistance- HOME Program funds could be used as down payment and closing cost assistance for income eligible households to purchases single family dwelling units. [EXPAND]

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21. HOME Program- Tenant Leases

DHCD's HOME Program Specialist reviews each project's lease and tenant selection plan to ensure HOME compliance. Any agency, non-profit or sub recipient receiving HOME Program funds must enact specific tenant protections; some of which are outlined below.

Leases must be for not less than one year, unless by mutual agreement between the tenant and the owner. The Department will review the lease term on a case by case basis.

Leases may not contain any of the following provisions enumerated at 24 CFR 92.253:

1. Agreement by the tenant to be sued, to admit guilt, or to a judgment in favor of the owner in a lawsuit brought in connection with the lease;
2. Agreement by the tenant that the owner may take, hold, or sell personal property of household members without notice to the tenant and a court decision on the rights of the parties. However, the owner may dispose of personal property left by a tenant in accordance with state law;
3. Agreement by the tenant not to hold the owner or the owner's agents legally responsible for any action or failure to act, whether intentional or negligent;
4. Agreement of the tenant that the owner may institute a lawsuit without notice to the tenant;
5. Agreement by the tenant that the owner may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties;
6. Agreement by the tenant to waive any right to a trial by jury;
7. Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease; and
8. Agreement by the tenant to pay attorney's fees or other legal costs even if the tenant wins in a court proceeding by the owner against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses.

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LEASE TERMINATION POLICIES

An owner may not terminate or refuse to renew the lease except for the following reasons:

- Serious or repeated violation of the terms and conditions of the lease;
- Violation of applicable federal, state, or local law;
- Completion of the tenancy period for transitional housing; and
- Good cause.

To terminate or refuse to renew tenancy, the owner must serve written notice specifying the grounds for the action at least 30 days before the termination of tenancy.

TENANT SELECTION POLICIES

An owner of rental housing must adopt written tenant selection policies and criteria that:

- Are consistent with the purpose of providing housing for very low-income and low- income families;
- Are reasonably related to program eligibility and the applicants' ability to perform

the obligations of the lease;

- Provide for the selection of tenants from a written waiting list in the chronological order of their application, insofar as is practicable; and
- Give prompt written notification to any rejected applicant of the grounds for any rejection.
- Are consistent with the purpose of providing housing for very low-income and low-income families.
- Are reasonably related to program eligibility and the applicants' ability to perform the obligations of the lease.
- Provide for the selection of tenants from a written waiting list in the chronological order of their application, insofar as is practicable.
- Give prompt written notification to any rejected applicant of the grounds for any rejection.

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22. Tenant Based Rental Assistance (TBRA)

Tenant based rental assistance is a rental subsidy that can be used to help individual households afford housing costs such as rent and security deposits. TBRA may also assist tenants with utility deposits, but only when HOME Program funds are also used for rental assistance or security deposits.

For each HOME allocation, 90% of the occupants of HOME assisted rental units and households assisted with HOME funded TBRA must have incomes that are 60% or less of the area median. TBRA programs require annual re-certification of income.

For TBRA programs, source documentation is required for initial and all subsequent income verifications. For rental projects, the requirement for annual income re-certification can be fulfilled with tenant self- certification. Self-certification must include a statement that provides the family's annual income and family size, along with a certification that the information is complete and accurate. The certification must state that the family will provide source documents upon request. Income must be verified with source documentation every fifth year.

23. Rental Housing Policies

General Program Rules

Before any funds are released, an agreement will be signed between DHCD and the recipient. The agreement will satisfy Federal requirements and establishes the terms under which the funding is being provided. Funds will not be released until a funding agreement

is executed.

Funding Agreements will establish a minimum affordability period that is typically not less than 5 years and will at minimum meet the HOME guidelines for new construction. DHCD wants to ensure a permanent stock of affordable housing and may require longer affordability periods than is required by HUD regulations.

Project funding will be limited to the amount necessary to facilitate completion of the project and will not exceed a proportionate share of costs in a project with floating units. All costs must be in direct relation to DHCD assisted units and supporting documentation of all expenditures is required for all costs being paid for with the DHCD funding. With the exception of acquisition and financing costs, DHCD funds are available as reimbursement for eligible expenses. Documentation must be provided for any cost re-imbursement.

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Eligible Property Types

HOME rental projects may be one or more buildings on a single site, or multiple sites that are under common ownership, management and financing. The project must be assisted with HOME funds as a single undertaking. The project includes all activities associated with the site or building.

HOME funds may be used to assist mixed-income projects (but, only HOME-eligible tenants may occupy HOME-assisted units). Transitional as well as permanent housing projects, including group homes and Single Room Occupancy (SRO) projects, are allowed. There are no preferences for project or unit size or style. For group homes, the rent for the project is based on the number of bedrooms in the project which is then split (pro-rata) share between tenants.

Properties previously financed with HOME during the affordability period cannot receive additional HOME assistance unless assistance is provided during the first year after project completion. HOME funds may not be used for operations or modernization of public housing projects financed under the Housing Act of 1937. DHCD will not fund these ineligible property types.

Determining HOME-Assisted Units

The HOME Program distinguishes between the units in a project that have been assisted with HOME funds and those that have not been assisted. This distinction between HOME-assisted and unassisted units allows HOME funds to be spent on mixed-income projects while still targeting HOME dollars only to income-eligible households. HOME may only pay actual costs of HOME-assisted housing. The HOME rent and occupancy rules apply only to HOME-

assisted units. In general this designation will be based on the actual HOME investment in a unit or project. The number of HOME-assisted units in a project must be specified in the HOME Loan Agreement or Regulatory Agreement. HOME rules create a floor for the number of HOME-assisted units a project must have which is based on the proportional share of total eligible costs to be paid with HOME funds. Howard County DHCD may require a higher number of HOME-assisted units in a project. Some projects may consist of only HOME-assisted units.

Fixed and Floating Units

For properties with both assisted and non-assisted units, DHCD specifies in the HOME Agreement whether the units are "fixed" or "floating". This designation cannot be changed after the initial contract has been executed.

a) Fixed

When HOME-assisted units are "fixed," the specific units that are HOME-assisted (and, therefore, subject to HOME rent and occupancy requirements) are designated and never change. Designating fixed units allows the project to have a composition of HOME-assisted units by unit size (number of bedrooms) that varies from the composition of non-HOME assisted units by unit size (number of bedrooms). In other words, a project with two three-bedroom units and three four- bedroom units could "fix" one three-bedroom unit and one four-bedroom units as HOME-assisted.

b) Floating

When HOME-assisted units are "floating," the units that are designated as HOME-assisted may change over time as long as the total number of HOME- assisted units in the project remains constant. HOME-assisted floating units must represent the same percentage of all comparable unit sizes in the project. In other words, a project with two three-bedroom units and four four-bedroom units could "float" one three-bedroom unit and two four-bedroom units (thus "floating" fifty percent of each unit size in the project.

The floating designation gives the owner some flexibility in assigning units, and can help avoid stigmatizing the HOME-assisted units. If the floating designation is used, the owner must ensure that the HOME-assisted units remain comparable to the non-assisted units over the affordability period in terms of size, features and number of bedrooms.

Maximum Purchase Price

Housing purchased with HOME funds must be modest housing as defined by HUD in the HOME Program regulations. In the case of acquisition of newly constructed housing or existing housing, the housing must have a purchase price for the particular type of single-family housing to be purchased that does not exceed 95% of the median purchase prices for the

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area. Howard County will ascribe to the maximum purchase price as established from HUD's for the Baltimore-Towson MSA as follows:

- When HOME funds are used to build or to acquire newly constructed housing or standard housing for homeownership, the housing must have a purchase price for the type of single family housing that does not exceed 95 percent of the median purchase price for the area. [92.254(a)(2)(i)]
- When HOME funds are used to acquire housing with rehabilitation for homeownership, the housing must have an estimated property value after rehabilitation that does not exceed 95 percent of the median purchase price for the area. [92.254(a)(2)(ii)]

- When HOME funds are used to rehabilitate housing which is currently owned by a family, the housing must have an estimated property value after rehabilitation that does not exceed 95 percent of the median purchase price for the area. [92.254(b)(1)]

Note: Every homebuyer must receive homebuyer counseling.

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24. Financial Management

Howard County requires all subrecipients to comply with the requirements and standards of OMB Circular 2 CFR Part 200, "Uniform Administrative Requirements, Cost Principles and Audit Requirements", as applicable. These principles shall be applied for all costs incurred whether charged on a direct or indirect basis. Additionally, as part of these requirements all subrecipients must conduct annual audits. Refer to Section 33 of this document for more details on the Single Audit Requirements required of non-federal entities.

DHCD operates on a fiscal year of July 1 through June 30. Planning for each fiscal year begins the previous January with requests for proposals released and due in February. Funds are estimated to be available after July 1st, with the understanding that no contracts/agreements can be executed until DHCD has executed funding agreements with HUD, which could be as late as September of the fiscal year.

25. Administration and Monitoring

AMENDING DOCUMENTS

HOME loan agreements are fully executed between the County and the project prior to a

project's set- up in IDIS and any HOME funds being disbursed. Loan agreements may be amended by mutual agreement of the parties for changes in terms, for the receipt of additional funds, or changes in project scope. However, agreements will be automatically amended if so required to ensure compliance with regulations.

OTHER DOCUMENTS

Other types of documents may be executed as conditions of funding and may include mortgage and loan agreements, deed restrictions and other use agreements between Howard County and the owner, property management agreements between the owner and property manager, and asset management agreements between the owner and asset manager.

Examples include:

- Mortgage and loan documents are signed at closing and contain the financial terms and conditions of the loan;
- Deed restrictions and other use agreements will be used to place specific restrictions on the property; and
- Property management agreements detail the specific responsibilities of the property manager.

Copies of management agreements executed assigning the management responsibility of DHCD funded projects must be provided to DHCD prior to the release of retention or within 15 days of execution, whichever is later.

MONITORING

The development process will be monitored by DHCD staff through the draw process, including reviewing draw or reimbursement requests, cost estimates, construction contracts and construction documents. PJs must also conduct construction progress and final inspections to ensure that the work is done appropriately.

The initial monitoring, completed upon lease-up, includes reviewing 100 percent of client files and inspecting 15 to 20 percent of assisted units.
During the affordability period the project will be inspected and monitored annually for compliance with funding requirements, which will include a review of management processes, a file review, and a physical inspection of the property and assisted units. HOME During the affordability period all assisted units must be in compliance with rent and income limits DHCD requires that agencies submit a Rental Housing Project Compliance Report annually until the end of the project's affordability period, submit an annual certification that the project and its units are suitable for occupancy,and submit rents for approval.

Also, annually, the PJ must examine the financial condition of HOME-assisted rental projects with **10 or more** HOME-assisted units to determine the continued financial viability of the project.

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After the HUD-required affordability period ends, the Federal HOME requirements no longer apply.

HOME properties will be monitored in according to the total number of units in a project as follows:

Number of Units	Inspection Required	Units Inspected
1 to 4	Every 3 years	100%
5-25	Every 2 years	20% or 4 HOME units minimum
26 or more	Annually	20% or 4 HOME units minimum

Note: DHCD reserves the right to inspect the properties more frequently than the HOME rule requires

Grantees are expected to keep adequate records to document and demonstrate compliance of all requirements including:

- The project is Affirmatively Marketed to qualified applicants;
- The Affirmative Marketing Plan must be in place and reviewed;
- Tenants are screened for eligibility;
- Rent and occupancy targets are observed;
- Adequate property maintenance is conducted; and
- Proper internal controls and financial management

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26. Community Housing Development Organizations (CHDOs)

A Community Housing Development Organization (CHDO) is a private non-profit, community-based service organization that has obtained or intends to obtain staff with the capacity to develop manage and/or sponsor affordable housing. Further information on the regulations regarding CHDOs, can be found in the Code of Federal Regulations Title 24 at Part 92.300.

REGULATORY REQUIREMENTS FOR CHDO CERTIFICATION

In order to receive HOME funding under CHDO guidelines, an organization must:

- Submit a complete application with up to date supporting documentation to the County *for every project that the CHDO seeks funding for;*
- Receive certification approval from the County;
- Demonstrate a history of serving the community and have a clearly defined geographic service area;
- Document that at least one-third of its governing board is composed of residents of low-

income neighborhoods or elected representative of low-income neighborhood organizations;

- Organized under State/Local Law: The nonprofit organization must show their articles of incorporation as evidence of being organized under state and local law;
- IRS Nonprofit Status: Organizations must have a 501(c) (3) non-profit status of exemption letter of certification from the Internal Revenue Service (IRS);
- Purpose of Affordable Housing: Providing decent and affordable housing must be the organization's primary purpose as evidenced by the organization's Charter, Articles of Incorporation, By-laws or a Resolution of the CHDO's board of directors;
- Service Area: The organization's service area must be Howard County or a smaller area within Howard County and this must be in its Articles of Incorporation and/or By-laws; a map of the service area must be attached to the organization's CHDO application;
- Board Representation: The board of directors must contain no more than 1/3 representation from the public sector and a minimum of 1/3 representation from the low- income community it serves;
- For-Profit Sponsorship: CHDOs may be sponsored by for-profits; however, the CHDO cannot be controlled by the for-profit and must be free to contract for goods and services. The primary purpose of the for-profit cannot be housing ownership/management as evidenced by the for-profit's Articles of Incorporation. For profit organizations and/or their appointees can only make up 1/3 of the board of directors, *but they cannot serve as officers or employees of the CHDO (2013 Rule).*
- If sponsored by a religious organization, the CHDO must be a separate secular entity from the religious organization, with membership available to all persons, regardless of religion or membership criteria, as evidenced by by-laws, charter, or articles of incorporation;
- Low-Income Input: A formal process that is described in the By-laws or Resolutions has been established and implemented for low-income program beneficiaries from the organization's service area to advise the organization in all of its decisions regarding affordable housing projects;
- Serving the Community: A minimum of one year of relative experience serving the community where the organization intends to develop affordable housing must be demonstrated. This must be demonstrated via letters of community support and a narrative description of the organization's community activities;
- Accounting Standards: The organization must meet and adhere to financial accountability standards found in 24 CFR 84.21;
- Organizations having revenues in excess of $300,000 MUST submit an audit performed by a Certified Public Accountant, along with their most recently filed IRS Form 990. Organizations having income less than $300,000 MUST submit the most recently filed IRS Form 990; and
- Benefit No Individual: No part of the CHDO's profits may benefit any members, founders, contributors, or individuals. This requirement must be in the Articles of Incorporation.

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Capacity and Experience

To qualify as a CHDO, the 2013 Rule requires that a nonprofit have paid employees with housing experience appropriate to the role the nonprofit expects to play in projects (i.e., developer, sponsor, or owner) in order to receive a CHDO designation.

Note: the definition of "owner" has been significantly revised in the 2013 Rule at 92.300. The Rule now permits a CHDO to own and operate housing that it does not develop. Therefore, a nonprofit that will undertake development activities must demonstrate development capacity. A nonprofit that will undertake property ownership and management must demonstrate ownership/management experience.

The requirement for development capacity can no longer be demonstrated through the use of consultants with development experience, except during the first year of operation as a CHDO, provided that the consultant trains *the CHDO staff.*

In addition, the capacity requirements cannot be met through the use of volunteers of staff that is donated by another organization. Consultants or volunteers can continue to fill occasional skill gaps or undertake activities that are required only on a periodic basis (e.g., project underwriting), but cannot be the basis of a determination that a nonprofit has the capacity to be designated as a CHDO.

Per HOME regulations funding is set aside for CHDO use as follows:

- 15 percent of total HOME funding allocation is reserved for CHDOs to develop, sponsor or own housing (Up to 10 percent of this 15percent may be used for project specific assistance; see additional information at Title 24 Section 92.301); and
- Up to 5 percent of the total HOME funding allocation *can* be used directly for operating expenses for a CHDO per fiscal year, contingent upon the CHDO entering an agreement to use HOME funds to develop, sponsor or own housing within 24 months.

Howard County Requirements for CHDO Certification

In addition to the regulatory requirements from HUD, Howard County has established additional criteria for CHDO certification. The organization must:

- Maintain a record of good standing with the Maryland Secretary of State's Department of Assessment and Taxation Office
- Maintain no history of awarded CHDO funding being de-obligated or significant compliance findings on its Howard County funded projects.

The criterion above is not all-inclusive and Howard County may require additional information prior to determining CHDO certification. Meeting the above requirements does not guarantee CHDO certification and/or CHDO funding. Howard County reserves

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the right to deny or revoke CHDO certification based on its evaluation of the organization's performance.

PROJECT DEVELOPMENT USING CHDO SET-ASIDE

A certified CHDO must be an owner, developer or sponsor of a HOME-eligible project to use CHDO set-aside funds. A CHDO may serve in one of these roles or in a combination of roles, such as being owner and developer.

OWNER OF RENTAL HOUSING

The CHDO is required to own (in fee simple absolute or long-term ground lease) multifamily or single family housing that is rented to low-income families. The CHDO must own the HOME project during development and throughout the period of affordability, and is required to oversee all aspects of the development process. At a minimum, the CHDO can own the property and hire a project manager or contract with a development contractor to oversee all aspects of the development.

Under the 2013 Rule at 92.300(a)(2), a CHDO is also permitted to acquire housing that is in standard condition provided it owns the housing throughout the affordability period.

- This new definition facilitates participation of community-based nonprofit organizations that have the capacity to own and operate affordable rental housing in their community, but do not have the capacity to develop such housing; and
- Consequently, this new definition *creates additional opportunities* for nonprofits organizations to access the CHDO set-aside funds to address their neighborhoods' affordable housing needs.

DEVELOPER OF RENTAL HOUSING

A CHDO that is a "developer" of rental housing is the owner (in fee simple absolute or long-term ground lease) and developer of the project and must be in sole charge of all aspects of the development process, including obtaining zoning, securing non-- HOME funds, selecting contractors, overseeing the progress of work, and determining reasonableness of costs. The CHDO must own the HOME-assisted housing during the development process and throughout the period of affordability.
This is a change from the pre-2013 Rule in that the CHDO must own the property; *it no longer has the option to be under contract with an owner to develop the property.*

SPONSOR OF RENTAL HOUSING

The 2013 Rule provides two definitions of a "sponsor" of HOME-assisted rental housing:

- 92.300(a)(4) clarifies the requirements for CHDOs to maintain effective project control

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when acting as "sponsor" of rental housing. A CHDO "sponsors" rental housing when the property is "owned" or "developed" by:

a. A subsidiary of the CHDO (in which case the subsidiary, which may be a for-profit or nonprofit organization, must be wholly owned by the CHDO);

b. A limited partnership (in which the CHDO or its wholly owned subsidiary must be the sole general partner); or

c. A limited liability company (in which the CHDO or its wholly owned subsidiary must be the sole managing member).

If the limited partnership or limited liability company agreement permits the CHDO to be removed as sole general partner or sole managing member, respectively, the agreement must require that the removal be "for cause" and that the CHDO must be replaced by another CHDO. In addition, HOME funds must be provided to the entity that owns the project.

92.300(a)(5) codifies the pre-2013 Rule definition of "sponsor." It states that a CHDO also "sponsors" HOME-assisted rental housing in situations in which the CHDO owns and develops the housing and agrees to convey the housing to a private nonprofit organization (that does not need to be a CHDO but cannot be created by a governmental entity) at a predetermined time after completion of the project development.

- Such arrangements typically occur when a CHDO has development expertise and the nonprofit organization has the capacity to own and operate the housing.
- The CHDO is required to own the property before the development phase of the project and is required to select the nonprofit organization before entering into an agreement with the PJ that commits HOME funds to the project.
- The nonprofit organization assumes the CHDO's HOME obligation (including any repayment of loans) for the project.
- If the property is not transferred to the nonprofit organization, the CHDO sponsor remains liable for the HOME assistance and the HOME project.

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DEVELOPER OF HOUSING FOR HOMEOWNERSHIP

For HOME-assisted homebuyer projects, the housing is "developed" by the CHDO if it is the owner (in fee simple absolute) and developer of new housing that will be constructed or existing substandard housing that is owned or will be acquired by the CHDO and rehabilitated for sale to low-income families in accordance with Part 92.254.

- To be the "developer," the CHDO must arrange financing for the project and be in sole charge of construction. As part of its set-aside funds, the CHDO can provide direct down payment assistance to a buyer of the housing it has developed with HOME funds in an amount not to exceed 10 percent of the amount of HOME development funds. In this role, the CHDO is not a subrecipient.

Note: Every homebuyer must receive homeowner housing counseling.

SET-ASIDE REQUIREMENT FOR CHDOS

Within 24 months after the date that HUD notifies the participating jurisdiction of HUD's execution of the HOME Investment Partnerships Agreement, the participating jurisdiction must reserve not less than 15 percent of the HOME allocation for investment only in housing to be owned, developed or sponsored by community housing development organizations.

- Howard County must *certify* the organization meets the definition of a "community housing development organization" ***and*** must document that the organization has capacity to own, develop, or sponsor housing each time it commits funds to the organization.
- **Note on reserving:** Funds are allowed to be committed, or reserved, when Howard County has a fully executed written agreement with the CHDO (or project owner as described paragraph 92.300(a)(4) of this section) committing the funds *to a specific local project* in accordance with
- paragraph (2) of the definition of "commitment" in § 92.2.

AGREEMENT REQUIREMENTS

- The written agreement between Howard County and the CHDO must state the actual sales price of the housing or describe the method that will used to determine the sales price
- The written agreement must state whether the proceeds of the sale must be returned to the County, retained by the CHDO, and whether the proceeds must be used for HOME-eligible activities or other housing activities in accordance with 92.503.

Note: Funds that are recaptured during the period of affordability because housing no longer meets the affordability requirement under 92.254(a)(5)(ii) must be reinvested in HOME-assisted activities in accordance with Part 92.503.

ELIGIBLE AND INELIGIBLE USES OF CHDO SET-ASIDE FUNDS

A. CHDO acting as owner, sponsor or developer may use the 15 percent CHDO set-aside for the following activities:

- Acquisition and/or rehabilitation of rental or homebuyer property;
- New construction of rental or homebuyer property; and
- Direct financial assistance to homebuyers of HOME-assisted property developed or sponsored by the CHDO.

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CHDO set-aside HOME funds must be used during the construction or rehabilitation of the property.

B. Ineligible CHDO Activities - Ineligible uses of the HOME CHDO set-aside are homeowner rehabilitation, tenant-based rental assistance (TBRA), and down payment and/or closing cost assistance to purchasers of housing not developed with HOME CHDO funds.

C. Operating Assistance – Howard County may choose to use up to 5 percent of its annual HOME allocation to provide funds for CHDO operating assistance. This allocation does not count toward the 15 percent set-aside funds used by CHDOs for projects. To be eligible for CHDO operating assistance, the CHDO must submit a funding application for a CHDO-eligible project and the funding must be available. Howard County is not required to provide operating assistance.

LIMITATIONS ON CHDO OPERATING FUNDS:

CHDO operating assistance may not exceed $50,000 each fiscal year, or fifty percent (50%) of CHDO's total annual operating expenses for that year, *whichever is greater*.

Operating funds are provided on a year-by-year basis provided funds are available and the organization has acceptable performance in the community. A certified copy of the CHDO's most recent operating budget must be submitted to Howard County to determine amount of assistance.

Howard County reserves the right to delay payment of operating funds if it is evident that the CHDO project is experiencing delays. Howard County reserved the right to reduce the amount of or not award operating assistance based on its evaluation of the CHDO's production and/or overall performance.

Eligible operating expenses (must be reasonable and necessary) are:

- Salaries, wages, benefits, and other employee compensation;
- Employee education, training and travel
- Rent and utilities;
- Communication costs;
- Taxes and insurance; and
- Equipment, materials, and supplies.

REPORTING REQUIREMENT

Howard County will periodically evaluate the performance of any CHDO wishing to receive CHDO operating funds. When receiving operating funds, monthly performance reports are required. The reports must include information about the following:

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- A report on the community involvement and participation in the CHDO with regard to beneficiaries of the projects as well as partner organizations and other entities involved in serving low-and moderate-income households; and
- A description of what the receipt of the CHDO operating funds has enabled the CHDO to accomplish that would otherwise have been unable to achieve and a detailed narrative of specific uses of the CHDO operating funds.

TECHNICAL ASSISTANCE AVAILABLE TO CHDOS

Staff members are available to assist CHDOs in structuring project proposals to best meet program requirements as well as to assist CHDOs in implementing these projects once they are funded.

Nonprofits (including CHDOs) may also be eligible to receive technical assistance from other organizations including:

- Training and Development Association;
- Maryland Department of Housing and Community Development; and
- HUD Baltimore Field Office.

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27. Other Federal Requirements

For all HUD programs, there are many other requirements that must be met in addition to the specific HOME program requirements. Those who receive HOME funds must comply with these requirements. The description and checklist of other federal requirements below is not all-inclusive. Applicants should refer to the HOME regulations for a complete list of other federal requirements.

NON-DISCRIMINATION AND EQUAL ACCESS RULES / FAIR HOUSING AND EQUAL OPPORTUNITY

Yes, must affirmatively further Fair Housing. Particular attention should be paid to signs of discrimination in leasing practices.

Regulatory Citations & References:

- 92.202 and 92.250
- Title VI of Civil Rights Act of 1964 (42 U. S. C. 2000d et. seq.)
- Fair Housing Act (42 U. S. C. 3601-3620)
- Executive Order 11063 (amended by Executive Order 12259)
- Age Discrimination Act of 1975, as amended (42 U. S. C. 6101) o 24 CFR 5.105(a)

AFFIRMATIVE MARKETING AND MINORITY OUTREACH

All rental or homebuyer projects with HOME assisted housing units must adopt affirmative marketing procedures and requirements. Howard County has **adopted and follows** affirmative marketing procedures and requires all our subrecipients and property owners to follow as well.

Agreement Requirement - a*ll* written agreements with subrecipients; and owners, developers, or sponsors, in accordance with §92.504(c), must include the affirmative marketing requirements.

With the 2013 HOME Rule, §**92.351 was revised** to extend the applicability of affirmative marketing procedures ***to all HOME-funded programs***, including TBRA and down-payment assistance programs**.** The pre-2013 affirmative marketing requirements were applicable only to HOME-assisted projects with five or more HOME units.

- The previous exception to the affirmative marketing requirements for tenants receiving Section 8 rental assistance has been eliminated.
- The specific affirmative marketing procedures to be used will depend on the type and size of the program or project. For instance, a PJ administering a down-payment assistance program must affirmatively market the program (i.e., the availability of federal funds for down-payment assistance), rather than units available for purchase.

Regulatory Citations & References: Section 92.351

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AFFIRMATIVE MARKETING

Howard County's DHCD is committed to affirmatively furthering fair housing by promoting fair and equal access to housing for persons residing in Howard County without regard to race, color, national origin, religion, age, gender, familial status, income or disability. This commitment extends to all housing projects and programs supported by grant funds. To further affirmatively fair housing, DHCD is actively participating in the Regional Fair Housing Group hosted by the Baltimore Metropolitan Council (BMC) in creating a fair housing plan for all its housing related programs. In order to affirmatively further fair housing the following practices should be implemented:

1. Include HUD-approved "Equal Housing Opportunity" logo in solicitation and advertising the availability of Housing Projects, Programs and forms;
2. Analyze demographic data of housing activities and identify potential tenants and homebuyers who are ***least likely*** to apply to rent or purchase housing;
3. Conduct outreach and make contact with organizations whose clientele consists primarily of diverse and underserved populations;

4. Publicize the availability of housing opportunities to minorities by utilizing media normally accessed by minorities, including newspaper advertisements, public service announcements, distribution of fair housing brochures at community events, community-based presentations, and other appropriate outreach activities designed to inform the public about fair housing rights and responsibilities;

5. Provide on-going training on local, state and federal fair housing laws to all County's staff and non-profit and for-profit housing partners involved in the development and maintenance of HOME-assisted rental units;

6. Create information on fair housing policies, practices, and procedures for Renters and Homebuyers and post on the County's website; and

7. Collect, analyze and report on information of the race and ethnicity of the individuals who have applied to purchase or rent units at the project, in order to determine the results of the affirmative marketing efforts.

Rental & Homebuyer:

Howard County will adopt affirmative marketing requirements for all rental projects with ***five*** or more HOME units and for all HOME- funded programs per §24 CFR92.351. Any entity applying for HOME program funds for rental housing-related activities must adopt affirmative marketing procedures for all HOME-assisted housing and submit for review the Affirmative Marketing Plan along with HOME program application. An approved Affirmative Marketing Plan and compliance with HOME-assisted housing requirements must be in place prior to the disbursement of HOME program funds.

Affirmative marketing requirements include:

1. A description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME program funds;

2. A description of what owners and/or the program administrator will do to inform persons ***least likely*** to apply for housing without special outreach;

3. Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and

4. A description of how efforts will be assessed and what corrective actions will be taken when requirements are not met.

The County will take an assessment of the most commonly spoken languages in the County and provide marketing materials and correspondence in the most dominant languages.

PROJECTS WITH TENANT PREFERENCES

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The HOME 2013 Rule further modified the requirements to specify that to the extent that a project is implementing tenant preferences, the PJ must have affirmative marketing procedures that apply in the context of limited/preferred tenant selection policies.

For example, a project for homeless persons must be marketed to the universe of persons who would meet the preference. The project could not rely solely on referrals from a specific homeless provider when there are other homeless providers with potential applicants in the market area.

OWNERS OF RENTAL PROPERTY

Howard County Department of Housing and Community Development mandates the owner of the rental property with HOME assisted units must adopt an affirmative marketing policy and procedure acceptable to the County to ensure that eligible persons regardless of race, color, national origin, sex, religion, and familial status are adequately informed of the services they provide as described in 24 CFR 92.351 (a). The Rental Property Owner's adopted Plan must be approved by DHCD staff and by HUD's Fair Housing Program Center.

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AFFIRMATIVE MARKETING PROCEDURES MUST INCLUDE THE FOLLOWING ELEMENTS:

- Methods for informing the public, owners and potential tenants about fair housing laws and the grantee's policies (for example: use the Fair Housing logo or equal opportunity language).
- A description of what owners and/or the grantee will do to affirmatively market housing assisted with HOME funds, and maintenance of records that document the actions taken in this marketing effort.
- A description of persons not likely to apply for housing without special outreach and on what basis the owners and/or the grantee made this determination.
- A description of what owners and/or the grantee will do to inform persons not likely to apply for housing without special outreach, and maintenance of records that document the actions taken in this marketing effort.
- A description of how efforts will be assessed and what corrective actions will be taken where requirements are not met, and maintenance of records that document an assessment of the effectiveness of the marketing effort.

ACCESSIBILITY

Regulatory Citations & References:

- Section 504 of the Rehabilitation Act of 1973 (implemented at 24 CFR Part 8)
- For multi-family buildings only, 24 CFR 100.205 (implements Fair Housing Act)

Employment and Contracting Rules

Equal Opportunity Employment -Yes, contracts and subcontracts for more than $10,000 must include language prohibiting discrimination.

Regulatory Citations & References:

- Executive Order 11246 (implemented at 41 CFR Part 60)

Section 3 Economic Opportunity

Federal regulations require that to the greatest extent possible the benefits of federal financial assistance will be directed to very low- and low-income persons, particularly those who are recipients of government assistance for housing and to business concerns which provide economic opportunities to very low- and low-income persons. However, Section 3 only applies to new employees hired as a result of the federal assistance. If a contractor or subcontractor performs the work with existing employees, Section 3 requirements do not apply to the contract. Contracts and subcontracts funded in whole or in part by HUD resources where the individual contract or subcontract exceeds $100,000 and the amount of the HUD assistance for the project exceeds $200,000 are subject to Section 3 requirements. Both dollar thresholds must be present to trigger Section 3. Contracts exclusively for supplies or materials are excluded unless the contract includes installation of the materials.

Section 3 Activities Include:

- Housing rehabilitation, including reduction and abatement of lead-based paint projects; housing construction; and
- Other public construction assisted with housing or community development funds.
- HUD has established goals and actions to be taken in awarding contracts to Section 3 businesses
- 10 percent of the total dollar amount in contract for building trades work arising in connection with housing rehabilitation and housing construction;
- 3 percent of the total dollar amount of all other Section 3 covered contracts;
- Notify Section 3 businesses of the contracting opportunities covered by these requirements;
- Notify all potential contractors of the Section 3 covered contracting requirements, and include the Section 3 clause in all contracts;
- Assist and "actively" cooperate with HUD in obtaining contractor/subcontractor compliance with Section 3 requirements;
- Refuse to award a contract to any contractor who has been found to have violated the Section 3 regulations;
- Take remedial action against contractors who fail to comply with the Section 3 requirements (e.g. termination); and

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➢ Document actions (including results and impediments) taken to comply with Section 3 requirements.

Projects will have to report to DHCD on how they are meeting Section 3 requirements.

MINORITY/WOMEN EMPLOYMENT

Howard County Housing has adopted the MBE/WBE language of Howard County when related to HOME Rental Program. The Owner of the HOME assisted Rental Property will follow the specific Procurement Guidelines and Procedures related to MBE and WBE beginning on page 73 of the County Manual.

Regulatory Citations & References:

- Executive Orders 11625, 12432 and 12138
- 24 CFR 85.36(e)

DAVIS-BACON

Yes, if construction contract includes 12 or more units that are HOME-assisted.

Regulatory Citations & References:

- 92.354 Davis-Bacon Act (40 U. S. C. 276a -276a-5) o 24 CFR Part 70 (volunteers)
- Copeland Anti-Kickback Act (40 U. S. C. 276c)

CONFLICT OF INTEREST

The *conflict of interest provisions* at §92.356(f)(1) prohibit certain persons from occupying HOME-assisted housing. This provision has been revised with the 2013 HOME Rule to clarify that *immediate* family members of an officer, employee, agent, elected or appointed official or consultant of an owner, developer, or sponsor are prohibited from occupying a HOME-assisted affordable housing unit in a project. This amendment further clarifies that the restriction on occupancy applies during the period of affordability only, and not to the entire period of ownership by the entity that received the HOME assistance.

Regulatory Citations & References:

- 24 CFR 92.356
- 24 CFR 85.36
- 24 CFR 84.42

DEBARRED CONTRACTORS

DHCD staff ensures that no contractor working on a HOME project is debarred, suspended, or ineligible per the requirements of 24 CFR part 24. If the amount of

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assistance exceeds $200,000 OR contract or subcontract exceeds $100,000.

Regulatory Citations & References:

- Section 3 of the Housing and Urban Development Act of 1968 (implemented at 24 CFR Part 135)

Yes, check HUD's list of debarred contractors.

Regulatory Citations &

References: 24 CFR Part 5

Environmental Reviews

Projects funded with HOME must examine the environmental impacts of each activity as required by the National Environmental Policy Act of 1969 (NEPA) and other environmental requirements. The cost of the environmental assessment is an eligible project-related soft cost and may be paid for with HOME funds. A full explanation of the NEPA requirements can be found in the HOME regulations in section 92.352. DHCD will ensure environmental reviews are completed prior to commitment of HOME funds.

Regulatory Citations & References:

- 24 CFR 92.352
- 24 CFR Part 58.35 b(5)
- National Environmental Policy Act (NEPA) of 1969

Flood Insurance

Yes, must obtain flood insurance if located in a FEMA designated 100-year flood plain. Community must be participating in FEMA's flood insurance program.

Regulatory Citations & References:

- Section 202 of the Flood Disaster Protection Act of 1973 (42 U. S. C. 4106)
-

Site and Neighborhood Standards

- **Yes,** for new construction only.

- Regulatory Citations &

  References: 24 CFR

  893.6(b)

Lead-Based Paint

Housing that is purchased, rehabilitated or assisted in some way with HOME is subject to

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the Lead-based Paint Poisoning Prevention Act, the Residential Lead-based Paint Hazard Reduction Act and the implementing regulations for these Acts. HUD maintains a website for the Office of Healthy Homes and Lead Hazard Control where lead-based paint requirements are described as they apply to HUD programs.

Applicants for HOME funds should discuss acquisition projects where units that are older than 1978 are being purchased with DHCD prior to purchase. Lead paint was used in all residential paints prior to 1978. Testing for lead, an assessment of its presence, and a plan for stabilization or removal will be required if HOME funds are used to acquire pre-1978 units. Requirements differ depending on whether rehabilitation work is performed. Rehabilitation notices to owners. Paint testing of surfaces to be disturbed. Risk assessment, if applicable, based on level of rehabilitation assistance. Appropriate level hazard reduction activity (based on level of rehabilitation assistance). Safe work practices and clearance. Provisions included in all contracts and subcontracts.

Regulatory Citations & References:

- 92.355
- Lead Based Paint Poisoning Prevention Act of 1971 (42 U. S. C. 4821 et. seq.)
- 24 CFR Part 35
- 982.401(j) (except paragraph 982.401G)(l)(i))

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WHAT MUST BE DONE

1. The rules require that a disclosure to all applicants and tenants about any known or potential lead-based paint hazards must be issued; **and**
2. Documentation of the issuance of the EPA/HUD/Consumer Product Safety Commissions brochure "Protect Your Family from Lead in your Home", **and**
3. Get a signed copy of the certification of accuracy completed at each initial lease up.

Note: For any HOME projects involving existing housing/rehabilitation, DHCD will ensure the proper disclosures are provided to applicants and tenants regarding lead-based paint

RELOCATION

It is important that those who receive HOME funds from the County take appropriate steps to minimize the displacement of families, individuals, businesses, nonprofit organizations and farms as a result of the activity being funded with HOME. The requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) guide the steps that must be taken to minimize displacement and the actions taken to compensate those who are displaced by a federally-funded project.

The applicant must fully describe any project activity that may lead to voluntary or involuntary displacement of persons impacted by the proposed project in an application for HOME funding. A timeline for notification of persons who may be impacted is of vital importance and those applying for HOME funds should take no steps that may result in a person relocating involuntarily prior to discussing their application with the County. All required steps must be determined by consulting the Uniform Relocation Act (URA) which can be found in section 92.353 of the HOME regulations.

For voluntary purchases of property, the applicable disclosure must be submitted with an application for funding for any HOME project where the purchase of land is involved. These disclosures must be retyped on the applicant agency's letterhead.

Displacement must be minimized; existing tenants must be provided a reasonable opportunity to lease a dwelling unit in the building upon completion of the project. Reimbursement for temporary relocation, including moving costs and increase in monthly rent/utilities, must be provided, as well as advisory services.
Regulatory Citations & References: 92.353

- Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) (42 U. S. C. 4201-4655)
- 49 CFR Part 24
- 24 CFR Part 42 (subpart B)
- Section 104(d) "Barney Frank Amendments"

Uniform Administrative Requirements

Nonprofit agencies who receive HOME funds are subject to OMB Circular 2CFR Pt. 200, which guides the determination of cost reasonableness, allocation of costs to grant funds, direct vs. indirect costs and allowable costs, etc. Nonprofit agencies must follow 2CFR Pt. 200, when making decisions about eligible and ineligible costs that can be assigned to grant awards.

Audits

Nonprofit agencies that receive federal funds are subject to the audit requirements imposed by OMB Circular 2 CFR Part 200 for nonprofit organizations. Audits must be conducted annually. However, a nonprofit must expend $750,000 or more in federal funds before the Single Audit requirements apply. A copy of the OMB Circular 2 CFR Part 200 can be at: https://www.gpo.gov/fdsys/granule/CFR-2014-title2-vol1/CFR-2014-title2-vol1-part200/content-detail.html . More information about the single audit can be found in Section 33 of this document.

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PROCUREMENT

Nonprofits that receive federal funds must follow policies that dictate how goods and services are purchased with these funds. The federal regulations published at 24 CPR Part 84 establish the procedures that a nonprofit must follow. One of the most important aspects of the federal procurement regulations is that a nonprofit must have written procedures in place prior to beginning procurement with federal funds. How to develop these policies is described in sections 84.40-84.48. Howard County DHCD is available to assist nonprofits with the development of procurement policies and standards prior to their purchasing goods with federal funds.

Howard County Housing has adopted the Procurement Policy of Howard County when related to the HOME Rental Program. The Howard County Purchasing Manual will be referenced within the HOME Agreement under the Procurement section and attached as an Exhibit to all HOME Rental Grant Agreements. The Owner of the HOME Assisted Rental Property will follow the specific guidelines for all purchases and procurement.

LABOR STANDARDS

For all construction projects that meet established threshold requirements and use federal funds for construction or rehabilitation of units, the project contractor must pay prevailing wages for the area to the trade employees working on the project. DHCD will provide wage determinations from the U.S. Department of Labor for inclusion in all bidding and contractual documents for construction and rehabilitation projects. For HOME projects, if 12 or more units will be developed, prevailing wages must be paid as required by the Davis-Bacon and related wage payment Acts.

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28. Property and Other Standards

Housing that is constructed or rehabilitated with HOME funds must meet all applicable local codes, rehabilitation standards, city codes and zoning ordinances at the time of project completion.

- **Accessible Units** – in HOME properties with 5 or more total units, the common spaces and a certain number of units must be constructed or rehabilitated to be accessible to persons with mobility and/or sensory impairments in accordance with the *Section 504 Accessibility - Uniform Federal Accessibility Standard* (UFAS). **These units must be marketed to ensure that they offered first to persons with disabilities.**

SEC. 3.100. - HOWARD COUNTY BUILDING CODE; ADOPTION OF INTERNATIONAL CODES.

(a) *In General* . Except as amended in sections 3.101, 3.102, 3.103, and 3.104 of this subtitle, the codes enumerated in this section are hereby adopted as the Howard County Building Code as if the codes were set out in full in this section.

(b)

Adopted Code:

(1)

The International Building Code, 2015 Edition, Published by the International Code Council, Inc.

(2)

The International Residential Code for One- and Two-Family Dwellings, 2015 Edition, published by the International Code Council, Inc.

(3)

The International Mechanical Code, 2015 Edition, published by the International Code Council, Inc.

(4)

The International Energy Conservation Code, 2015 Edition, published by the International Code Council, Inc.

(5)

The Life Safety Code, 2015 Edition, published by the National Fire Protection Association.

(6)

The Howard County Electrical Code, adopted pursuant to title 3, subtitle 2 of the Howard County Code.

(7)

The Plumbing and Gas fitting Code for Howard County adopted pursuant to title 3, subtitle 3 of the Howard County Code.

(8)

The Maryland State Accessibility Code.

(9)

The Howard County Sign Code, adopted pursuant to title 3, subtitle 5 of the Howard County Code.

(C.B. 10, 2015, § 1)

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PROPERTIES THAT ARE REHABILITATED WITH HOME FUNDS MUST MEET THE FOLLOWING STANDARDS:

- Handicapped accessibility requirements, where applicable;
- Also, one of the following:
  - Local and State Code Requirements
  - Uniform Physical Condition Standards (UCPS) – the UCPS are uniform standards established by HUD for housing that is decent, safe, sanitary, and in good repair per 24 CFR 5.703.

NEW CONSTRUCTION WITH THE USE OF HOME FUNDS MUST MEET THE FOLLOWING STANDARDS:

- Model Energy Code
- Handicapped accessibility requirements, where applicable.
- New construction of rental housing must meet site and neighborhood standards at 24CFR 9 83.6(b)
- Also, one of the following:
  - Local and State Code Requirements
  - International Code Council's International Residential Code
  - International Building Code

ACQUISITION OF EXISTING HOUSING (NO REHAB OR CONSTRUCTION) MUST MEET THE FOLLOWING STANDARDS:

- Applicable local housing quality standards and code requirements.
- Handicapped accessibility requirements, where applicable.
- Uniform Physical Condition Standards (UCPS) - **24 CFR Parts 5 and 200**

To ensure compliance with property and accessibility standards, DHCD development staff and HOME Program Specialist monitor each project during construction. They also review the project construction budget prior to funding the project to ensure that cost estimates are appropriate and review any change orders to ensure cost reasonableness and that HOME funds are only disbursed for eligible costs. In addition, DHCD development staff review work write-ups and plans, prior to construction, in order to confirm they reflect all applicable property standards and codes.

Owners must maintain properties in accordance with property standards throughout the affordability period. DHCD will conduct periodic property inspections as determined by HOME regulations to insure continued compliance.

A. OCCUPANCY STANDARDS

In March, 1991, the Department of Housing and Urban Development (HUD) addressed the issue of occupancy standards in the Keating Memorandum, which states that "...HUD believes that an occupancy policy of two persons in a bedroom, as a general rule, is reasonable under the Fair Housing Act." However, the HUD memorandum goes on to state that a "two people per bedroom" policy may be unreasonably restrictive, depending on other factors, such as the size and number of bedrooms, the overall size of the unit, and other special circumstances. For this reason, caution suggests that housing providers should consider the occupancy standard of two persons per bedroom

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plus one or more additional persons, depending on the household's circumstances.

Local code requirements mandate the following in reference to the designation of rooms as a bedroom:

HOWARD COUNTY OCCUPANCY LIMITATIONS

Bedrooms – Every bedroom occupied by one person shall contain at least70 square feet of floor area, and every bedroom occupied by more than one person shall contain at least 50 square feet of floor area for each occupant thereof. Living Room – 3 to 5 occupants must have a minimum of 120 square feet, 6 or more occupants must have a minimum of 150 square feet. Dining Room – 3 to 5 occupants must have a minimum of 80 square feet, 6 or more occupants must have 200 square feet. Combined living room and dining room spaces - If the total area is equal to that required for separate rooms and if the space is located so as to function as a combination living/dining room. There are additional requirements for efficiency Apartment units whose maximum occupancy is 3 persons.

- A den with windows must be treated as a bedroom;
- You must have 70 sq. feet in the bedroom for the first person;
- You must have 50 sq. feet per person for any additional persons using the same room as a bedroom

The Local Code should be consulted for additional requirements.

B. OTHER STANDARDS

The site and neighborhood standards (24 CFR 983.6(b)) apply only to new construction of rental housing. DHCD development staff review each HOME project to ensure it meets the site and neighborhood standards prior to funding.

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29. Annual Review and Rents and Income

Howard County will implement a four (4) step process to ensure that rents and income are reviewed annually. The first step would entail sending a reminder on January 01 or the closest work day thereafter to all property managers requesting that a rent and income report be submitted, along with the certification that all units are suitable for occupancy to Howard County Housing. The second step ensures that all reports will be obtained by the HOME Program Specialist no later than January 31st. The report should list the rents, income and family size for ALL HOME assisted units. The third step would entail the HOME Program Specialist reviewing the rents and income in accordance with HOME Program rental affordability requirements and completing checklist 6-D, Project Compliance Report: Rental Housing. A copy of checklist 6-

D is attached for reference (Appendix E). Lastly, a copy of the checklist along with written correspondence and a summary of the review will be placed in the project file and a copy sent to each property manager.
Howard County Housing has also implemented an "Annual Review of Rents and Income" form (Appendix F) for each project file. After each step is completed, HCH staff must initial and upon completion of all four (4) steps, sign and date the form. This process will ensure that rent rolls are being reviewed and reported on annually, and ultimately keeping Howard County in compliance with 24CFR Pt 92.252.

30. Rental Units - Single Family Rental

HOME RENTS

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The Home Program restricts the rents for HOME units and the incomes of the tenants in units throughout the affordability period. Every HOME-assisted unit is subject to rent limits designed to help make rents affordable to low income households. These maximum rents are referred to as "HOME Rents." Based on changes in area income levels or market conditions, HOME rents, as calculated by HUD and approved by DHCD, may increase. *If a project can and wants to increase HOME rents, official requests must be submitted to Howard County and DHCD must approve prior to implementation.*

Tenants must be given at least 30 days written notice before increases are implemented. Any increases are also subject to other provisions of the lease agreements. For example, rents may not increase until the tenant's lease expires.

HOME rents may decrease. While project rent levels are not required to decrease below the HOME rent limits in effect at the time of project commitment, decreasing HOME rents may reflect a change in market conditions that may force owners to reduce rents in order to maintain tenants. DHCD with HUD's approval may permit adjustments to the rent structure if the financial feasibility of the project is threatened. This is important to lenders providing financing to HOME-assisted projects.

There are two HOME rents used in the HOME program:

- High HOME Rents: The maximum amount an owner can collect per month on a "High" HOME-assisted unit
- Low HOME Rents: The maximum amount an owner can collect per month on a "Low" HOME-assisted unit.

A. HOME Rent Limits

It is imperative that grantees understand HOME rent limits as they apply to their project.

DHCD utilizes HUD published Low and High HOME rents limits. HUD's calculation of

Low and High HOME rents assumes the owner pays the utilities. If the tenant pays utilities, the maximum allowable rent that could be collected by the owner would be the applicable Low or High HOME rent *minus* a utility allowance. DHCD will approve utility allowances on a project by project basis based upon allowances prepared by local utility providers or based on HUD's Utility Schedule Model. The HOME rent limits restrict the maximum total rent (minus the utility allowance) that can be received by project owners regardless of the amount of rental assistance provided to a tenant.

Examples:

	1 Bedroom High HOME Unit		**2 Bedroom High HOME Unit**
$326	High HOME Rent Limit	$416	High HOME Rent Limit
-$70	Utility Allowance	-$90	Utility Allowance
$256	Maximum Rent Owner May Collect	**$326**	Maximum Rent Owner May Collect

	1 Bedroom Low HOME Unit		**2 Bedroom Low HOME Unit**
$326	Low HOME Rent Limit	$416	Low HOME Rent Limit
-$70	Utility Allowance	-$90	Utility Allowance
$256	Maximum Rent Owner May Collect	**$326**	Maximum Rent Owner May Collect

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DHCD will inform grantees of updated HOME rent limits upon its receipt of new HUD-published limits (generally in the spring each year). However, tenants' rents should not be adjusted until the provider requests in writing approval from Howard County to increase the rents for the HOME-assisted units in their project. The County approves all rent increases. The increase occurs at the time their leases are renewed. The tenant must be given a 30-day notice of rent increase.

Owners may not refuse to lease HOME-assisted units to a certificate or voucher holder under the Section 8 Program, or to a holder of a comparable document evidencing participation in a HOME tenant-based rental assistance (TBRA) program, because of the status of the prospective tenant as a holder of such certificate, voucher or comparable HOME TBRA document.

1. High HOME-Assisted Units
   DHCD will require all initial tenants of High HOME-assisted units to have incomes at or below 60% of the area median income. Subsequent tenants are restricted to the income as specified in the HOME Loan Agreement for the project. DHCD reserves the right to further restrict the income level for a project to achieve appropriate levels of project compliance when warranted.

2. Low HOME-Assisted Units

DHCD will require all projects with five or more HOME-assisted units to designate at least 20 percent of the HOME-assisted units as Low HOME units. Tenants must have incomes at or below 50 percent of the area median income to occupy Low HOME-assisted units. DHCD, through the HOME Loan Agreement, may require more Low HOME-assisted units for a project than the HOME rules require.

The rents collected by the owner on Low HOME-assisted units are restricted to the Low HOME rent limits less tenant paid utilities per an approved utility allowance. The only exception is for Low HOME units in a project that receives federal or state project-based rental subsidies and the tenant pays no more than 30% of their adjusted income for rent. The maximum rent may then be the rent allowable under the project-based subsidy program.

Income Eligibility Requirements for Grantees

DHCD requires grantees to use the *Part 5 Definition* (also referred to as Section 8 Method), which calculates the gross family annual income *minus* any eligible exclusions for the upcoming year definition found at 24 CPR Part 5.609 to determine applicant income eligibility. Eligibility is based on anticipated or projected income during the next 12 months. A detailed explanation of the Annual (Gross) Income definition can also be found in the "*Technical Guide for Determining Income and Allowances for the HOME Program.*"

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The HOME Program allows grantees to use two forms of verification for the Annual (Gross) Income basis of determining income eligibility. These forms are third party verification and review of source documents. Source documents for at least two months must be reviewed. All household members must be counted when calculating household income. When collecting income verification documentation, property owners (or managers) should also consider any likely changes in income.

A. Third Party Verification

Under third party verification, a third party (e.g. employer, Social Security Administration, or public assistance agency) is contacted to provide information. Written requests and responses are preferred. However, to clarify or complete missing information on a written response, conversations with a third party are acceptable if documented through a memorandum to the file that documents the contact person, information conveyed and date of call.

To conduct third party verifications, a grantee must obtain a written release from the household that authorizes the third party to release required information. If a third party is unwilling to provide the information or will not do so without charging a fee, the grantee may attempt to obtain the required source documentation through other documented means, such as the use of bank statements.

B. Timing of income Determinations

Income determinations are to be completed *before* tenant occupancy of a HOME-assisted unit. If the income determination is more than six months old, a new determination will have to be conducted.

Annual Recertification of Income

Due to the HOME Program imposing occupancy restrictions over the length of the affordability period, owners must establish systems to recertify tenant income on an annual basis. Tenant income will be examined on the anniversary of the original income evaluation or at lease renewal. However, the owner may adopt an annual schedule and perform all verifications at the same time. DHCD will verify that tenant income recertification documentation is in the tenant files at the time of on-site inspections.

Although the final HOME rule allows two additional methods of income recertification, in addition to the method of collecting source documentation, DHCD will allow only source documentation and at its discretion, may permit a written statement from the administrator of another government program under which the family receives benefits, and that examines the annual (gross) income gross income of the family each year *minus* any exclusions the households have. The statement must also indicate the family size, or provide the current income limit for the program and a statement that the family's income does not exceed that limit. If the owner chooses to utilize the alternative method described, they will still be required to collect full source documentation every sixth year of the tenants

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Increases in Tenant Income

A tenant's income is likely to change over time. If these changes occur during the affordability period, the project owner must take certain steps to maintain compliance with HOME rent and occupancy requirements.

- The project must maintain the correct number of High and Low HOME rent units.
- Rents must be adjusted for tenants whose incomes rise above 80 percent of the area median income.
- Owners of projects assisted with HOME and Low Income Housing Tax Credits must comply with the specific requirements associated with combining these funding sources.

Keeping the Correct Number of High and Low HOME Rent Units

The owner should take the following steps to maintain the correct numbers of High and Low HOME rent units.

If the income of a tenant occupying a Low HOME rent unit increases, but **does not exceed 80 percent** of area median income, that unit becomes a High HOME rent unit.

To replace the Low HOME rent unit, the owner must rent the next available comparable unit (for "floating" unit projects) or HOME-assisted unit (for "fixed" unit projects) to a very-low- income tenant (income at or below 50% of the area median income). Subject to the terms of the lease, the rent of the tenant whose income has increased may be increased to the High HOME rent for the unit. This process should not increase the number of assisted units.

If a tenant's income **increases above 80 percent** of the area median income, the unit occupied by the tenant is still considered to be a HOME unit, but the tenant's rent must be adjusted as described below.

A. Adjusting Rent for Over-Income (Above 80% of AMI) Tenants in "Floating Units"
Over-income tenants in HOME-assisted "floating" units must pay 30 percent of their **adjusted** income for rent and utilities; however, the rent may not exceed the market rent for comparable, unassisted units in the neighborhood. Rent may only be increased at lease renewal. In projects where the HOME units float, the next available unit in the project of comparable size or larger must be rented to a HOME-eligible household. The unit occupied by the over-income tenant is no longer considered HOME-assisted subject to HOME rules after a HOME-eligible household rents a comparable unit.

Note: In units that are financed with both HOME and Low Income Housing Tax Credits (LIHTCs), the LIHTC rules apply when a tenant's income exceeds 80% of AMI Under the LIHTC program, the tenant's rent is not adjusted, and the unit does not need to be replaced by another comparable unit until the tenant's income rises above 140 percent of the LIHTC program eligibility threshold.

B. *Adjusting Rent for Over-Income (Above 80% of AMI) Tenants in "Fixed Units"*
Over income tenants in HOME-assisted "fixed" units must pay 30 percent of their adjusted income for rent and utilities. Rent may only be increased at lease renewal. There is no rent cap for "fixed" units.

Computing adjusted income for purposes of adjusting rent for over-income tenants is derived by *subtracting* any of the following deductions (also called allowances) that apply to the household from a household's annual (gross) income:

- $480 for each dependent (includes any of the following family members who are not the head of household or spouse: persons under 18, handicapped/ disabled family members, or full-time students);
- Reasonable child care expenses (for children 12 and under) during the period for which annual income is computed that enable a family member to work or go to school, if no adult is available in the household to provide child care.
- For elderly households (62 and older) only, medical expenses, including medical insurance premiums, in excess of three percent of annual income that are anticipated during the period for which annual income is computed and that are not covered by insurance.

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- Reasonable expenses in excess of three percent of annual income for the apparatus and care of a handicapped or disabled family member that enable that person or another person to work that are anticipated during the period for which annual income is computed.
- $400 for any elderly family (head of household or spouse is 62 or older or handicapped or disabled).

For a detailed discussion of calculating annual and adjusted income under the Part 5 Definition of annual income, see the HOME Model Series "Technical Guide for Determining Income and Allowances for the HOME Program." For up-to-date rules and requirements, consult the regulations at 24 CFR Part 5 (subpart F).

DEVELOPMENT PROPERTY MANAGEMENT

Many established owners have property management departments within their organizations or have created separate organizations to perform this function. Other developers hire one management firm to manage properties in its portfolio. Property management is important to ensure the owner's physical, financial, administration and occupancy performance standards for the property. When working with the DHCD-assisted units, it is expected that the owner enter into an agreement that the units will be operated in accordance with all applicable regulations.

TENANT OUTREACH

All HOME Rental Projects maintain a constant presence within the community where the Project is located.

Examples:

- Advertisement within the Baltimore Sun Newspaper biannually, monthly
- Advertisement within the Howard County Flier Newspaper biannually, monthly
- Advertisement within the Howard County Times Newspaper biannually, monthly
- Twice per year post card mailing to all Howard County Housing Choice Voucher Clients
- Property owner Web-site
- One time per year Marketing Event at HOME Rental Location.

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31. Recording documents related to a HOME Activity

After all HOME related documents are fully executed; that is, they have been signed by the County Executive and returned to the DHCD, both the Regulatory Agreement and Deed of Trust should be sent to the Office of Recordation to be recorded. DHCD staff will provide a copy to non-profits and subrecipients at no additional cost.

32. Record Keeping

HOME requires documentation for rental projects to show that all program regulations have been met. Because of the long-term monitoring required for rental projects, however, record-keeping responsibilities are more extensive. This section briefly describes the record-keeping responsibilities associated with rental housing for the property owner.

One of the owner's responsibilities is to keep adequate records, to be able to demonstrate compliance with HOME requirements. The owner should keep both project and tenant records.

- Project records should include documentation to back-up rent and utility allowance calculations. If the project's HOME-assisted units are "floating," the owner should also keep records to show how HOME occupancy targets were met (for example, rental logs to show that as units were vacated or tenants became over-income, HOME-assisted units were properly replaced).
- Tenant files should include the documentation necessary to demonstrate that each HOME-assisted unit is properly occupied by an income-eligible tenant. Such documentation includes the tenant's application, initial income verification documents, subsequent income recertification documents and the tenant's lease.

General rental housing records must be kept for five years after project completion. Tenant income, rent and inspection information must be kept for the most recent five years, until five years after the affordability period ends.

33. Single Audit Requirements in Federal Funding

HOWARD COUNTY'S SINGLE AUDIT REQUIREMENTS IN FEDERAL FUNDING

Single Audit, previously known as the OMB Circular A-133 audit, is an organization-wide financial statement and federal awards' audit of a non-federal entity that expends $750,000 or more in federal funds in one year. The Office of Management and Budget (OMB) is the federal entity responsible for tracking these audits. It is intended to provide assurance to the Federal Government

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that a non-federal entity has adequate internal controls in place and is generally in compliance with program requirements. Non-federal entities typically include states, local governments, Indian tribes, universities, and non-profit organizations.

Background on the federal law governing nonprofit audits

The government passed the Single Audit Act of 1984, as amended in 1996, to ensure that organizations receiving federal grants use the funds in compliance with the federal government's requirements. The Act refers to a "single audit" because it consolidates multiple individual audits of non-federal entities required for each federal award into a single audit. The stated purpose of the law is to promote sound financial management of government funds by non-federal organizations, promote uniform guidelines for audits, and reduce burdens on government and nonprofits by promoting "efficient and effective use of audit resources."

In December of 2014, the OMB issued Uniform Administrative Requirements, Cost Principles, and Audit Requirements, which combines what had been previously contained in eight separate OMB Circulars related to grants into a single set of rules known as the Uniform Guidance. Prior to the issuance of the Uniform Guidance, OMB Circular A-133 governed the audit requirements under the Single Audit Act.

Subpart F of the Uniform Guidance replaces Circular A-133 with the Single Audit compliance supplement contained in Appendix XI of the Uniform Guidance. Subpart F, Audit Requirements, applies to audits of non-Federal entity fiscal years beginning on or after December 26, 2014 (the first fiscal year that begins after December 26, 2014). For nonprofits using the calendar year as their fiscal year, these requirements became effective for December 31, 2015, year-end audits.

Howard County Nonprofits Compliance Requirement

"Federal grant funds" refers to money paid to a nonprofit, either directly from a federal agency, or by way of funds originating at the federal level and passing through another entity, such as the State of Maryland, Howard County government; or another nonprofit (that nonprofit is known as a "subrecipient" of federal funds).

In order to determine whether the $750,000 threshold is met (thus requiring a Single Audit), a nonprofit must count not only the amount of federal funds received directly from federal agencies, but also funds received from pass-through entities (subrecipients).

Howard County's Administrative Tracking and Issuing of Management Findings

As a result of the Uniform Guidance, all non-federal government agencies and nonprofit organizations that expend $750,000 or more in federal awards in a given fiscal year are required to obtain a Single Audit. During the annual CDBG and HOME Program application process, the County will require all non-profit organizations to declare whether their agency has expended $750,000.00 in federal funding, therefore triggering the Single Audit requirement.

Any agency that indicates the $750,000.00 threshold being met, their application will be forwarded to DHCD's Fiscal Specialist to conduct a review on the **Federal Audit Clearinghouse** to track

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compliance with the Single Audit requirements and to review that a non-federal entity has adequate internal controls in place and is generally in compliance with program requirements. If the agency is not in compliance, the County's DHCD will issue a letter indicating the required actions to remediate the findings.

Items to Be Reviewed
As part of the Single Audit, the auditor must prepare and submit three individual reports to the recipient and to the federal government.

1. The first report is an opinion, or a disclaimer thereof, on whether the recipient's financial statements are presented in conformity with US Generally Accepted Accounting Principles, identical to a financial audit's report on a non-recipient entity.
2. The second report is about the status of internal controls relative to the financial statements and major programs.
3. The third report is an opinion, or a disclaimer thereof, on the degree to which the recipient has complied with laws, regulations, and the terms and conditions of the federal assistance awards. Following the last two reports, if the Single Audit produced audit findings, the auditor must prepare the Schedule of Findings and Questioned Costs discussed earlier.

Reviewing the Auditor's Judgement:

The auditor's judgment is necessary to determine which audit procedures are sufficient to achieve the audit objectives, and whether additional or alternative audit procedures are needed to achieve such objectives.

The auditor is responsible for determining the nature, timing, and extent of the audit procedures necessary to meet the audit objectives (i.e., it is the auditor who determines the necessary amount of his/her audit work needed to form an opinion on whether *the recipient complied with laws and regulations).*

Timeliness of Submission:
Federal guidelines require recipients to submit the documents no more than 30 days after the auditor reports or 9 months after the final day of the audit period, whichever comes first.

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34. Lead Based Paint Work Practice Standards

§ 745.85 Lead Based Paint Work Practice Standards.

Standards for renovation activities:

Renovations must be performed by certified firms using certified renovators as directed in § 745.89. The responsibilities of certified firms are set forth in § 745.89(d) and the responsibilities of certified renovators are set forth in § 745.90(b).

Occupant Protection

1. Firms must post signs clearly defining the work area and warning occupants and other persons not involved in renovation activities to remain outside of the work area.
2. To the extent practicable, these signs must be in the primary language of the occupants.
3. These signs must be posted before beginning the renovation and must remain in place and readable until the renovation and the post-renovation cleaning verification have been completed.
4. If warning signs have been posted in accordance with 24 CFR 35.1345(b)(2) (OSHA) or 29 CFR 1926.62(m) (HUD), additional signs are not required by this section.

Containing the Work Area

1. Before beginning the renovation, the firm must isolate the work area so that no dust or debris leaves the work area while the renovation is being performed.
2. In addition, the firm must maintain the integrity of the containment by ensuring that any plastic or other impermeable materials are not torn or displaced, and taking any other steps necessary to ensure that no dust or debris leaves the work area while the renovation is being performed.
3. The firm must also ensure that containment is installed in such a manner that it does not interfere with occupant and worker egress in an emergency.

Interior Renovations

The firm must:

1. Remove all objects from the work area, including furniture, rugs, and window coverings, or cover them with plastic sheeting or other impermeable material with all seams and edges taped or otherwise sealed.
2. Close and cover all ducts opening in the work area with taped-down plastic sheeting or other impermeable material.
3. Close windows and doors in the work area. Doors must be covered with plastic sheeting or other impermeable material. Doors used as an entrance to the work area must be covered with plastic sheeting or other impermeable material in a manner that allows workers to pass through while confining dust and debris to the work area.
4. Cover the floor surface, including installed carpet, with taped-down plastic sheeting or other impermeable material in the work area 6 feet beyond the perimeter of surfaces undergoing renovation or a sufficient distance to contain the dust, whichever is greater. Floor containment measures may stop at the edge of the vertical barrier when using a vertical containment system consisting of impermeable barriers that extend from the floor to the ceiling and are tightly sealed at joints with the floor, ceiling and walls.
5. Use precautions to ensure that all personnel, tools, and other items, including the exteriors of containers of waste, are free of dust and debris before leaving the work area.

Exterior Renovations

The firm must:

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1. Close all doors and windows within 20 feet of the renovation. On multi-story buildings, close all doors and windows within 20 feet of the renovation on the same floor as the renovation, and close all doors and windows on all floors below that are the same horizontal distance from the renovation.
2. Ensure that doors within the work area that will be used while the job is being performed are covered with plastic sheeting or other impermeable material in a manner that allows workers to pass through while confining dust and debris to the work area.
3. Cover the ground with plastic sheeting or other disposable impermeable material extending 10 feet beyond the perimeter of surfaces undergoing renovation or a sufficient distance to collect falling paint debris, whichever is greater, unless the property line prevents 10 feet of such ground covering. Ground containment measures may stop at the edge of the vertical barrier when using a vertical containment system.
4. If the renovation will affect surfaces within 10 feet of the property line, the renovation firm must erect vertical containment or equivalent extra precautions in containing the work area to ensure that dust and debris from the renovation does not contaminate adjacent buildings or migrate to adjacent properties. Vertical containment or equivalent extra precautions in containing the work area may also be necessary in other situations in order to prevent contamination of other buildings, other areas of the property, or adjacent buildings or properties.

Prohibited and Restricted Practices

The work practices listed below are prohibited or restricted during a renovation as follows:

1. Open-flame burning or torching of painted surfaces is prohibited.
2. The use of machines designed to remove paint or other surface coatings through high speed operation such as sanding, grinding, power planning, needle gun, abrasive blasting, or sandblasting, is prohibited on painted surfaces unless such machines have shrouds or containment systems and are equipped with a HEPA vacuum attachment to collect dust and debris at the point of generation. Machines must be operated so that no visible dust or release of air occurs outside the shroud or containment system.
3. Operating a heat gun on painted surfaces is permitted only at temperatures below 1,100 degrees Fahrenheit.

Waste from Renovations

1. Waste from renovation activities must be contained to prevent releases of dust and debris before the waste is removed from the work area for storage or disposal. If a chute is used to remove waste from the work area, it must be covered.
2. At the conclusion of each work day and at the conclusion of the renovation, waste that has been collected from renovation activities must be stored under containment, in an enclosure, or behind a barrier that prevents release of dust and debris out of the work area and prevents access to dust and debris.
3. When the firm transports waste from renovation activities, the firm must contain the waste to prevent release of dust and debris.

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Cleaning the Work Area

After the renovation has been completed, the firm must clean the work area until no dust, debris or residue remains.

Interior and Exterior Renovations

The firm must:

1. Collect all paint chips and debris and, without dispersing any of it, seal this material in a heavy-duty bag.
2. Remove the protective sheeting.
    a. Mist the sheeting before folding it,
    b. Fold the dirty side inward, and either tape shut to seal or seal in heavy-duty bags.
    c. Sheeting used to isolate contaminated rooms from non-contaminated rooms must remain in place until after the cleaning and removal of other sheeting.
    d. Dispose of the sheeting as waste.

Additional Cleaning for Interior Renovations

The firm must clean all objects and surfaces in the work area and within 2 feet of the work area in the following manner, **cleaning from higher to lower**:

Walls:
Clean walls starting at the ceiling and working down to the floor by either vacuuming with a HEPA vacuum or wiping with a damp cloth.

Remaining Surfaces:
Thoroughly vacuum all remaining surfaces and objects in the work area, including furniture and fixtures, with a HEPA vacuum. The HEPA vacuum must be equipped with a beater bar when vacuuming carpets and rugs.

- Wipe all remaining surfaces and objects in the work area, except for carpeted or upholstered surfaces, with a damp cloth.
- Mop uncarpeted floors thoroughly, using a mopping method that keeps the wash water separate from the rinse water, such as the 2-bucket mopping method, or using a wet mopping system.

Standards for Post-Renovation Cleaning Verification

Interiors:
A certified renovator must perform a visual inspection to determine whether dust, debris or residue is still present. If dust, debris or residue is present, these conditions must be removed by re-cleaning and another visual inspection must be performed.

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After a successful visual inspection, a certified renovator must:

1. Verify that each **windowsill** in the work area has been adequately cleaned, using the following procedure.
    a. Wipe the windowsill with a wet disposable cleaning cloth that is damp to the touch. If the cloth matches or is lighter than the cleaning verification card, the windowsill has been adequately cleaned.
    b. If the cloth does not match and is darker than the cleaning verification card, re-clean the windowsill as directed in paragraphs (a)(5)(ii)(B) and (a)(5)(ii)(C) of this section, then either use a new cloth or fold the used cloth in such a way that an unused surface is exposed, and wipe the surface again. If the cloth matches or is lighter than the cleaning verification card, that windowsill has been adequately cleaned.
    c. If the cloth does not match and is darker than the cleaning verification card, wait for 1 hour or until the surface has dried completely, whichever is longer.
    d. After waiting for the windowsill to dry, wipe the windowsill with a dry disposable cleaning cloth. After this wipe, the windowsill has been adequately cleaned.

2. Wipe **uncarpeted floors and countertops** within the work area with a wet disposable cleaning cloth.
    a. Floors must be wiped using an application device with a long handle and a head to which the cloth is attached.
    b. The cloth must remain damp at all times while it is being used to wipe the surface for post-renovation cleaning verification.
    c. If the surface within the work area is greater than 40 square feet, the surface within the work area must be divided into roughly equal sections that are each less than 40 square feet.
    d. Wipe each such section separately with a new wet disposable cleaning cloth. If the cloth used to wipe each section of the surface within the work area matches the cleaning verification card, the surface has been adequately cleaned.
    e. If the cloth used to wipe a particular surface section does not match the cleaning verification card, re-clean that section of the surface as directed in paragraphs (a)(5)(ii)(B) and (a)(5)(ii)(C) of this section, then use a new wet disposable cleaning cloth to wipe that section again. If the cloth matches the cleaning verification card, that section of the surface has been adequately cleaned
    f. If the cloth used to wipe a particular surface section does not match the cleaning verification card after the surface has been re-cleaned, wait for 1 hour or until the entire surface within the work area has dried completely, whichever is longer.
    g. After waiting for the entire surface within the work area to dry, wipe each section of the surface that has not yet achieved post-renovation cleaning verification with a dry disposable cleaning cloth. After this wipe, that section of the surface has been adequately cleaned.

* When the work area passes the post-renovation cleaning verification, remove the warning signs.

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Exteriors

A certified renovator must perform a visual inspection to determine whether dust, debris or residue is still present on surfaces in and below the work area, including windowsills and the ground. If dust, debris or residue is present, these conditions must be eliminated and another visual inspection must be performed.

* When the area passes the visual inspection, remove the warning signs.

Optional Dust Clearance Testing

Cleaning verification need not be performed if the contract between the renovation firm and the person contracting for the renovation or another Federal, State, Territorial, Tribal, or local law or regulation requires:

1. The renovation firm to perform dust clearance sampling at the conclusion of a renovation covered by this subpart.
2. The dust clearance samples are required to be collected by a certified inspector, risk assessor or dust sampling technician.
3. The renovation firm is required to re-clean the work area until the dust clearance sample results are below the clearance standards in § 745.227(e)(8) or any applicable State, Territorial, Tribal, or local standard.

Activities conducted after post-renovation cleaning verification
Activities that do not disturb paint, such as applying paint to walls that have already been prepared, are not regulated by this subpart if they are conducted after post-renovation cleaning verification has been performed.

[73 FR 21761, Apr. 22, 2008, as amended at 76 FR 47938, Aug. 5, 2011]

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745.86 Recordkeeping and reporting requirements.

Firms performing renovations must retain and, if requested, make available to EPA all records necessary to demonstrate compliance with this subpart for a period of 3 years following completion of the renovation. This 3-year retention requirement does not supersede longer obligations required by other provisions for retaining the same documentation, including any applicable State or Tribal laws or regulations.

Records that must be retained shall include (where applicable):

- Records or reports certifying that a determination had been made that lead-based paint *was not* present on the components affected by the renovation, as described in § 745.82(a).
- Reports prepared by a certified inspector or certified risk assessor (certified pursuant to either Federal regulations at § 745.226 or an EPA-authorized State or Tribal certification program).
- Records prepared by a certified renovator after using EPA-recognized test kits, including an identification of the manufacturer and model of any test kits used, a description of the components that were tested including their locations, and the result of each test kit used.
- Records prepared by a certified renovator after collecting paint chip samples, including a description of the components that were tested including their locations, the name and address of the NLLAP-recognized entity performing the analysis, and the results for each sample.
- Signed and dated acknowledgments of receipt as described in § 745.84(a)(1)(i), (a)(2)(i), (b)(1)(i), (c)(1)(i)(A), and (c)(1)(ii)(A).
- Certifications of attempted delivery as described in § 745.84(a)(2)(i) and (c)(1)(ii)(A).
- Certificates of mailing as described in § 745.84(a)(1)(ii), (a)(2)(ii), (b)(1)(ii), (c)(1)(i)(B), and (c)(1)(ii)(B).(
- Records of notification activities performed regarding common area renovations, as described in § 745.84(b)(3) and (b)(4), and renovations in child-occupied facilities, as described in § 745.84(c)(2).

DOCUMENTATION OF COMPLIANCE WITH THE REQUIREMENTS OF 745.85

Documentation of compliance with the requirements of § 745.85, including:

- Documentation that a certified renovator was assigned to the project,
- The certified renovator provided on-the-job training for workers used on the project,
- The certified renovator performed or directed workers who performed all of the tasks described in § 745.85(a), and
- The certified renovator performed the post-renovation cleaning verification described in § 745.85(b).

NOTE: If the renovation firm was unable to comply with all of the requirements of this rule due to an emergency as defined in § 745.82, the firm must document the nature of the emergency and the provisions of the rule that were not followed.

DOCUMENTING COMPLIANCE

This documentation must include a copy of the certified renovator's training certificate, and a certification by the certified renovator assigned to the project that:

1. Training was provided to workers (topics must be identified for each worker).
2. Warning signs were posted at the entrances to the work area.
3. If test kits were used, that the specified brand of kits was used at the specified locations and that the results were as specified.

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4. The work area was contained by:

    a. Removing or covering all objects in the work area (interiors).
    b. Closing and covering all HVAC ducts in the work area (interiors).
    c. Closing all windows in the work area (interiors) or closing all windows in and within 20 feet of the work area (exteriors).
    d. Closing and sealing all doors in the work area (interiors) or closing and sealing all doors in and within 20 feet of the work area (exteriors).
    e. Covering doors in the work area that were being used to allow passage but prevent spread of dust.
    f. Covering the floor surface, including installed carpet, with taped-down plastic sheeting or other impermeable material in the work area 6 feet beyond the perimeter of surfaces undergoing renovation or a sufficient distance to contain the dust, whichever is greater (interiors) or covering the ground with plastic sheeting or other disposable impermeable material anchored to the building extending 10 feet beyond the perimeter of surfaces undergoing renovation or a sufficient distance to collect falling paint debris, whichever is greater, unless the property line prevents 10 feet of such ground covering, weighted down by heavy objects (exteriors).
    g. Installing (if necessary) vertical containment to prevent migration of dust and debris to adjacent property (exteriors).

5. If paint chip samples were collected, that the samples were collected at the specified locations, that the specified NLLAP-recognized laboratory analyzed the samples, and that the results were as specified.
6. Waste was contained on-site, and while being transported off-site.
7. The work area was properly cleaned after the renovation by:

    a. Picking up all chips and debris, misting protective sheeting, folding it dirty side inward, and taping it for removal.
    b. Cleaning the work area surfaces and objects using a HEPA vacuum and/or wet clothes or mops (interiors).
    c. The certified renovator performed the post-renovation cleaning verification (the results of which must be briefly described, including the number of wet and dry cloths used).

This information required can be provided by completing the form titled "Harford County Renovation Recordkeeping Checklist" or a similar form containing the test kit information required by § 745.86(b)(1)(ii) and the training and work practice compliance information required by § 745.86(b)(6).

WHO MUST GET COPIES OF REPORTS

When the final invoice for the renovation is delivered or within 30 days of the completion of the renovation, whichever is earlier, the renovation firm must provide information pertaining to

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compliance with this subpart to the following persons:

- Howard County (along with invoice)
- The owner of the building; and, if different,
- An adult occupant of the residential dwelling, if the renovation took place within a residential dwelling, or;
- An adult representative of the child-occupied facility, if the renovation took place within a child-occupied facility.

NOTE: When performing renovations in common areas of multi-unit target housing, renovation firms must post the information required by this subpart or instructions on how interested occupants can obtain a copy of this information. This information must be posted in areas where it is likely to be seen by the occupants of all of the affected units.

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DUST CLEARANCE SAMPLING

If dust clearance sampling is performed in lieu of cleaning verification as permitted by § 745.85(c), the renovation firm must provide, when the final invoice for the renovation is delivered or within 30 days of the completion of the renovation, whichever is earlier, a copy of the dust sampling report to:

- The owner of the building; and, if different,
- An adult occupant of the residential dwelling, if the renovation took place within a residential dwelling, or an adult representative of the child-occupied facility, if the renovation took place within a child-occupied facility.

When performing renovations in common areas of multi-unit target housing, renovation firms must post these dust sampling reports or information on how interested occupants of the housing being renovated can obtain a copy of the report. This information must be posted in areas where they are likely to be seen by the occupants of all of the affected units.

[73 FR 21761, Apr. 22, 2008, as amended at 75 FR 24819, May 6, 2010; 76 FR 47939, Aug. 5, 2011]

APPENDIX A: Program Administration Procedures (updated per the 2013 HOME Rule)

A. Project Underwriting and Subsidy Layering

i. Project underwriting

Most HOME projects in Howard County have multiple sources of funds and are seeking HOME funds to fill the gap in their project budget.At a minimum, the HOME Program Specialist and Grants Administrator review a project application to make sure the project is underwritten well, will be stable in the long-term, and will be leveraging HOME funds. For larger projects (over 5 units), the Grants team completes an extensive review of the project's financing to determine how best to meet its budget needs. This is an addition to a review of the project's underwriting by the HOME Program Specialist.

ii. Subsidy Layering

Before committing funds to a rental project, DHCD will evaluate the project and verify that the owner did not request or was not allocated any more HOME funds in combination with other governmental assistance than is necessary to provide the affordable housing. DHCD will review and keep project records demonstrating that each rental housing project meets required subsidy layering guidelines. Part of the documentation process includes a Proforma (project income and expense statement) which should include achievable rent levels, market vacancies and operating expenses.

The investment of HOME funds is limited by per-unit subsidy limits based on number of bedrooms and location. The HOME Program Specialist reviews each project to ensure the subsidy level is appropriate and complies with the maximum and minimum per-unit HOME subsidy limits as established by HUD. DHCD's staff will also complete a subsidy layering review as part of their underwriting unless a subsidy layering review has been completed by the state Department of Housing and Community Development because of state funds in the project. In those cases, DHCD staff review the state subsidy layering.

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B. Homebuyer Underwriting

The Department can use HOME Program funds for settlement down payment and closing cost assistance to assist eligible homebuyers and will do so from time to time as the need arises. Should the Department of Housing use HOME Program funds for settlement, down payment and closing cost assistance, the County will do so only if the activity is noted in the Annual Action Plan or by making an amendment to the Annual Action Plan.

To be eligible for HOME Program funds eligible candidates will be subject to the following requirements;

- Eligible candidate will be awarded loans up to $40,000 toward the settlement and down payment costs associated with the purchase of a single-family dwelling unit; The minimum subsidy limit for a HOME Program transaction is $1,000 and the maximum subsidy that can be placed into a HOME-eligible activity is outlined in HUD correspondence dated December 21, 2015. CPD Notice15-003 can be referenced for the methodology.
- The dwelling unit purchased with HOME Program funds must be the principal resident of the applicant;
- Eligible applicants must have a household annul gross income of no more than 80 percent of the area median income as prescribed by HUD adjusted for household size and these values will be changed from time to time;
- ***The debt to income (DTI) ratio of an applicant must not exceed 45 percent;***
- The loan to value (LTV) will not exceed 105 percent;
- The sales price of the home must not exceed 95 percent of the area median income purchase price. If rehabilitating the property after rehabilitation value must not exceed 95% of the area median purchase price as published by HUD and updated from time to time; or as determined locally through market analysis;
- HOME- eligible applicants should have at least $1,000 and one month's mortgage payment in a savings account. If a HOME-eligible applicant possesses assets that exceed ***three*** month's mortgage payment plus $1,000 in a savings account, HOME assistance will be reduced based on need and the existing underwriting of the buyer;
- Since this is a direct subsidy to the homebuyer, the eligible candidate is subject to the recapture provision;
- Applicant must have acquired a first mortgage at the time of application for HOME assistance;
- Applicant **will have a back end ratio not to exceed 45% and a front end ratio not to exceed 40%;**
- Applicant must already be pre-approved for a mortgage with a qualified lender; and
- Applicant must be a **first-time homebuyer.**

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HOMEBUYER COUNSELING

Homebuyers receiving down payment assistance or homebuyers that reside in HOME-assisted units must receive housing counseling before and after the purchase of the property. The cost of housing counseling can be charged as an eligible project cost, which is subject to the per unit maximum subsidy limit. The prospective homebuyer can be charged for counseling, so long as the costs are reasonable. Homeownership counseling should provide information on financial management assistance, home sales contracts, and mortgage transactions and also assist homebuyers with eliminating any credit problems that may prevent the homebuyers from purchasing the property. Pursuant to the **HUD publishing, Housing Counseling: New Certification final rule (December 14, 2016),** housing counselors and housing counseling agencies are now required to be certified to be eligible to assist HOME eligible applicants. The

Department will work with housing counselling agencies in becoming certified.

C. Risk-based Monitoring

Howard County's monitoring policy is to monitor each HOME funded rental project each year. This monitoring visit includes a file review as well as a review of financial statements for the project. A sample of units are inspected at every project every year. If a monitoring visit reveals significant project issues, a follow up visit would be scheduled within two months of the original visit to make sure all issues had been sufficiently addressed.

D. Inspection Procedures

Howard County's HOME units are inspected by the Program Specialist and Operations Supervisor. Units are held to a higher standard than UCPS which is a standard unit checklist for leasing a market rate unit. Issues ae rated in terms of what must be corrected and what is recommended to be fixed. Projects have a thirty (30) day period to make any unit improvements that have been identified as flawed.

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APPENDIX B: Howard County Affirmative Fair Housing Marketing Plan

A. POLICY

Howard County Housing (DHCD) in accordance with the regulations of the HOME Investment Partnerships (HOME) Program (24 CFR 92.3510), has established this "Affirmative Fair Housing Marketing Plan" to ensure that the County and all entities to whom they have allocated HOME Funds employ a marketing plan that promotes fair housing and ensures outreach to all potentially eligible households, especially those least likely to apply for assistance.

The County's policy is to provide information and attract eligible persons to available housing without regard to race, color, national origin, sex, religion, familial status (persons with children under 18 years of age, including pregnant women), or disability. The procedures followed are intended to further the objectives of Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), and Executive Order 11063, which prohibits discrimination in the sale, leasing, rent and other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

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B. PROCEDURES

The HOME Final Rule regarding affirmative marketing procedures and requirements apply to all *rental, homebuyer, rehabilitation, down payment assistance and TBRA* projects funded with HOME Program funding.

DHCD is committed to the goals of affirmative marketing that will be implemented through the following procedures:

i. Providing equal service without regard to race, color, religion, sex, handicap, familial status, or national origin of any client, customer, or resident of any community;

ii. Keeping informed about fair housing laws and practices;

iii. Informing clients and customers about their rights and responsibilities under the fair housing laws by providing verbal and written information;

iv. Evaluating the effectiveness and compliance of all marketing as it relates to fair housing;

v. Including the *Equal Opportunity* logo or slogan, and where applicable the accessibility logotype, in all ads, brochures, and written communications to owners and potential tenants;

vi. Displaying the HUD's fair housing posters (at a minimum in English and Spanish

versions) in rental offices or other appropriate locations;

vii. Soliciting applications for vacant units from persons in the housing market who are least likely to apply for assistance without the benefit of special outreach efforts; working with the local public housing authority and other service and housing agencies, as well as community groups, places of worship, employment centers, fair housing groups, housing counseling agencies and popular social media tools to distribute information to a wide and diversified population;

viii. Maintaining documentation of all marketing efforts (such as copies of newspaper ads, memos of phone calls, copies of letters).

vix. Maintaining a record of applicants for vacant units with a general profile of the applicant, how the applicant learned of the vacancy, the outcome of the application, and if rejected, why; maintaining this record for two years or through one compliance audit, whichever is the shorter period of time.

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C. ASSESSMENT

In conjunction with the annual on-site compliance reviews, DHCD will:

i. Review and evaluate records of affirmative marketing efforts (advertisements, flyers, and electronic media spots, etc.);

ii. Evaluate outcomes and effectiveness of marketing efforts and make changes where needed.

iii. Evaluate whether good faith efforts have attracted a diversified cross-section of the eligible population.

D. CORRECTIVE ACTIONS

Failure to meet affirmative marketing requirements will result in the following corrective actions:

i. **For failure to comply,** DHCD will set a probationary period for compliance, not to exceed six months, during which time DHCD will provide more specific guidelines for compliance.

ii. **Further failure** to comply with the affirmative marketing requirements may result in the withdrawal of HOME support.

iii. **Further failure** to take appropriate actions to correct discrepancies in affirmative marketing programs may result in steps to recover all invested HOME funds.

APPENDIX C: Monitoring Plan

A. Objectives

The objective of the Howard County HOME Monitoring Plan is to establish standards for evaluating and reporting a grantee's compliance with program requirements. Howard County will conduct on-site reviews to verify accuracy of records/documents, review program policies and procedures, conduct housing inspections, and evaluate overall administrative compliance to HOME Regulations.

B. Monitoring Format

A written Report will be prepared and provided to the grantee following the completion of each monitoring review. The report will include the following information:

- An explanation of the purpose and scope of the review;
- A list of findings, comments, recommendations, and corrective actions to be taken;
- A list of the client files reviewed;
- A list of the houses/units inspected;
- An evaluation of project performance to date; and
- A time frame for taking corrective action.

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C. Monitoring Compliance

HOME activities will be evaluated on the basis of the following program areas:

- Adherence to HOME guidelines, procedures, and regulations;
- Grantee's administration and management;
- Fair Housing;
- Housing Quality Standard Inspections;
- And Lead Based Paint, if applicable

D. Pre-Monitoring Preparation

Prior to an on-site monitoring visit, the County will provide written notification of the visit to the grantee. The notice will provide the following information:

- The date(s) and time of the visit;
- A copy of the monitoring checklist

The grantee will be asked to provide the County with the following:

- Agreements/contracts;
- Policy guidelines and procedures, administrative plans, and operation manuals;
- Beneficiary data

E. Monitoring and Inspection Schedule

DHCD staff will provide program monitoring over three phases:

i.Contract Development Phase

- Ensuring that projects are consistent with the Consolidated Plan
- Ensuring that all Environmental Review requirements have been met
- Ensuring clients are income-eligible

ii. Development Phase

- Ensuring that project costs, budgets, and timelines are adhered to
- Ensuring conformance to HOME standards through periodic property inspections

iii. Post-Development Phase (Long-Term)

- The duration and frequency of on-site grantee monitoring and inspections is based on the length of the affordability period and the total number of project units.

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Appendix D: Using the Low Income Housing Tax Credits with HOME Funds

There are essentially four ways HOME funds can be used with low-income housing tax credits.

Market Rate Loan

If the HOME funds are provided at or above the applicable federal rate, these funds are not treated like a federal subsidy. The project qualifies for the 9% credit for eligible improvement costs and is eligible for the 130 percent basis for projects in "qualified census tracts" or "difficult development areas" (QCT/ DDA).

Below Market Rate Loan with 9% Credit

IfHOME funds are provided at an interest rate below the applicable federal rate, they may still be counted in the eligible basis and the project may receive a 9% credit if the project meets stricter occupancy requirements. The project may receive the 9% credit if 40% of the residential rental units are occupied by tenants with incomes at or below 50% of the area median income. However, such projects are not eligible for the 130 percent basis for projects in "qualified census tracts" or "difficult development areas".

Below Market Rate Loan with 4% Credit

Some projects qualify only for a 4% credit regardless of the way HOME funds are invested in the project. For example, a project with other Federal or tax-exempt mortgage revenue bond funds included in the basis is only eligible for a 4% credit under any circumstance, so HOME funds can be lent at any below market interest rate terms without consequence to the credit.

Grant

HOME funds may be provided in the form of a grant, but, they may not be counted in the eligible basis for the project, and therefore do not contribute to the credits for which the project is eligible. Therefore, a loan instrument is generally preferable to a grant (Note that deferred payment loans are generally permissible provided the debt service accrues and there is a reasonable expectation that the loan can be repaid no later than when the loan matures). Projects using HOME funds with Low Income Housing Tax Credits have to consider a number of items in blending the two sets of program rules. The following chart provides an overview of tax credit rules and the requirements for combining the two programs.

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RULES FOR COMBINING HOME FUNDS AND TAX CREDITS

	Tax Credit Program Rules	Combining Tax Credits with HOME
Occupancy Requirements	At least 20 percent of assisted units must be reserved for households with incomes at or below 50 percent of area median; OR 40 percent of the units must be reserved for households with incomes at or below 60 percent of area median income.	If HOME funds are provided at below the market interest rate, at least 40 percent of the units must be reserved for households with incomes at or below 50 percent of the area median income to qualify for the 9 percent credit. Otherwise, on projects with 5 or more HOME-assisted units at least 20 percent of the units must serve households with incomes at or below 50 percent of area median income (to meet HOME requirements).
	Tax Credit Program Rules	**Combining Tax Credits with HOME**
Rent Requirements	Rents for qualified units must not exceed the rent limit set for the program. These limits are set by bedroom size and are based on the qualifying incomes of an imputed household size. They are provided by Howard County Housing.	For units to qualify as both tax credit and HOME-assisted units, rents cannot exceed either program limit. Low HOME rent units are subject to Low HOME rents and tax credit limits and High HOME rent units are subject to High HOME rents and tax credit limits.
Establishing Tenant Eligibility	*Documentation* --Tenants must provide acceptable documentation of income from a third party source. All sources of income are verified. *Definitions* --The tax credit program defines income using the Section 8 definition of annual (gross) income. *Asset Income* --Assets $5000 or less: tenants certify asset amount and income. Use actual income. Assets above $5000: verify amount and income. Use larger of actual income from assets or imputed asset income.	*Documentation* --Initial tenant eligibility documentation for both programs is the same. *Definitions -DHCD* requires the use of the Section 8 definition of income for HOME. *Asset Income* --Follow more stringent HOME rules and verify all asset income.

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Reexaminations of Income	Reexaminations are performed annually following the	Tax credit/ HOME projects may request waivers m order to perform

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	Procedures as at initial certification; however, an owner may request a waiver of reexamination requirements if all units in the project are tax credit	Re-examinations similar to HOME. Otherwise, the project must follow the more stringent tax credit requirements.
Over-Income Tenants	Rent for over-income tenants remains restricted. An owner *may* increase an over-income tenants rent, but *only after* the unit is replaced with another low-income unit in the project, thereby keeping the portion of low-income units above the minimum amount required for the owner to be eligible for the credit. **"Over-income"**IS defined as above 140 percent of the project income limit.	HOME rules defer to tax credit rules -- rent remains restricted. (In other words, in no case can the rent exceed limits set by the tax credit program).
	Tax Credit Program Rules	**Combining Tax Credits with HOME**
Monitoring	Projects are monitored annually throughout the affordability period. Statement of compliance IS submitted annually with documentation of occupancy. On-site inspections are conducted by DHCD	DHCD will monitor according to their program requirements.

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Occupancy Requirements

Tax credit projects must set aside at least 20 percent of their units for tenants with incomes at or below 50 percent of the area median (20/ 40 set-aside) or 40 percent of their units for tenants with incomes at or below 60 percent of the area median income (40/ 60 set-aside). When combining HOME and tax credits, occupancy requirements depend on the type of credit taken and the type of HOME funding provided:

In order to take the 9 percent credit in conjunction with below-market-rate HOME funds, joint HOME/ tax credit projects must meet a higher occupancy standard than either the tax credit program or the HOME program alone requires:

- 40 percent of the units must be occupied by tenants with incomes at or below 50 percent of area median. (However, such projects are not eligible for the 130 percent

increase in basis for projects in "qualified census tracts" or "difficult development areas."

- To receive the 130 percent increase, the project must either take the four percent credit, or use the HOME funds at or above the applicable federal rate.)

- In all other cases, projects must ensure that they meet both sets of program rules.

Rents

When combining the two types of funding, two sets of rent rules apply.
Qualified tax credit units must not exceed tax credit rent limits, while HOME-assisted units must meet HOME rent requirements. If a unit is being counted under both programs, the stricter rent limit applies:

- Low HOME rent units are subject to the lower of the Low HOME rent and the tax credit rent.
- High HOME rent units are subject to the lower of the High HOME rent and the tax credit rent.

When tenants receive additional subsidy through rental assistance programs such as Section 8, additional requirements apply.

- HOME allows the rent to be raised to the rental assistance program limit only if the tenant pays no more than 30 percent of adjusted income, the subsidy is project-based (not tenant-based), and the tenant's income is less than 50 percent of the area median income.
- Tax credit rules state that if the rental assistance program rent limit exceeds the tax credit rent, the unit rent may be raised to the higher limit as long as tenants pay no more than 30 percent of their adjusted monthly income for housing costs.
- In a joint tax credit/ HOME-assisted unit, the stricter HOME requirements would apply.

Establishing Tenant Eligibility

Both the HOME and tax credit programs require project owners to certify tenants' incomes, to ensure that they are income-eligible and that the project is in compliance with initial occupancy requirements.

- To demonstrate eligibility under both programs, property managers must have tenants certify their income, and obtain supporting documentation. This documentation must be kept in project unit files for review by the monitoring agencies.
- Under tax credit rules the Section 8 definition of annual (gross) income is used.
- DHCD requires the use of the Section 8 definition of annual (gross) income for HOME projects.

A difference between HOME and tax credit rules is that HOME requires verification of all

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asset income, whereas the tax credit rules require verification of asset income if the household's assets are greater than $5,000. For total assets of less than $5,000, the tax credit program allows tenants to provide a signed statement of asset income.

A tenant in a unit subsidized by both sources of funds would have to comply with the stricter HOME requirements.

Reexaminations of Tenant Eligibility
The tax credit program does not allow alternative methods of tenant recertification allowed under the HOME program.

For projects with both HOME funds and tax credits, owners may seek a project waiver from the state allocating agency to allow certification documentation similar to HOME. Alternatively, the project must comply with the tax credit rules (and, thus, automatically comply with the HOME requirements).

Over-Income Tenants

The HOME and tax credit programs have slightly different approaches to over-income tenants. The definition of an over-income tenant differs under the two programs. Tax credit rules define "over-income" as having income above 140 percent of the project income limit.

Under HOME, the tenants are considered over-income if their income rises above 80 percent of area median income.

Further, unlike under HOME, the rent remains restricted under the tax credit program. An owner may increase an over-income tenant's rent, but only **after** the unit is replaced with another low- income unit in the project, thereby keeping the portion of low-income units above the minimum amount required for the' owner to be eligible for the credit. To resolve this conflict, HOME rules state that when funds from both programs are used on the same unit, the tax credit rules should be followed.

Monitoring
Both programs require annual monitoring to ensure compliance with program rules over the length of a pre-established affordability period. DHCD will monitor according to their program requirements.

Additional Notes

- Deed of Trust- The trustee is always the current director of Finance. Typically there are two trustees, but since a Chief of Staff was not replaced, there is only one. Older deeds may show two trustees, Aaron Greenfield and Sharon Greisz,
  At time of this publication it is Stanley Milesky.
- Completed grant/loan documents should be printed single sided and only <u>one</u> copy of each document is required for signatures.

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- Once all documents have been returned with signatures, the Deed of Trust and Regulatory Agreements should be recorded. They are sent to the Division of Land Records. If a payment is necessary to have the documents recorded, they should be sent to the Department of Finance first. If a payment is NOT necessary, the documents should still be sent to the Department of Finance, with attention to Leslie Bennett. However, if the document is exempt from payment, please use the following text in the header;

  "PURSUANT TO SECTION 3-603 OF THE REAL PROPERTY ARTICLE OF THE ANNOTATED CODE OF MARYLAND, THIS DEED OF TRUST IS **EXEMPT** FROM THE PAYMENT OF RECORDING FEES. EXEMPTION PURSUANT TO SECTION 12-108(a) TAX-PROPERTY ARTICLE."

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APPENDIX E: Annual Rent and Income Checklist- Form 6-D

HOME Monitoring Checklist 6-D

Project Compliance Report: Rental Housing

Project Name:	
Owner Name:	

Date Completed:	
Reporting Period:	

A	B	C	D	E	F	G	H	I	J	K	L
UNIT NUMBER	LOW OR HIGH HOME RENT UNIT?	TENANT NAME: **(LAST NAME, FIRST NAME)**	NO. PERSONS	NO. BDROOMS	DATE OF LAST INCOME CERT.	MAX RENT	UTILITY ALLOWANCE	MONTHLY UNIT RENT	TENANT'S ANNUAL GROSS INCOME	COMPLIANCE Y/N (HCH Staff)	**UNIT STATUS** (HCH Staff)

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APPENDIX F: Annual Review of Rents and Income Form

Howard County Department of Housing and Community Development

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Howard County HOME Investment Partnership Program (HOME)

Annual Review of Rents and Income

Instructions: Please initial after each step is completed. Once step four (4) has been completed, the employee should print their name, sign and date below. Place the completed form, along with Checklist 6-D (Project Compliance Report) and a copy of the correspondence letter in the respective file under monitoring.

Project Name/Mgmt Company: _____

1. Emailed notice to property manager. Initials_____
2. Rent roll and Income data submitted to Howard County Housing. Initials_____
3. Review rents and income and complete checklist 6-D. Initials_____
4. Write correspondence letter to property manager. Initials_____

Review completed by (Please Print): _____

Signature: _____

Date: _____

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