



**Department of Housing and Community Development  
FFY2026 Annual Action Plan PROJECT NARRATIVES**

*Recommended funding amounts shown in parentheses*

The following activities are proposed for funding in the FFY2026 Annual Action Plan. The projected amount is based on the FFY26 HUD conditional award amount announced in May 2026. The final award will be released after the beginning of the federal fiscal year, October 1, 2026. Prior year funds are proposed for several projects and noted in the narratives.

**1. COMMUNITY DEVELOPMENT BLOCK GRANT PROJECTS (CDBG) (\$1,325,855.00)**

**a. ADMINISTRATION AND PLANNING (\$75,000)**

Howard County will use CDBG funds for 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 administered. Staff are responsible for performing program-related duties, such as financial, environmental, and eligibility review according to the grant award terms and conditions.

**b. COLUMBIA HOUSING CENTER (\$120,000) – Housing Counseling Program**

Through housing advisory and educational programming, the Columbia Housing Center champions the original vision of founding developer, James Rouse, for neighborhoods that are welcoming and attractive to all. This program further balances housing opportunities in Columbia, Maryland, in accordance with the Federal Fair Housing Act. Columbia Housing has expanded housing education programming this year, and this funding will support their capacity building to include compliance.

**c. COMMUNITY ACTION COUNCIL (\$150,000.00) – Eviction Prevention**

This longstanding organization serves Howard County residents with household incomes at or below 80% AMI, who are at risk of becoming homeless due to eviction, or who need assistance with the first month's rent. This program will maintain housing for 41 households, including special needs households. The program ensures housing stability and reduces the need for cost-intensive homelessness programs. The awarded amount is slightly over the request amount as the program ran out of funds last year because of very high demand.

**d. GRASSROOTS CRISIS INTERVENTION CENTER (\$50,000) – Emergency Shelter**

The most vulnerable residents are served by the Grassroots Emergency Shelter, including those with a mental health diagnosis, substance abuse problem, serious physical health condition, and/or who fall in the Extremely Low to Low Income Limits Range (0-50%). CDBG funds will support the Family Shelter Program that will serve 40 households (90 individuals) and the Men's Shelter Program (50 individuals).

**e. HOPE WORKS (\$39,280) – Transitional Housing for Domestic Violence Survivors**

Providing a wide range of services to people who have experienced domestic violence, Hope Works is an important member of the County's Continuum of Care. CDBG funds will support the

Transitional Housing Program for approximately 30-40 clients who are experiencing homelessness because of Domestic or Intimate Partner Violence.

- f. **REBUILDING TOGETHER, HOWARD COUNTY (\$200,000) – Year-Round Critical Repair**  
As part of the national nonprofit organization dedicated to providing rehabilitation of residential structures to provide decent, safe, and affordable housing for low- and moderate-income households, Rebuilding Together of Howard County has provided free home repairs to residents for 32 years. The average income of a client is \$29,000/year. Rebuilding Together will provide free home repairs for 45-50 low-income homeowners. Through this activity, Rebuilding Together is preserving the limited stock of affordable, single-family homes in Howard County and revitalizing the community.

## **2. CDBG MULTI-YEAR COMMITMENTS**

### **a. HOWARD COUNTY HOUSING COMMISSION (\$24,000) – Safe House Lease**

The Howard County Housing Commission operates a ‘safe house’ on several acres of land in a campus-like setting that provides housing for low- and moderate-income women and mothers who are victims of domestic violence. The facility houses up to 10 individuals and one (1) on-site director.

### **b. ROGER CARTER COMMUNITY CENTER (\$196,984.96) – Public Facility Support**

In collaboration with the Howard County Housing Commission, DHCD invests annual CDBG funds under an approved pre-award strategy to support this key facility for neighborhood revitalization to meet HUD’s National Objective for Low-Mod Area Benefit. DHCD is invested for forty (40) years (06/01/03 - 06/01/2043) in the Roger Carter Community Center to ensure the continued well-being of the residents of Burgess Mill Station and surrounding Ellicott City neighborhoods. The Center includes a swimming pool, splash pad, gymnasium, dance room, meeting rooms, fitness rooms, rock climbing wall, walking track & more.

## **3. CDBG Section 108 Guaranteed Loan Program Projects (\$350,000)**

Ranleagh Court and Waverly Winds are owned, through an affiliate, by Enterprise Community Development, Inc. (“ECD”), a non-profit organization with extensive experience as an owner and developer of affordable housing. ECD will continue to own the properties after redevelopment and execute the transactions before the properties will be transferred to new single purposes entities controlled by ECD.

The HUD Section 108 loan closed in March 2025. It is a 20-year loan. The redevelopments align with the Howard County HUD 5-year Consolidated Plan and meet the CDBG national objective of “activities benefitting low- and moderate-income persons” (§570.208(a)).

### **a. RANLEAGH COURT (\$175,000)**

The community will be redeveloped by replacing the existing 41 units with a new 82-unit multifamily building with amenity spaces and an on-site leasing office. The new community will preserve all existing affordable units and add new workforce and market rate units.

### **b. WAVERLY WINDS (\$175,000)**

The current development of 62 units will be demolished and rebuilt as 123 units in two new multifamily buildings. The affordability and unit types will be preserved, and additional workforce and market rate housing units will be added.

## **4. CDBG PRIOR YEAR FUNDS ALLOCATED TO FFY26 PROJECTS**

**a. HABITAT FOR HUMANITY OF THE CHESAPEAKE - ACQUISITION (\$350,000, using all prior year funds, 2019-2022)**

This project will support the acquisition of an affordable townhouse or condominium. Following acquisition, the unit will be rehabbed and sold to a low- or moderate-income homebuyer. This project supports the 2025-2029 Consolidated Plan goal of increasing affordable homeownership units in Howard County, where the demand is high, but home sale prices are too high for low-and moderate-income homebuyers. All funds will be drawn down from prior year available funds.

**b. THE ARC OF HOWARD COUNTY – REHABILITATION OF RESIDENTIAL UNITS (\$362,247.42 comprised of funds from FFY26 - \$70,000; FFY25 - \$147,657.38; and FFY24 - \$144,590.04)**

CDBG funds will be used to support the maintenance, repair, and improvement of residential properties and program facilities serving Howard County residents with intellectual and/or developmental disabilities (I/DD). While the organization supports 36 homes across Howard County, this project will focus on rehabilitation projects for eight single-family homes currently owned or leased by The Arc of Howard County, the acquisition of an additional single-family home, and renovation of the organization’s home office, which serves as the operational hub for programs and services. The population served by this project is 100% low- and moderate-income Howard County residents with I/DD. Most individuals rely on fixed incomes such as Supplemental Security Income (SSI) or other public benefits, with the majority earning less than \$1,000 per month.

**5. HOME INVESTMENT PARTNERSHIP Projects (HOME) (\$504,077.24)**

**a. ADMINISTRATION AND PLANNING (\$50,407.72)**

The 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 eligibility review according to the grant award terms and conditions. This year, DHCD will pilot a Tenant Based Rental Assistance program, using administrative funds to develop the program guidelines, application, and compliance requirements.

**b. CHDO SET ASIDE (\$75,611.59)**

CHDO set-aside funds may be used for projects that are owned, developed, or sponsored by a nonprofit that qualifies as a CHDO as defined at 24 CFR 92.2. Previously, these roles were limited to development activities or projects that involved acquisition, rehabilitation, and/or new construction of housing units for sale or rent to low-income families. The 2013 HOME Final Rule amended the definitions of these roles and now nonprofits can also own and manage HOME-assisted housing units that it does not develop.

**c. FELLO – NEW AFFORDABLE HOUSING DEVELOPMENT(\$281,058.11)**

Fello, working in partnership with Howard County, will conduct a multi-phase project, from property acquisition, through development, disposition, community engagement, environmental review, and rehabilitation in connection with the proposed development of fifty-five (55) affordable three-bedroom townhomes, with estimated occupancy in 2029. There are County-owned parcels identified in the FFY2025 – 2029 Consolidated Plan that could be potential sites for this project.

## **6. HOME PRIOR YEAR FUNDS ALLOCATED TO FFY26 PROJECTS**

### **a. ENTERPRISE COMMUNITY DEVELOPMENT - AFFORDABLE HOUSING CONSTRUCTION (\$621,321 - \$421,321 Recaptured Funds from FFY2023 Prior Project and \$200,000 from FFY2024 uncommitted funds)**

HOME funds will be allocated toward the construction of affordable apartments at Fall River Terrace in Columbia, MD, and a proportional amount of related community amenities and site improvements. These costs are directly related to the preservation of the existing 56 affordable apartments.

### **b. iHomes - ACQUISITION OF RENTAL HOUSING UNITS (\$321,999.82 - \$96,999.82 from FFY26 and \$225,000. from FFY24)**

iHomes is a private, non-profit Community Housing Development Organization (CHDO) whose mission is to provide affordable housing options to individuals with disabilities. The organization will acquire 2-3 homes in Howard County to create nine (9) affordable housing units that will provide accessible, suitable living for the residents they serve. Grant funds will be used to support the cost of acquisition, including down payment and closing costs.

### **c. TENANT-BASED RENTAL ASSISTANCE PILOT PROGRAM - TBRA (\$150,000, prior year funds)**

TBRA assists eligible households with paying rent in privately owned housing. Assistance is tied to the household, not the unit, so tenants can move and keep their subsidy. The pilot program allows for the development of updated policies and procedures to guide the program for the current and subsequent fiscal years. The pilot program will be funded by available prior-year HOME funds and implemented by the Howard County Continuum of Care within the Homeless Services division.

