

County Council of Howard County, Maryland

2026 Legislative Session

Legislative Day No. 8

Resolution No. 105 -2026

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

Short Title: Adopting – HUD Annual Action Plan

Title: A RESOLUTION adopting Howard County’s FFY2026 Annual Action Plan for housing and community services to qualify for the receipt of federal Community Development Block Grant and Home Investment Partnership Program funds.

Introduced and read first time _____, 2026.

By order _____
Michelle Harrod, Administrator

Read for a second time at a public hearing on _____, 2026.

By order _____
Michelle Harrod, Administrator

This Resolution was read the third time and was Adopted___, Adopted with amendments___, Failed___, Withdrawn___, by the County Council on _____, 2026.

Certified By _____
Michelle Harrod, 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

1 **WHEREAS**, the Department of Housing and Urban Development ("HUD") has
2 determined that Howard County qualifies as an Urban County and is eligible to receive funds
3 under the Community Development Block Grant ("CDBG") and Home Investment Partnership
4 Program ("HOME"); and

5
6 **WHEREAS**, the primary objective of HUD in awarding CDBG and HOME funds is to
7 develop viable urban communities by providing funding and programs to ensure decent housing,
8 suitable living environments, and expanded economic opportunities, principally for persons of
9 low and moderate incomes; and

10
11 **WHEREAS**, in order to keep Howard County eligible to receive Entitlement Grants, the
12 County Council approved the FFY2025 – 2029 HUD Consolidated Plan by adopting Council
13 Resolution No. 142-2025 on July 30, 2025; and

14
15 **WHEREAS**, in order to obtain the yearly entitlement of CDBG and HOME funds, the
16 County must adopt an Annual Action Plan that implements the Strategic Plan as required under
17 the HUD Consolidated Plan.

18
19
20 **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,
21 Maryland this _____ day of _____, 2026 that it adopts the Howard County Annual
22 Action Plan Federal Fiscal Year 2026 in substantially the form as attached hereto for purposes of
23 qualifying for Community Development Block Grant and Home Investment Partnership Program
24 funds.

FFY2026 DRAFT Annual Action Plan

Howard County, MD



**Howard County Department
Of Housing and Community Development
9755 Patuxent Woods Drive, Suite 302
Columbia, MD 21046**

Kelly A. Cimino, Director

Table of Contents

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	3
PR-05 Lead & Responsible Agencies - 91.200(b).....	7
AP-10 Consultation - 91.100, 91.200(b), 91.215(1)	8
AP-12 Participation - 91.105, 91.200(c).....	13
AP-15 Expected Resources - 91.220(c)(1,2)	16
Annual Goals and Objectives.....	19
AP-35 Projects - 91.220(d)	21
AP-38 Project Summary.....	22
AP-50 Geographic Distribution - 91.220(f).....	32
AP-55 Affordable Housing - 91.220(g)	33
AP-60 Public Housing - 91.220(h)	34
AP-65 Homeless and Other Special Needs Activities - 91.220(i)	36
AP-75 Barriers to Affordable Housing - 91.220(j).....	39
AP-85 Other Actions - 91.220(k)	42
AP-90 Program Specific Requirements - 91.220(l)(1,2,4).....	46



Howard County Department of Housing and Community Development (DHCD) Annual Action Plan (July 1, 2026 – June 30, 2027)

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

1. Introduction

This Annual Action Plan documents how Howard County will use Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds during the FFY2026 program year, which runs July 1, 2026, through June 30, 2027. FFY2026 is the second year of the 2025-2029 Consolidated Plan. The County reports annual progress through the Consolidated Annual Performance and Evaluation Report (CAPER).

Howard County takes a whole-of-government approach to housing and community development. The Department of Housing and Community Development (DHCD) administers federal funds. DHCD coordinates this work with the Coalition to End Homelessness, Continuum of Care, Department of Community Resources and Services, Department of Planning and Zoning, Health Department, Office of Aging and Independence, Office of Consumer Protection, Office of Human Rights and Equity, Office of Human Trafficking Prevention, Office of Workforce Development, and other County agencies. Housing stability and the response to homelessness may be led by DHCD, but the support of government and nonprofit partners is critical to the work.

This Annual Action Plan aligns with HoCo By Design, the County's General Plan. HoCo By Design sets a long-term framework for land use, housing, and community investment in Howard County. The goals of the County's Consolidated Plan and HoCo By Design reinforce each other.

The County also brings substantial local resources to this work. Two County funds support this commitment. The Housing Opportunities Trust Fund, established in 2022 under Howard County Code Section 13.1600, provides loans, grants, and guarantees for affordable housing development, preservation, accessibility improvements, aging-in-place modifications, and rental subsidies. The Trust Fund awarded \$15 million in two rounds of funding between County fiscal years 2023 and 2025. The Community Renewal Fund, supported by County transfer tax revenues, provides additional local resources for housing affordability programs and capital projects. Combined, these funds significantly extend what federal entitlement dollars alone can accomplish.

To ensure that the Annual Action Plan reflects the needs of Howard County residents, the County consults broadly with residents, service providers, advocacy organizations, and other government partners. These conversations help shape County priorities and each year's funded activities.

2. Summarize Objectives And Outcomes Identified In The Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This Annual Action Plan advances the priority needs and goals identified in the 2025-2029 Consolidated Plan. The Consolidated Plan organizes work around six priority needs: housing, housing for homeless persons, other special needs, community development, economic development, and administration. Each priority need is supported by specific goals carried forward into this Annual Action Plan.

Priority Housing Need

There is a need for decent, safe and sanitary and stable housing options, affordable and available to homebuyers, homeowners, and renters. The County addresses this priority through four goals. HS-1 Housing Support helps low- and moderate-income households access decent, safe, and sanitary housing through housing counseling and searching, down payment and closing cost assistance, rental assistance, and eviction prevention. HS-2 Housing Construction encourages the construction of new affordable rental and ownership housing. HS-3 Housing Rehabilitation preserves and rehabilitates existing affordable units for low-income owners and renters by addressing code violations, emergency repairs, and accessibility improvements. HS-4 addresses Property and Land Acquisition of land and property for mixed-income and affordable housing development.

Priority Housing Need (Homeless Persons)

There is a need for housing, services, and facilities for homeless persons and persons at risk of becoming homeless. The County addresses this priority through two goals. HO-1 Housing supports the Continuum of Care's work to provide emergency shelter, transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing options. HO-2 Operation and Support funds social service programs and facilities for people experiencing or at risk of homelessness.

Other Special Needs

There is a need for housing, services, and facilities for persons with special needs. The County addresses this priority through two goals. SN-1 Housing increases the supply of decent, safe, affordable housing for older adults, persons with disabilities, survivors of domestic violence, people with alcohol or drug dependency, and others with special needs, through rehabilitation and new construction. SN-2 Social Services funds the programs and facilities that serve these populations.

Priority Community Development Need

There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County. The County addresses this priority through three goals: CD-1 Community Facilities and Infrastructure improves public facilities and infrastructure through rehabilitation, reconstruction, and new construction; CD-2 Public Services improves and expands public and community development services; CD-3 Needs for Persons with Disabilities funds accessibility improvements to public infrastructure.

Priority Economic Development Need

There is a need to improve economic opportunities for low-income residents in the County. The Consolidated Plan identifies four goals related to economic development: ED-1 Employment, ED-2 Redevelopment, ED-3 Financial Assistance, and ED-4 Access to Transportation. The County is not currently funding projects under these goals in FFY2026. The County will achieve these in future program years as opportunities and needs develop.

Administration, Planning, and Management Need

The federally funded block grant programs require Howard County staff to administer awards, oversee programs, and complete HUD-required reporting. AM-1 Overall Coordination provides the program management and oversight required to administer CDBG, HOME, and related programs in compliance with HUD requirements.

3. Evaluation Of Past Performance

This is an evaluation of past performance that influenced the grantee's choice of goals or projects.

Howard County evaluates past performance through the Consolidated Annual Performance and Evaluation Report (CAPER), which the County submits to HUD annually. The CAPER documents activities completed during each program year, assessing progress toward the goals and objectives in the County's Consolidated Plan.

FFY2024 marked the final year of the County's 2020-2024 Consolidated Plan. The FFY2024 CAPER documents the full five-year performance against that plan's goals. FFY2025 launched the 2025-2029 Consolidated Plan and The Path Toward Zero, the County's 2025-2030 Strategic Plan to End Homelessness.

Across recent program years, Howard County's CDBG and HOME investments have supported several activities. These include the rehabilitation of owner-occupied and rental housing for low- and moderate-income households. They include first-time homebuyer assistance, the creation and preservation of affordable units, and public facility improvements that expand access to childcare and community services. They also include homelessness prevention and diversion, and safe sheltering for households fleeing domestic violence. During the pandemic, the County directed substantial federal Emergency Rental Assistance resources to keep residents housed. Those pandemic resources have now been spent down, and pandemic-related deployment no longer affects performance against Consolidated Plan goals. The activities and lessons from recent years informed the priorities in the 2025-2029 Consolidated Plan.

FFY2026 is the second year of the 2025-2029 Consolidated Plan and the second year of implementation for The Path Toward Zero. The County continues to build on the strategic priorities, stakeholder input, and lessons learned from prior program years.

4. Summary of Citizen Participation Process and Consultation Process

Howard County follows the Citizen Participation Plan adopted by the County. The County encourages all community members to participate in the development and review of the Annual Action Plan, including people with low and moderate incomes, residents who do not speak English as a first language, people with disabilities, social service agencies, and residents of low- and moderate-income housing developments. DHCD advertised the public hearings on the DHCD website, in the Howard County edition of the *Baltimore Sun*, in County library branches, and on social media beginning November 20, 2025. The hearing schedule was:

- **Public Hearing #1 (Needs Hearing)**, Monday, January 6, 2026, at DHCD Training Room, 9820 Patuxent Woods Drive, Columbia, MD 21046
- **Public Hearing #2 (Needs Hearing)** Thursday, January 13, 2026, at DHCD Training Room, 9820 Patuxent Woods Drive, Columbia, MD 21046

- **Public Hearing #3** – (Public Hearing and Notice of Public Comment Period)
Thursday, March 5, 2026, virtual
- **Public Hearing #4** (Housing Board recommendation) – Thurs., April 9, 2026, virtual
- **Public Hearing #5** (County Council public hearing) – Mon., June 15, 2026, [3430 Court House Dr, Ellicott City, MD 21043](#)

Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No formal comments were submitted via email or phone during the official public comment period. Public engagement activities and community meetings provided valuable input on local priorities. Common themes included the need for increased access to affordable housing, expansion of supportive services for vulnerable populations, small business development, neighborhood revitalization, and resources to address homelessness.

5. Summary Of Comments Or Views Not Accepted And Reasons For Not Accepting Them

All formal and informal comments received during the public comment period were considered and accepted.

6. Summary

This Annual Action Plan describes the activities Howard County will conduct with CDBG and HOME funding during the FFY2026 program year, which runs July 1, 2026 through June 30, 2027. All federal funding will be used to implement the strategies and goals of the 2025-2029 Five-Year Consolidated Plan. Howard County continues to listen to residents to ensure CDBG and HOME funds benefit and uplift the lives of low- and moderate-income residents and the communities where they live.

PR-05 Lead & Responsible Agencies

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

<u>Agency Role</u>	<u>Name</u>	<u>Department/Agency</u>
CDBG Administrator	Howard County	Department of Housing and Community Development
HOME Administrator	Howard County	Department of Housing and Community Development

NARRATIVE

The Department of Housing and Community Development is responsible for the development of the County's 2025-2029 Consolidated Plan. The County administers CDBG and HOME funding to meet all federal requirements and HUD policy. These entitlement grants support people with extremely low to moderate income within Howard County. DHCD has carried out the primary functions related to data collection, analysis, and preparation of this plan.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

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AP-10 Consultation

1. Introduction

Consultation is how Howard County learns what residents need and what works. Community needs exceed the federal resources the County receives each year. The County consults with residents, service providers, advocacy organizations, and other government agencies to focus those resources where they will have the most positive impacts. This section describes the consultations that shaped the FFY2026 Annual Action Plan.

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(I))

Howard County takes a whole-of-government approach to housing and community development coordination. DHCD works closely with public housing providers, nonprofit and private housing developers, health and behavioral health agencies, and social service providers across the County. This coordination matters because the County serves residents who typically need more than housing alone. Housing stability depends on access to health care, mental health and substance use services, employment, childcare, and transportation. No single agency provides all of that on its own.

DHCD coordinates with the following partners on housing and community development work:

- **Howard County Department of Housing and Community Development** - oversees the County's CDBG and HOME grant programs and oversees the Continuum of Care (CoC) Network for Howard County.
- **Howard County Housing Commission** – Serves as the Public Housing Authority. Administers the HUD Housing Choice Voucher Program and the Family Self Sufficiency Program. Develops and manages affordable, multifamily rental housing.
- **Howard County Department of Community Resources and Services** - Oversees public services for low- and moderate-income households, including older adults, persons with disabilities, and Veterans.
- **Howard County Health Department.** Providers of physical health, behavioral health, and substance use services that intersect with housing stability and homelessness response.
- **Social Services Agencies** – State and County human services partners that connect residents to housing and related supports.
- **Housing developers and providers** – Nonprofit and for-profit organizations that develop, preserve, rehabilitate and operate affordable housing for low- and moderate-income households.
- **Office of Aging and Independence** - Funds programs and services that support healthy aging, reduce isolation and promote dignity, choice, and cultural inclusion.
- **Office of Consumer Protection** helps protect Howard County consumers by mediating disputes, taking enforcement action or providing education on consumer and financial literacy topics, and provides tips on how to avoid scams or make smart purchasing decisions. Recently collaborated on public presentation about affordable rental opportunities and the agencies that the County partners with towards this goal.
- **Office of Human Rights and Equity** seeks to eradicate discrimination, increase equal opportunity, and protect and promote Human Rights in the County.

- **Office of Human Trafficking Prevention** serves as the Department’s non-law enforcement lead on human trafficking in Howard County. The office works across multiple disciplines, and focuses on local system improvements, responsibly raising awareness of trafficking and developing new rights-based outreach and survivor-centered initiatives.
- **Office of Workforce Development** serves a diverse range of individuals, providing valuable services and support to enhance their employment prospects and career development.

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

DHCD staff serve on the Continuum of Care (CoC) Planning Committee, the local decision-making body responsible for guiding homelessness response in the County. The Committee ensures the safe and effective operation of the Homeless Management Information System (HMIS) and collaborates with Howard County to allocate funding and monitor program outcomes. This work is part of a broader partnership involving more than 30 community organizations, faith groups, government agencies, and homeless service providers. The Coalition meets regularly to discuss challenges, share best practices, and identify opportunities for collaboration. Staff attend monthly meetings and participate in subgroups focused on data management, housing opportunities, homelessness prevention, coordinated assessment, and the goals and outcomes outlined in The Path Toward Zero, the County's 2025-2030 Strategic Plan to End Homelessness.

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

Howard County does not directly receive ESG funds. Some years, ESG funds are sub-granted to Howard County via Maryland State DHCD’s allocation, depending on availability and need. The table below indicates how local agencies, that occasionally receive that funding, engage with Howard County’s CoC.

1	Agency/Group/Organization	Community Action Council
	Agency/Group/Organization Type	Housing – Eviction Prevention Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless

		Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Financial Assistance
	Briefly describe how the Organization was consulted. What are the anticipated outcomes of the consultation or the areas of improved coordination?	CAC has an active seat on the Coalition to End Homelessness (CEH) Howard County's CoC Board. CAC's Executive Director chairs a committee of the Board. CAC actively enters data and participates in Data Sharing in HMIS.
2	Agency/Group/Organization	Bridges to Housing Stability
	Agency/Group/Organization Type	Service provider - homeless, housing, affordable housing, victims of domestic violence, justice involved individuals
	What section of the Plan was addressed by Consultation?	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Employment Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Organization was consulted. What are the anticipated outcomes of the consultation or the areas of improved coordination?	Bridges had an active seat on the CEH Board. Bridges enters data and participates in Data Sharing in HMIS.
3	Agency/Group/Organization	HopeWorks
	Agency/Group/Organization Type	Victim services include intimate partner violence and trafficking.
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Housing Needs - Shelter
	Briefly describe how the Organization was consulted. What are the anticipated outcomes of the consultation or the areas of improved coordination?	HopeWorks Executive Director participates in a committee of the CEH. HopeWorks enters data into Howard County's Comparable Database for VSPs.
4	Agency/Group/Organization	Springboard
	Agency/Group/Organization Type	Victim services include intimate partner violence and trafficking. Family services include family strengthening and child placement.

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Housing Support Homelessness Needs - Unaccompanied youth
	Briefly describe how the Organization was consulted. What are the anticipated outcomes of the consultation or the areas of improved coordination?	Springboard has an active seat on the CEH. Springboard enters data into Howard County's Comparable Database for VSPs.
5	Agency/Group/Organization	Grassroots Crisis Intervention
	Agency/Group/Organization Type	Behavioral health, crisis intervention, and homeless services, Resource Navigation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Housing Support Housing Needs - Shelter Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Access to transportation
	Briefly describe how the Organization was consulted. What are the anticipated outcomes of the consultation or the areas of improved coordination?	Grassroots holds an active seat on the CEH. Grassroots Executive Director chairs a committee of the Board. Grassroots actively enters data and participates in Data Sharing in HMIS.

ANY AGENCY TYPES NOT CONSULTED AND RATIONALE FOR NOT CONSULTING

The County does not exclude any agency from consultation. Our consultation process includes outreach to housing developers, faith partners, community-based organizations, mental health providers, and schools in Howard County.

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?
Continuum of Care, The Path to Zero	Coalition to End Homelessness	The Path to Zero Plan helps to inform the County's understanding of homelessness and the people who experience it. This helps guide the Annual Action Plan.
Five Year Annual Action Plan	Howard County Housing Commission	The Howard County Housing Commission is the lead agency providing housing choice vouchers and affordable rental housing in the County. The goals of the County and Howard County Housing Commission are complementary.
Howard County General Plan	Howard County Planning & Zoning	HoCo By Design, the County's General Plan adopted in 2023, sets the long-term framework for land use, housing, and community investment in Howard County. HoCo By Design replaces the prior Plan Howard 2030. The goals of the Consolidated Plan and HoCo By Design reinforce each other on housing supply, affordability, and equitable investment.

Regional Baltimore Area Fair Housing Plan	Baltimore Metropolitan Council (BMC)	Howard County is a participating member in the Baltimore Regional Fair Housing Group, which published the first Baltimore Area Fair Housing Plan in 2025, replacing the previous Regional Analysis of Impediments to Fair Housing Choice. The goals of the County's Consolidated Plan and the Regional Fair Housing Plan are complementary. County staff have served four of the past five years in leadership roles on the Fair Housing Committee.
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Narrative

Howard County's consultation process for the FFY2026 Annual Action Plan reflects the County's commitment to community-informed planning. The County engages residents, service providers, advocacy organizations, and other government agencies because the work of housing and community development requires shared understanding of local needs and shared responsibility for outcomes. The consultations summarized in this section informed the County's priorities, the activities funded in this Plan, and the way the County will measure progress through the Consolidated Annual Performance and Evaluation Report. Howard County will continue to consult throughout the FFY2026 program year implementation of the activities described in the following sections.

AP-12 Participation

Summary of citizen participation process / Efforts made to broaden citizen participation

The citizen participation process for the current Consolidated Plan involved gathering input from stakeholders through public hearings and outreach efforts. This feedback helped shape the goals and strategies outlined in the plan. The comments received affirmed priorities, with a strong emphasis on affordable housing, and further confirmed that goals were aligned with the needs and concerns of the community. Overall, the citizen participation process validated the direction of the plan, providing assurance that it reflected the aspirations of the people it aims to serve.

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	General public is notified and invited; non-profit agency partners, CHDOs, and affordable housing developers are targeted.	Needs Hearing #1 December 4, 2025. Twenty-three (23) non-profit agency reps attended.	Agency partners commented verbally that the hearing was helpful in connecting with other providers around common needs.	N/A	
2	Public Hearing	General public is notified and invited; non-profit agency partners, CHDOs, and affordable housing developers are targeted.	Public Hearing #2 January 9, 2026. Seventy-five (75) non-profit agency reps attended.	Partner agencies submitted written responses to questions on housing needs, partnerships, capacity, and obstacles. Responses showed strong consensus on rising demand, rising costs, and funding constraints as primary challenges. See narrative summary below the table.	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)
3	Public Meeting	Non-targeted/broad community	Public Meeting #3 March 5, 2026.	No comments received	N/A	
4	Public Hearing	Non-targeted/broad community	Public Hearing #4 April 9, 2026.	No comments received	N/A	
5	Public Hearing	Non-targeted/broad community	Public Hearing #5 June 15, 2026.	Pending	N/A	

Partner agency representatives shared substantive feedback on housing needs, capacity, and obstacles at the Needs Hearings. Their responses showed several common themes. Demand for affordable housing continues to outpace supply across the County. Multiple partners cited rising operating costs, including utilities, repairs, construction materials, and labor. Funding constraints and uncertainty about federal program continuity emerged as the most frequently named obstacle to meeting community needs. Partners also identified specific FFY2026 concerns related to potential changes in federal program funding and eligibility. Several agencies described new or strengthened partnerships that expand programmatic capacity, including collaborations focused on housing navigation, veteran services, and resident support. Partners also reported tangible capacity gains during the past year, including an increase in emergency shelter beds, additional affordable units in development, and expansion of home repair services to include septic, sewer, and plumbing work. These themes are reflected in the FFY2026 funding priorities described in this Plan.

Program	Source of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan Year	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources \$	Total: \$		
CDBG	Federal	Admin and Planning; Sec 108 repayment; Affordable Housing; Public Improvements, Public Services	\$1,325,855.00	\$10,000	\$350,000	\$1,696,389	\$350,000	Prior year CDBG resources will be reinvested into the CDBG-funded goals and activities outlined in

								AP-35 Projects.
HOME	Federal	Admin and Planning; CHDO Set Aside; Pilot TBRA Program; Affordable Housing Rehab and Construction/Home ownership;	\$504,077.24	0.00	0 \$150,000 – TBRA \$200,000 uncommitted funds (2023) \$421,321 UI Funds (2025 from IDIS Activity #582)	\$771,321	\$0	Prior year resources include 2023- 24 CHDO set- aside not awarded; recaptured funds from 2025 and uncommitted funds from 2023.

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

Introduction

Howard County is an entitlement community receiving annual formula funding through the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). These federal resources work together with local funding, state investment, and partner contributions to advance the County's housing and community development goals. The table above summarizes the federal resources expected to be available during the FFY2026 program year and across the remainder of the 2025-2029 Consolidated Plan period.

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

Federal CDBG and HOME funds are integral to Howard County's larger investment in housing and community development. The HOME program requires a 25 percent match from non-federal sources. CDBG does not require a federal match, but County policy prioritizes leverage from local, state, and private sources as a condition of investing federal entitlement funds in projects.

Howard County brings substantial local resources to this work. The Housing Opportunities Trust Fund, established in 2022 under Howard County Code Section 13.1600, provides loans, grants, and guarantees for affordable housing development, preservation, accessibility improvements, aging-in-place modifications, and rental subsidies. Between 2023 and 2025, the Trust Fund awarded \$15 million in support of new affordable housing development, preservation, older adult rental subsidies, foreclosure prevention, and home-sharing programs. In 2026, this figure is \$5.1 million. The Community Renewal Fund, supported by County transfer tax revenues, provides additional local resources for housing affordability programs and capital projects. Other local resources supporting housing and community development include Moderate-Income Housing Unit fee-in-lieu payments, which generate revenue for affordable housing investments when developers contribute fee-in-lieu instead of constructing required MIHU units; and County General Fund appropriations that support DHCD operations and select programs.

State and federal leverage sources include the Low-Income Housing Tax Credit program administered by Maryland DHCD, HUD Housing Choice Vouchers administered through the Howard County Housing Commission, HUD Continuum of Care funding administered through the Coalition to End Homelessness, and McKinney-Vento Emergency Solutions Grants when sub-granted to Howard County agencies through Maryland DHCD's allocation, plus other grant opportunities as they arise.

Howard County satisfies HOME match requirements through eligible non-federal contributions, which may include state and local funds, bond financing proceeds, foregone taxes and fees, donated land or real property, and donated labor and materials. The County maintains documentation of match contributions and reports annually through the CAPER.

Describe public owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Howard County owns the following properties that may be available for future development supporting Consolidated Plan goals. The County evaluates these properties for housing, community facilities, and infrastructure use as opportunities arise.

- West Watersville Road, Mt. Airy (Tax ID 04-333217)
- Southeast side of Beetz Road, Mt. Airy (Tax ID 04-333195)
- 589 Woodbine Road, Woodbine (Tax ID 04-313089)
- Woodbine Road, Woodbine (Tax ID 04-374355)
- 3420 Martha Bush Drive, Ellicott City (Tax ID 02-218488)
- Rogers Avenue, Ellicott City (Tax ID 02-265729)
- Adjacent to MD Route 100, Ellicott City (Tax ID 01-291483)
- 12201 Hall Shop Road, Clarksville (Tax ID 03-351995)
- Mayfield Avenue, Elkridge (Tax ID 01-159496)

Discussion

Howard County combines FFY2026 resources to include federal entitlement funding, substantial local investment through the Housing Opportunities Trust Fund and Community Renewal Fund, state and regional leverage sources, and County-owned land available for future development. This integrated resource picture reflects the County's whole-of-government commitment to housing and community development. The County will continue to identify and pursue additional federal, state, and private resources during the program year to extend the reach of these investments. For example, DHCD is identifying the viability of pursuing the FFY2026 Maryland Affordable Housing Trust Safe and Secure Water Access in Homes grant.

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	2026	2027	<i>Affordable Housing</i>	Howard County Target Area	<i>Housing Priority</i>	CDBG: - \$120,000 HOME: \$76,537.32	CDBG - Housing Navigation HOME - CHDO set-aside
2	HS-2 Housing Construction	2026	2027	<i>Affordable Housing</i>	Howard County Target Area	<i>Housing Priority</i>	CDBG Section 108: \$350,000	Ranleigh Court: 82 units; Waverly Winds: 123 units
3	SN-1 Housing	2026	2027	<i>Affordable Housing</i>	Howard County Target Area	<i>Housing Priority</i>	CDBG: \$144,590.04	
4	HS-3 Housing Rehabilitation	2026	2027	<i>Affordable Housing</i>	Howard County Target Area	<i>Housing Priority</i>	CDBG: \$200,000	Owner-occupied housing repairs and renovations
5	HO-1 Housing	2026	2027	<i>Homeless</i>	Howard County Target Area	<i>Homeless Priority</i>	CDBG: \$39,280	Support Continuum of Care priorities with Transitional Housing
6	HO-2 Operation Support	2026	2027	<i>Homeless</i>	Howard County Target Area	<i>Homeless Priority</i>	CDBG: \$50,000	Operational support for crisis emergency shelter
7	SN-1 Housing	2026	2027	<i>Non-Homeless Special Needs</i>	Howard County Target Area	<i>Other Special Needs Priority</i>	CDBG: \$24,000	Safe Housing; Rental assistance for Special Needs Residents
8	SN-2 Social Services	2026	2027	<i>Non-Homeless Special Needs</i>	Howard County Target Area	<i>Other Special Needs Priority</i>	CDBG: \$39,280	Services in Transitional Housing (DV)
9	CD-1 Community Facilities	2026	2027	<i>Non-Housing Community Development</i>	Howard County Target Area	<i>Community Development Priority</i>	CDBG: \$196,984.96	Roger Carter Center Public Facility

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	CD-2 Public Services	2026	2027	Non-Housing Community Development	Howard County Target Area	Community Development Priority	CDBG: \$150,000	Eviction Prevention
11	AM-1 Overall Coordination	2026	2027	Administration, Planning, and Management	Howard County Target Area	Administration, Planning, and Management Priority	CDBG: \$75,000 HOME: \$50,407.72	
12	HS-3 Housing Rehabilitation	2026	2028	Affordable Housing	Howard County Target Area	Housing Priority	HOME: \$421,321 recaptured + \$200,000 FFY2023	Fall River Terrace affordable rental units
13	HS-2 Housing Construction	2026	2029	Affordable Housing	Howard County Target Area	Housing Priority	HOME: \$281,058.11	Fello affordable housing development
14	SN-1 Housing	2026	2027	Non-Homeless Special Needs	Howard County Target Area	Other Special Needs Priority	HOME: \$96,999.82	iHomes
15	HO-1 Housing	2026	2027	Affordable Housing	Howard County Target Area		HOME: \$75,611.59	CHDO Set-aside

AP-35 Projects – 91.220(d)

Introduction

To address the identifiable needs of Howard County, the proposed FFY 2026 One-Year Action Plan proposes the following activities:

#	Project Name
1	CDBG Program Administration
2	CAC Eviction Prevention Program
3	CHC Housing Referral and Navigation Program
4	Grassroots Crisis Intervention Emergency Shelter
5	Hope Works DV Transitional Housing
7	Howard County Housing Commission Safe House Lease
8	Rebuilding Together LMI Housing Repairs
9	Roger Carter Center – Public Facility Support
10	Section 108 Loan Repayment
11	The Arc – Special Needs LMI Housing Rehabilitation
12	Acquisition, Affordable Housing Unit
13	HOME Program Administration
14	CHDO Set-aside
15	Enterprise Fall River Terrace – Affordable Housing Construction and Preservation
16	Fello - New Affordable Housing Development
17	iHomes - Acquisition
18	TBRA Pilot Program - Development

Table 1 - Project Information

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

The allocations and priorities were established through discussions with County decision makers, meetings with stakeholders, and public meetings. The largest obstacle to addressing the County's underserved needs is inadequate funding resources. There is less than 2% of the land in the County that can be developed for housing. There is a need for additional federal, state, and local funding to undertake additional housing and community development projects.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Section 108 Loan Repayment
	Target Area	Howard County Target Area
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$350,000 annually across 20-year loan schedule
	Description	Payment on Section 108 Guaranteed Loan for Ranleigh Court and Waverly Winds Multi-Family Complexes
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Ranleigh Court: 82 affordable housing units in multi-family building Waverly Winds: 123 affordable housing units in multi-family building, plus the preservation of workforce development housing units and development of market rate units.
	Location Description	Howard County
	Planned Activities	Repayment of Section 108 Loan as scheduled for the 20-year loan period.
2	Project Name	CHC Housing Referral and Navigation Program
	Target Area	Howard County Target Area
	Goals Supported	HS-1 Housing Support
	Needs Addressed	Housing Priority
	Funding	CDBG: \$120,000

	Description	The Columbia Housing Center, a 501 (c)(3) nonprofit organization will serve low- and moderate-income renter households earning at or below 60% of Area Median Income (AMI) in Howard County. Based on CHC’s historical service data and documented community needs, the primary populations to be served include: <ul style="list-style-type: none"> • Working families with children • Single-parent households (primarily female-headed households) • Seniors age 62 and older on fixed incomes • Households with disabilities • Housing Choice Voucher holders • Households at risk of housing instability due to cost burden. This activity is funded out of the 20% Administration cap.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	150-200 LMI households – housing referral and navigation 40-75 households – renter education and financial capabilities education
	Location Description	Howard County
	Planned Activities	Columbia Housing Center will provide activities that will assist the County in furthering fair housing.
3	Project Name	Community Action Council Eviction Prevention
	Target Area	Howard County Target Area
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$150,000
	Description	The Community Action Council, a 501 (c)(3) nonprofit organization, will use CDBG funding to provide housing stability for low- and moderate-income Howard County residents through eviction prevention.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	28-32 households with incomes at or below 80% AMI and facing an imminent eviction or move-in without the means to pay
	Location Description	Howard County, MD
	Planned Activities	Financial assistance to residents for rent and utility payments to prevent eviction

4	Project Name	Roger Carter Recreation Center
	Target Area	Howard County Target Area
	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$196,984.96
	Description	The Howard County Housing Commission, the County's housing authority, also serves as a Community Development Organization (CHDO), 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	6/1/2043
	Estimate the number and type of families that will benefit from the proposed activities	This activity is anticipated to benefit approximately 500 low- to moderate-income Howard County residents, annually.
	Planned Activities	Low-Mod Clientele - LMC - 570.208(a)(2)
Location Description	Howard County, Maryland	
5	Project Name	Grassroots Crisis Intervention Emergency Shelter
	Target Area	Howard County Target Area
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$50,000
	Description	Grassroots Crisis Intervention Center, Inc. (Grassroots), a 501 (c)(3) nonprofit, will use CDBG funds for utility expenses associated with their Crisis Intervention Center/Homeless Shelter location. This public facility is a multi-service center providing 24-hour crisis intervention services, emergency and transitional shelter, and community education.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities.	The Shelter Programs serve families with children and single adult men and women. Approximately 52% of shelter residents are adults between the ages of 25 to 61, 37% are children, 6% are seniors, and about 5% are young adults ages 18 to 24. All shelter residents are homeless. Approximately 54% are male and 46% are female. About 4% of adults are veterans. Grassroots estimates that the program will admit approximately 224 new individuals to the shelter program in FFY2026. The program serves about 70 individuals per quarter.
	Location Description	Howard County
	Planned Activities	Payment of monthly utility bills to operate shelter location
6	Project Name	Rebuilding Together – LMI Housing Repairs
	Target Area	Howard County
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$200,000
	Description	Rebuilding Together Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide no-cost home repairs to Howard County low- to moderate-income homeowners to preserve the stock of safe, affordable single-family homes in Howard County. Their clients include veterans, people with disabilities, families with small children and the elderly.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	Income eligibility: Howard County residents between 0% - 80% Area Median Income for the Baltimore-Columbia -Towson Metropolitan Statistical Area (MSA) adjusted by family size, as established by HUD. This Project will serve approximately 46 households in Howard County in FFY26. Eligible Activity: Rehabilitation
Location Description	Throughout Howard County Target Area	
Planned Activities	Eligibility activities: Rehabilitation of existing dwelling units	
7	Project Name	Hope Works DV Transitional Housing
	Target Area	Howard County Target Area
	Goals Supported	SN-2 Social Services
	Needs Addressed	Other Special Needs Priority

	Funding	CDBG: \$39,280
	Description	Hope Works of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide partial salary and fringe benefits for the Transitional Housing Program Case Manager to operate their program and partial utility payments for their transitional houses.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project serves residents fleeing domestic violence or intimate partner violence situations. It will serve approximately 40 Howard County residents.
	Location Description	Howard County
	Planned Activities	Operate transitional housing facilities and pay utility bills
8	Project Name	Habitat for Humanity
	Target Area	Howard County Target Area
	Goals Supported	HS-1 Housing Support
	Needs Addressed	Housing Priority
	Funding	CDBG: \$350,000 using prior year funds (2019-2022)
	Description	Funds will be used to purchase an affordable town home or condominium.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	One income qualified, low-moderate income family that will contribute sweat equity to rehabilitate home
	Location Description	Howard County
	Planned Activities	Purchase and rehabilitation of one affordable town home or condominium
9	Project Name	The Arc of Howard County – Special Needs LMI Housing Rehab
	Target Area	Howard County Target Area
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$144,590.04, plus prior year funds (FFY24 - \$147,657.38, FFY25 - \$70,000) for total of \$362,247.42

	Description	Funds will be used to rehab residential properties and program facilities serving LMI County residents with intellectual and/or developmental disabilities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will directly benefit 24 residents currently living in the eight homes that are the focus of this grant, as well as three to four residents who may occupy the anticipated new home, for a total potential population of 27–28. Including the home office improvements, all 74 residents across The Arc’s supportive housing network will indirectly benefit, as enhanced administrative and operational capacity will allow staff to more effectively manage, maintain, and improve homes and services.
	Location Description	Howard County
	Planned Activities	The Arc will perform necessary repairs and upgrades to residential properties to maintain decent, affordable living for persons with disabilities
10	Project Name	Howard County Housing Commission – Safe House Lease
	Target Area	Howard County Target Area
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs
	Funding	CDBG: \$24,000
	Description	Funds will support lease payments for housing for LMI women and mothers who are victims of domestic violence. The facility houses up to 10 individuals and one on-site director.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will serve 8-12 LMI women and mothers subject to domestic violence.
	Location Description	Howard County
	Planned Activities	DV victims arrive at a discreet facility and receive shelter, supplies and supportive services.
11	Project Name	CDBG Program Administration
	Target Area	Howard County Target Area
	Goals Supported	AM-1 Overall Coordination

	Needs Addressed	Planning and Administration
	Funding	CDBG: \$75,000
	Description	Funds used to implement the goals and objectives of the Annual Action Plan, as part of the five-year Consolidation Plan, by delivering a range of housing and community development programs and activities.
	Location Description	The Department of Housing and Community Development, Howard County
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	While this project will not directly benefit a specific number of families, the funding will support the administration of programs that do serve the residents.
	Planned Activities	Planning and general program administration
12	Project Name	HOME Program Administration
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$50,407.72
	Description	Funds will be used to implement the goals and objectives of the Annual Action Plan, as part of the five-year Consolidated Plan, by delivering a range of housing and community development programs and activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	While this activity will not directly benefit a specific number of families, the funding will support the administration of programs that do support the residents.
	Location Description	The Department of Housing and Community Development, Howard County
	Planned Activities	Program Planning and General Administration
13	Project Name	HOME CHDO Set-aside
	Target Area	Howard County Target Area
	Goals Supported	Housing Construction; Housing Rehabilitation; Property/Land Acquisition

	Needs Addressed	Housing Priority
	Funding	HOME: \$75,611.59
	Description	Funds will be used for affordable housing development to be owned, developed, or sponsored by a qualifying community development housing organization.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Affordable housing construction or rehabilitation will benefit LMI resident renters or homebuyers. Focus will be on multi-unit projects.
	Location Description	Throughout Howard County
	Planned Activities	The County will solicit plans for affordable housing development on County-owned land and on land throughout Howard County. Development plans will be evaluated for Consolidated Plan compatibility and program compliance.
14	Project Name	Enterprise Fall River Terrace
	Target Area	Howard County Target Area
	Goals Supported	Housing Construction
	Needs Addressed	Housing Priority
	Funding	HOME and IU: \$621,000 - \$421,321.00 Recaptured UI – Bickley House funds; \$200,000.00 uncommitted FFY23 HOME funds
	Description	Funds will be used for the preservation of 56 existing affordable apartments only and will not benefit the 20 market rate apartments.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	HOME funds will be allocated toward the construction of affordable apartments and a proportional amount of related community amenities and site improvements. These costs are directly related to the preservation of the existing 56-76 affordable apartments.
	Location Description	Howard County
	Planned Activities	Plan review/approval; environmental assessment; project underwriting; loan agreement; project oversight, compliance, reporting and monitoring.
15	Project Name	HOME TBRA Pilot Program
	Target Area	Howard County Target Area
	Goals Supported	HS-1 Housing Support
	Needs Addressed	Housing Priority
	Funding	HOME: \$150,000 using prior year funds

	Description	The County will use these funds to develop a pilot TBRA program that addresses high housing-cost burden to fill a significant need within the CoC system.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The target population is low- and very-low-income residents. It may include a subpopulation of one or more special needs groups. The pilot will start with 3-5 households.
	Location Description	Howard County
	Planned Activities	Research, plan and develop program guidelines and procedures. Implement pilot.
16	Project Name	iHOMES
	Target Area	Howard County Target Area
	Goals Supported	SNH-1 Housing Support
	Needs Addressed	Housing Priority
	Funding	HOME: \$96,999.82
	Description	iHomes will acquire 2–3 new homes with a combined total of up to nine new units of housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The residents of iHomes are adults with household incomes at or below 30% of the median income who have been diagnosed with a developmental and/or psychiatric disability. The tenants leasing units from iHomes are Medicaid recipients, with an average annual income of \$12,552. An estimated nine (9) individuals will be served.
	Location Description	Howard County
	Planned Activities	Acquire up to nine new units of affordable housing
17	Project Name	Fello - New Affordable Housing Development
	Target Area	Howard County Target Area
	Goals Supported	SN-1 Housing Support
	Needs Addressed	Housing Priority
	Funding	HOME: \$281,058.11

Description	Fello is working with Howard County to identify a site for a new, affordable housing development. The project will be a phased, collaborative approach in partnership with Howard County and experienced development and service partners. The project will move from site control through occupancy with clear milestones, defined responsibilities, and ongoing community engagement.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	55 households in three-bedroom units; approximately 330 individuals.
Location Description	Howard County
Planned Activities	Identify, develop, and occupy site to house income qualified LMI residents of Howard County with disabilities.

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

Introduction

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. The Bill amends the Rehabilitation Loan Program to allow loans for renovations and expansions. The Bill also amends the moderate-income housing unit provisions to prohibit certain alternatives in certain areas. The Bill requires the use of fee-in-lieu funds for homeownership opportunities in certain areas. The Bill prohibits the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects in those areas. Specific to CDBG and HOME funds, the Bill restricted the use of County funding for 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.

Rationale

The County has allocated FFY2026 CDBG and HOME Program funds for activities that will principally benefit low- and moderate-income persons. The Public Facilities activities serve a low- and moderate-income clientele or presumed benefit. The Housing activities have an income eligibility criterion, restricting funds to low- and moderate-income households throughout the County. The Public Service activities serve a low- and moderate-income clientele or presumed beneficiaries. Fair Housing Activities will be paid using remaining FFY2026 Funds.

Discussion

Howard County allocates CDBG and HOME funds countywide to support the priority needs identified in the 2025-2029 Consolidated Plan. The geographic restrictions established by Bill No. 18-2014 guide where new affordable housing construction is funded, with the goal of expanding affordable housing opportunities outside of areas of concentration. The County continues to monitor the geographic distribution of funded activities and the populations served, consistent with the County's commitment to affirmatively furthering fair housing.

AP-55 Affordable Housing – 91.220(g)

Introduction

Howard County will use its CDBG and HOME funds to address the County's affordable housing needs through planning, development and rehabilitation of new and existing housing units.

One Year Goals for the Number of Households to be Supported	
Homeless	303
Non-Homeless	750
Special-Needs	92
Total	1,145

Table 2 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through These Activities	
Rental Assistance	32
The Production of New Units	56
Rehab of Existing Units	153
Acquisition of Existing Units	10
Total	251

Table 3 - One Year Goals for Affordable Housing by Support Type

Discussion

Howard County will utilize its CDBG and HOME funds to complete the following affordable housing goals during FFY2026:

- Rehab one hundred and fifty three (153) existing affordable housing units - incomes below 80% AMI;
- Acquire ten (10) existing units to provide affordable family housing for households below 60% AMI,
- Provide rental assistance to 32 households, preventing homelessness.
- Provide safe sheltering, through emergency and transition shelters for 303 households experiencing homelessness.

AP-60 Public Housing – 91.220(h)

Introduction

The term “Public housing” is often used colloquially to refer to all housing owned by a public housing authority, but it is actually a specific government supported program with strict rules and regulations under the Section 9 of the U.S. Housing Act. Howard County completed its conversion of its 50 public housing units through a Rental Assistance Demonstration project and thus the Howard County Housing Commission no longer owns any public housing.

Actions planned over the next year to address the needs for public housing

Howard County partners with the Howard County Housing Commission (HCHC) to support projects that provide affordable rental housing, including assistance to people with disabilities and individuals and families experiencing homelessness.

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. Program eligibility requirements are:

- 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 the Section 8 Homeownership program, 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 is the buyer and at commencement of homeownership is currently employed at least 30 hours per week and has been continuously employed for at least one year prior to commencement of homeownership. This requirement does not apply for families where the head of household is elderly or disabled.
- 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. 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 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.

Discussion

Howard County has identified that there is a need for decent, safe, and sanitary housing that is affordable and accessible to 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 for extremely low income, very low income, and low-income residents of Howard County.

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

Introduction

Howard County conducts an annual Point-In-Time Count (PIT) to identify persons who are not living in adequate housing facilities. The County funds activities through service providers with programs and services that are focused on reducing and ending homelessness. The County also collaborates with the Coalition to End Homelessness and Continuum of Care providers to prevent and end homelessness. In addition to the funds received by HUD, the County provides substantial investment with local funds.

Describe the jurisdiction’s one-year goals and actions for reducing and ending homelessness including:

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

In late 2025, Howard County Executive Calvin Ball announced the release of the County’s *The Path Toward Zero: Howard County’s Strategic Plan to End Homelessness 2025-2030*. Developed in partnership between the County’s Department of Housing and Community Development (DHCD) and Coalition to End Homelessness, this strategic plan outlines the major goals and interventions to achieve “functional zero” over the next five years, and to ensure a comprehensive system of homeless services to resolve homelessness in Howard County. Functional zero is achieved when the number of people experiencing homelessness is consistently below the community’s capacity to house them so that homelessness is rare, brief and non-recurring.

Howard County uses a Coordinated Entry System to meet the individualized needs of homeless persons. The Coordinated Entry System uses the following four steps:

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

Addressing the emergency shelter and transitional housing need of homeless persons

In late 2025, Howard County broke ground on a new 22-room non-congregate shelter, which, when complete, will provide a short-term private shelter, comprehensive assessments, and immediate referrals to housing and critical services. The facility will also serve as overflow capacity for the Grassroots Emergency Shelter, a Code Blue warming center, a backup for the county’s crisis beds, and commercial kitchen operations. The County has invested \$10.6 million through local funds and American Rescue Plan funds to turn this shelter into a reality. The new non-congregate shelter builds upon the completion of the County’s two-part renovation project to bring Grassroots Crisis Intervention’s emergency shelter capacity from 51 beds to 88 beds.

The County will provide continuous outreach to unsheltered homeless individuals needing services and ensure sufficient emergency shelter capacity to meet community needs. It intends to meet this objective by:

- Utilizing a housing-focused street outreach team focused on engaging people experiencing unsheltered homelessness and connecting them to shelter (if available and desired) and coordinated entry for permanent housing resources.
- Making data-informed decisions and setting meaningful performance measures that ensure effective street outreach.
- 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.
- Offer 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.

Helping homeless persons (especially chronically homeless, individuals and families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period 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 will focus on strengthening outreach, expanding access to permanent housing through rental assistance, and providing stabilization services that support long term housing retention. These efforts prioritize populations with the highest barriers to housing, including chronically homeless individuals, families with children, and the elderly.

Households experiencing homelessness in Howard County struggle to access permanent housing in a timely manner. Challenges include rent affordability, limited affordable housing and limited rapid re-housing capacity. Howard County intends to meet this goal by:

- Ensuring 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 in compliance with federal and state requirements.
- Piloting a TBRA program to address a shortage in rapid rehousing.
- Adopting 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.
- Assessing current permanent supportive housing projects and formalizing 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.

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

Howard County strives to ensure that homelessness is rare, brief, and non-recurring. This demands supportive pathways for those who do experience homelessness to achieve stable incomes, exit homelessness to stable housing quickly, and avoid returning to homelessness. Howard County addresses this goal by:

- Reviewing and analyzing prevention programs and prevention-type services currently operating in Howard County as part of annual review process outlined in The Path Toward Zero.
- Increasing employment opportunities for households experiencing homelessness in Howard County by leveraging Howard County's Office of Workforce Development (OWD), which has an active seat on the Coalition to End Homelessness. A dedicated employment support worker provides services to residents in the Homelessness Response System.
- The System Performance and Evaluation Committee of the Board conducts regular quantitative and qualitative data analysis to identify factors driving disparities in outcomes within the Homelessness Response System.
- Developing a dashboard using HMIS data to track progress on system flow improvements and outcomes.

Discussion

Howard County continues to implement a comprehensive and coordinated approach to reduce and end homelessness. The County's FFY2026 strategy focuses on outreach, emergency shelter, transitional and permanent housing, and homelessness prevention. The Path Toward Zero, the County's 2025-2030 Strategic Plan to End Homelessness, guides these efforts. The County coordinates this work with the Coalition to End Homelessness, the Continuum of Care, the Howard County Housing Commission, the Office of Workforce Development, and a network of nonprofit service providers.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

Howard County is in a housing affordability crisis. Rents and home prices have increased significantly. Housing supply has not kept pace with demand. Homelessness has risen. Public policies on land use, zoning, building codes, and fees shape both the supply and cost of housing. This section describes the barriers to affordable housing in Howard County. It also describes the actions the County will take during FFY2026 to address them. The County is committed to advancing housing production and affordability. The County will pursue state and federal funding, policy alignment, and partnership strategies to unlock stalled projects. These efforts aim to restore momentum to the development pipeline.

Barriers Identified in the Consolidated Plan

The 2025-2029 Consolidated Plan and the County's 2021 Housing Opportunities Master Plan identify the following barriers to affordable housing supply in Howard County:

- Zoning patterns concentrate residential development in single-family detached districts. Apartments are allowed by right on about 1.4 percent of County land. Single-family attached housing is allowed on about 9 percent. Single-family detached housing is allowed by right on about 83 percent of land outside Columbia.
- Forest conservation and preservation easements protect environmental and agricultural goals. They also constrain where higher-density housing can be built.
- The Adequate Public Facilities Ordinance (APFO) is a barrier to affordable housing development. Constrained school capacity close attendance areas to new residential development.
- New development offers less housing variety than the existing inventory. Missing-middle housing types are rare. Duplexes, triplexes, and small multiplex buildings are largely absent from new construction.
- Housing supply has not kept up with demand. The Housing Opportunities Master Plan found that the lack of affordable housing inhibits socioeconomic integration in the County.

Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordability, 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 investments:

During FFY2026, Howard County will take action to address the barriers identified above. These actions span land use policy, financing tools, regulatory review, and partnership with state and regional partners.

HoCo By Design Implementation

HoCo By Design is the County's General Plan. The County Council adopted HoCo By Design in 2023. The Plan identifies zoning as a barrier to housing variety. The Plan also establishes the policy direction to expand missing-middle housing types through new zoning tools and incentives. During FFY2026, the County will

continue to implement the housing-related policies and actions in HoCo By Design. This includes evaluating zoning changes that would allow a greater variety of housing types in residential and mixed-use districts.

Adequate Public Facilities Ordinance Review

The County established the Adequate Public Facilities Act Review Committee in August 2024. This followed the adoption of HoCo By Design in 2023. The Committee delivered its final recommendations in August 2025. Recommendations include a proposed shift from delay-based to fee-based growth management. The new approach is called the School Overcrowding Utilization Premium (SOUP). The County also preserves a pathway for affordable housing projects to move forward in school attendance areas that are otherwise closed for development. The project must meet specific affordability, partnership, financing, and approval requirements.

Zoning Regulation Amendment 221 (Route 1 Corridor)

The County supported Zoning Regulation Amendment 221 (ZRA-221). ZRA-221 allows adaptive reuse and redevelopment of existing motel and hotel sites along the Route 1 Corridor. Sites positioned for strategic reinvestment include the Turf Motel and the Boulevard Motel. ZRA-221 promotes adaptive reuse of underutilized and blighted hotel and motel sites. It also supports compact mixed-use activity centers and improved corridor design. Redevelopment under ZRA-221 may include a mix of residential, retail, restaurant, office, and employment-supporting flex space.

Housing Opportunities Trust Fund and Community Renewal Fund

The County uses local funding tools to address barriers to affordable housing production. The Housing Opportunities Trust Fund is one of those tools. The Trust Fund was established in 2022 under Howard County Code Section 13.1600. It provides loans, grants, and guarantees that close financing gaps on affordable housing projects. The Trust Fund awarded \$10 million in its FY25 round of funding. The Community Renewal Fund is the County's second local tool. The Community Renewal Fund is supported by County transfer tax revenues. It provides additional local resources for housing affordability programs and capital projects. Together, these funds give the County flexibility to act on opportunities that federal entitlement funding alone cannot reach.

Moderate Income Housing Unit Program

The County's Moderate Income Housing Unit (MIHU) program requires developers of qualifying projects to provide affordable units. Developers may either include a percentage of units at affordable rents or sale prices or contribute a fee-in-lieu payment. The fee-in-lieu generates revenue for affordable housing investments. The MIHU program counteracts market pressures that would otherwise exclude moderate-income households from new residential development.

Policy Review and Additional Actions

During FFY2026, the County will also pursue the following actions to address barriers to affordable housing:

- Continue review of provisions in HoCo By Design (adopted via Council Bill CB 28-2023) and the Route 1 Corridor Plan that limit the geographic distribution of new residential development. The Housing Unit Allocation Chart caps annual residential growth by geographic region. The Route 1 Corridor Plan concentrates new residential development in designated mixed-use activity centers. The County will work with the Affordable Housing Workgroup and the APFO Review Committee to identify modifications. The goal is to expand affordable housing opportunities while honoring the County's growth management principles.
- Invest in older communities to support revitalization, commerce, jobs, and homeownership. Preserve existing affordable housing units, especially along transportation routes.
- Open new land use opportunities through zoning changes and through donated or County-owned land. Commercial and industrial zones may be evaluated for residential use where appropriate.
- Explore increased Fair Market Rents and increased exception payment standards. Provide mobility counseling to encourage the placement of Housing Choice Voucher Clients in High Opportunity Areas.
- Continue to monitor Maryland Department of Housing and Community Development awards of Low-Income Housing Tax Credits (LIHTC). Advocate for Qualified Allocation Plan policies that prioritize family developments in opportunity areas and support comprehensive revitalization.

Discussion

Howard County will continue to leverage CDBG and HOME funds to attract private and public resources. These resources include land conveyed to the County. The combined resources support affordable housing for low- and moderate-income households. The County's whole-of-government approach reflects sustained commitment to removing barriers to affordable housing supply. This approach combines federal entitlement funding with the Housing Opportunities Trust Fund, the Community Renewal Fund, the MIHU program, HoCo By Design implementation, APFO review, and ZRA-221.

AP-85 Other Actions – 91.220(k)

Introduction

This section describes the additional actions Howard County will take during FFY2026 to address community needs that fall outside the specific program activities funded with CDBG and HOME. The County takes a whole-of-government approach to housing and community development. DHCD coordinates this work with other County departments, the Howard County Housing Commission, the Coalition to End Homelessness, and a network of nonprofit and private partners. The subsections that follow describe planned actions to address underserved needs, foster affordable housing, reduce lead-based paint hazards, reduce poverty, develop institutional capacity, and strengthen coordination across the housing and community development system.

Actions planned to address obstacles to meeting underserved needs

Several projects funded under the FFY2026 Annual Action Plan address obstacles to meeting underserved needs. The Community Action Council will use CDBG and HOME funds to provide rental assistance to at-risk households with income at or below 80 percent of Area Median Income. A planned pilot Tenant-Based Rental Assistance program will provide rapid re-housing services to individuals and families experiencing homelessness.

Actions planned to foster and maintain affordable housing

The County will fund the following affordable housing projects during FFY2026 with CDBG, HOME, and Section 108 Loan Program funds:

- Columbia Housing Center Housing Counseling Program
- Community Action Council Housing Stability and Eviction Prevention
- Section 108 Loan Guarantees to fund redevelopment and rehabilitation of two aging apartment complexes, Ranleigh Court and Waverly Winds
- Fello — affordable housing development for persons with disabilities and their families
- Grassroots Shelter Program — operation of an emergency shelter
- Hope Works of Howard County — transitional housing for homeless persons and victims of domestic violence
- Howard County Housing Commission — operation of Safe House for domestic violence survivors
- iHomes (CHDO) — acquisition of long-term affordable housing for low-income individuals diagnosed with a developmental or psychiatric disability
- Rebuilding Together — year-round critical repairs for low- and moderate-income homeowners at no cost to homeowners
- Roger Carter Recreation Center — multi-year commitment to sustain operations of a public facility for use by low- and moderate-income residents
- HOME TBRA Pilot
- The Arc of Howard County — residential structure rehabilitation

Actions planned to reduce lead-based paint hazards

The County requires lead-based paint testing for houses during housing quality and safety inspections. Testing is also required for any rental assistance units and rehabilitation work on structures built before 1978. TBRA providers must give lead information notification to families receiving rental assistance and living in units built before 1978. DHCD partners with state-certified contractors and licensed testing firms to perform all testing,

hazard reduction, and abatement work. The following tasks are performed before the start of rehabilitation work or property purchase to protect resident health:

As part of a loan application, three facts are determined. The first is the date of the dwelling's construction, or at least whether the dwelling was constructed before 1978. The second is whether a child under the age of seven is a resident or frequent visitor to the dwelling. The third is whether the applicant is aware of any lead-based paint hazard or any flaking or peeling paint on any surface.

Several actions follow when a hazard may be present. If the dwelling was constructed before 1978, or if other information suggests the possibility of a lead-based paint hazard, the County's rehabilitation specialist conducts a preliminary inspection. The inspection determines whether a hazard may exist. Based on this preliminary inspection, the County may order a test by a licensed testing firm to complete a risk assessment. The costs of the test and the cost of abatement or hazard reduction performed by certified contractors are eligible project costs.

If test results indicate a significant lead hazard, and there are children under the age of seven in the property, the County recommends that the applicant have the children tested by a health professional. The test determines whether the children have an elevated blood lead level.

Each household applying to the program receives a copy of the most recent informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying receipt of the pamphlet. The receipt becomes part of the project file.

DHCD does not perform lead hazard reduction or abatement work directly. When this work is included in the scope of a project, the applicant must use a state-certified lead paint abatement contractor. DHCD program staff provide a current list of certified contractors to support the applicant in obtaining proposals.

Actions planned to reduce the number of poverty-level families

Approximately five percent of Howard County residents live in poverty. While this is below the statewide rate, the 2025-2029 Consolidated Plan identifies that poverty is concentrated in specific geographic areas. The highest poverty rates are in the Harper's Choice area of northern Columbia, in parts of Ellicott City, in areas around Snowden River Parkway, and in south Howard County near Laurel. The Consolidated Plan also finds that African American residents experience poverty at higher rates than their share of the County population. African American residents make up 46 percent of the population in poverty and 63 percent of families in poverty.

The County funds a range of programs to stabilize at-risk households and move residents toward self-sufficiency. These programs include rapid rehousing, homelessness prevention, capacity building for community-based organizations, construction and rehabilitation of affordable housing units, and homebuyer assistance. The Housing Opportunities Trust Fund and the Community Renewal Fund extend the reach of federal entitlement dollars and support additional housing affordability investments.

During FFY2026, DHCD will fund the following activities with CDBG and HOME funds to reduce the number of poverty-level families:

- Rebuilding Together Homeowner Rehabilitation
- Hope Works of Howard County Transitional Housing
- Community Action Council Housing Stability
- Howard County TBRA Pilot Program
- Down Payment Assistance

Actions planned to develop institutional structure

DHCD serves as the lead agency for housing and community development planning in Howard County. DHCD coordinates the activities of public and private organizations to make sure the goals of the Consolidated Plan are addressed by multiple entities. The County’s institutional structure relies on the following partners to carry out FFY2026 goals and objectives:

- Howard County Housing Commission manages the Section 8 Housing Choice Voucher Program, administers the Family Self-Sufficiency Program, and develops affordable multifamily rental housing.
- Howard County Department of Community Resources and Services oversees the County’s Continuum of Care and administers the County’s aging and disability services.
- Rebuilding Together provides housing rehabilitation for qualified owner-occupied households.
- Bridges to Housing Stability provides housing to low-income working families in Howard County and operates a transitional housing program.
- The Arc of Howard County provides critically needed special needs housing.
- Grassroots Crisis Intervention Center provides supportive services to homeless persons.
- Hope Works provides transitional housing and victim services.
- Community Action Council provides housing stability assistance to prevent eviction.

The 2025-2029 Consolidated Plan identifies the lack of adequate funding as the County’s largest constraint on addressing housing and community development needs. During FFY2026, DHCD will continue to pursue additional federal, state, and private resources to expand the capacity of this institutional network and to close the gap between identified need and available resources.

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

DHCD coordinates housing and community development work across public agencies, nonprofit partners, and the private sector. DHCD staff serve on nonprofit agency boards, advisory committees, and planning bodies. This service places DHCD in a position to address the housing and community development needs of the County, to provide technical assistance, to offer funding options, and to serve as a network connection between partner entities.

During FFY2026, DHCD will continue to coordinate with the partners listed in the institutional structure section above. Coordination activities include the following:

- Regular coordination with the Howard County Housing Commission on Housing Choice Voucher administration, Family Self-Sufficiency Program activities, and affordable housing development.
- Active participation on the Coalition to End Homelessness and the Continuum of Care Planning Committee, including support for implementation of The Path Toward Zero, the County’s 2025-2030 Strategic Plan to End Homelessness.

- Coordination with the Howard County Department of Community Resources and Services on services for older adults, persons with disabilities, and veterans.
- Technical assistance and funding coordination with nonprofit partners, including Rebuilding Together, Bridges to Housing Stability, The Arc of Howard County, Grassroots Crisis Intervention Center, Hope Works, and Community Action Council.
- Coordination with Maryland DHCD on Low Income Housing Tax Credit awards, state housing programs, and pass-through funding such as McKinney-Vento Emergency Solutions Grants when available.

Discussion

The actions described in this section reflect the County’s commitment to a whole-of-government approach to housing and community development. Federal CDBG and HOME funding work together with the Housing Opportunities Trust Fund, the Community Renewal Fund, the MIHU program, and the partner network described above. Together, these resources address the underserved needs, lead-based paint hazards, poverty, and institutional capacity gaps identified in the Consolidated Plan.

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

Introduction

Under the FFY2026 CDBG Program, the County anticipates receiving a grant in the amount of \$1,325,855.00 and \$10,000 in Program Income for the year for a total budget of \$1,335,855.00. The County will budget \$195,000 for general program administration and \$120,000 for Fair Housing activities for a total Planning and Administration budget of \$195,000, well below the 20% cap (\$265,171.00). The balance of funds will be allocated to activities which principally benefit low- and moderate-income persons. The activities which principally benefit low- and moderate-income persons are divided between Public Facilities \$341,575.00 (33%), Housing Activities \$700,000.00 (42%), and Public Service \$89,280.00 (15%). The County meets the HUD regulations for project caps by allocating the following FFY2026 CDBG funds:

- Planning and Administration \$195,000.00 at 20% (\$265,171.00)
- Public Services \$89,280.00 (15% at \$198,878.25)
- Demolition \$0 or 0.0%
- Urgent Need \$0 or 0.0%

Under the FFY2026 HOME Program, the County anticipates receiving a grant in the amount of \$504,077.24 and \$0.00 in program income for the year for a total FFY2026 budget of \$504,077.24. The County will use \$94,514.48 in contributions from the County's banked Match from prior housing projects as HOME Match for FFY2026.

Other Federal requirements and nondiscrimination

The Federal requirements set forth in 24 CFR part 5, subpart A, are applicable to participants in the HOME program. The requirements of this subpart include nondiscrimination and equal opportunity; disclosure requirements; debarred, suspended or ineligible contractors; drug-free work; and housing counseling.

The nondiscrimination requirements at section 282 of the Act are applicable. In addition:

- Howard County will not limit or give preference to students.
- Howard County will not limit beneficiaries or give preference to employees of this jurisdiction.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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: \$10,000
- 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
- 3. The amount of surplus funds from urban renewal settlements: \$0
- 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
- 5. The amount of income from float-funded activities: \$0
- Total Program Income: \$10,000

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: 80%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: Howard County does not intend to use other forms of investments beyond those identified in Section 92.205.

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, 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 will be deferred until an event occurs which might trigger recapture. Any such recapture will be limited to the net proceeds. 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.

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: Howard County will not use HOME funds to refinance existing debt.

If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

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. 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. For 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 or more-person household.

For rental projects utilizing CDBG funds with other federal and/or state funds, affordable rents are defined by the other programs' requirements if 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.

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 administered throughout the program year. 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, the following. Staff work with project partners and develop partnerships, develop working relationships with funding agencies, and develop project work plans. Staff also document project activities, oversee grant procurement, supervise project progress, manage project budgets, track match, monitor program rents and incomes, and prepare and submit performance reports.