

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 June 1, 2026.

By order

Michelle Harrod
Michelle Harrod, Administrator

Read for a second time at a public hearing on June 15, 2026.

By order

Michelle Harrod
Michelle Harrod, Administrator

This Resolution was read the third time and was Adopted ☒, Adopted with amendments___, Failed___, Withdrawn___, by the County Council on July 6, 2026.

Certified By

Michelle Harrod
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 6 day of July, 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.



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
9755 PATUXENT WOODS DRIVE, SUITE 302 • Columbia, Maryland 21046 • 410-313-6318
Calvin Ball, County Executive • Kelly A. Cimino, Director

FAX 410-313-5960

Subject: Testimony and Fiscal Impact Statement for:
Resolution No. **102**-2026
Adopting the FFY2026 Annual Action for Community Development Block Grant (CDBG) &
HOME Investment Partnership Program (HOME)

To: Brandee Ganz
Chief Administrative Officer

From: Kelly Cimino *K. Cimino*
Director
Department of Housing and Community Development

Date: May 20, 2026

Resolution No. **102**-2026 requests approval of the FFY2026 Annual Action Plan for the Community Development Block Grant (CDBG) program and the Home Investment Partnership Program (HOME). The FFY2026 Annual Action Plan, the 2nd action plan under the FFY2025 – 2029 HUD Consolidated Plan, is Howard County's application to the U.S. Department of Housing and Urban Development (HUD) for CDBG and HOME funding. The FFY2026 Annual Action is required as a precondition to receive the County's annual entitlement of CDBG and HOME Program funds from HUD.

BACKGROUND

Howard County's current Five-Year HUD Consolidated Plan was adopted by CR142-2025 on July 30, 2025. The HUD Consolidated Plan is a planning document that summarizes local housing and non-housing needs; housing market and inventory conditions; outlines a five-year strategy; identifies available federal, state and local resources needed to implement the strategies; and presents specific goals and objectives for each strategy. The Annual Action Plan is the implementing document for the strategies in the Consolidated Plan and is required by HUD to receive the CDBG and HOME program awards.

The primary objective of the CDBG and HOME programs is to develop viable communities by providing decent affordable housing, creating suitable living environments, and expanding economic opportunities, principally for low and moderate income households, to meet HUD's national objective. The grant funds from these programs will provide financial tools to support low-to-moderate income individuals, families, and communities to address homelessness, affordable housing challenges, aging infrastructure and economic hardships.

Howard County must adopt a new Annual Action Plan to continue to receive the annual entitlement grants for FFY2026, which will begin on October 1, 2026, and to continue to be eligible as an Urban County Entitlement community. The Annual Action Plan outlines the proposed activities that will be undertaken for the upcoming program year.

The Howard County Department of Housing and Community Development conducted community engagement sessions and a needs assessment to develop the draft Annual Action Plan in consultation with multiple county agencies, various nonprofit agencies, local advocates, the Housing and Community Development Board, residents, and local and regional service providers of housing and human services.

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held five (5) public hearings on the needs and goals of the County's CDBG and HOME programs. The public hearings were held on December 4, 2025, January 9th, March 5th, and April 9th, 2026, and provided residents with the opportunity to discuss the programs and offer suggestions on future program priorities. The public hearing notices were published in the Baltimore Sun and posted at all public library branches at least 1 week prior to the public hearing dates. The fifth and final public hearing will be held at the County Council public hearing on June 15, 2026.

The draft FFY2026 Action Plan is available for the required 30-day public review and comment period at the Housing Department's office at 9755 Patuxent Woods. The comment period runs from May 21 – June 22, 2026. The Plan is also available on the department's webpage at www.howardcountymd.gov/dhcd.

FISCAL IMPACT

Based on FFY2026 pre-award letters from HUD, Howard County expects to receive grant awards totaling \$1,829,932.24 (CDBG: \$1,325,855.; HOME: \$504,077.24). The grants cover both program and related administrative costs. The amounts have been incorporated into the County Fiscal Year 2027 budget. A list of proposed grantees and amounts has been provided to the County Council in advance of the public hearing.

Cc: Calvin Ball, Howard County Executive
Felix Facchine, Chief of Staff (w/draft Action Plan)
Jennifer Sager, Legislative Coordinator (w/draft Action Plan – 11 copies)
Gary W. Kuc, County Solicitor
Holly Sun, Budget Administrator
Kim Zanti, Chief, Community Planning and Grants
Housing and Community Development Board



Department of Housing and Community Development
FFY2026 Annual Action Plan PROJECT NARRATIVES
Recommended funding amounts shown in parentheses

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

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

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

Howard County will use CDBG funds for the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is administered. Staff are responsible for performing program-related duties, such as financial, environmental, and eligibility review according to the grant award terms and conditions.

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

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

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

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

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

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

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

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

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

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

2. CDBG MULTI-YEAR COMMITMENTS

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

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

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

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

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

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

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

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

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

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

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

4. CDBG PRIOR YEAR FUNDS ALLOCATED TO FFY26 PROJECTS

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

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

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

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

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

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

The County will use HOME funds towards the administration of the HOME program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. Staff members are responsible for performing program-related duties, such as financial, environmental, and eligibility review according to the grant award terms and conditions. This year, DHCD will pilot a Tenant Based Rental Assistance program, using administrative funds to develop the program guidelines, application, and compliance requirements.

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

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

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

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

6. HOME PRIOR YEAR FUNDS ALLOCATED TO FFY26 PROJECTS

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

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

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

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

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

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