

# County Council Of Howard County, Maryland

2016 Legislative Session

Legislative Day No. 4

## Resolution No. 51 -2016

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

A RESOLUTION adopting the Howard County Consolidated Plan for Federal Fiscal Years 2016-2020 for housing including the Federal Fiscal Year 2016 Action Plan Community Development Block Grant and Home Investment Partnerships Program (HOME) Consolidated Plan Schedule.

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Introduced and read first time \_\_\_\_\_, 2016.

By order \_\_\_\_\_  
Jessica Feldmark, Administrator

Read for a second time at a public hearing on \_\_\_\_\_, 2016.

By order \_\_\_\_\_  
Jessica Feldmark, Administrator

This Resolution was read the third time and was Adopted\_\_\_, Adopted with amendments\_\_\_, Failed\_\_\_, Withdrawn\_\_\_, by the County Council on \_\_\_\_\_, 2016.

Certified By \_\_\_\_\_  
Jessica Feldmark, 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 Partnerships  
4 Program ("HOME"), including the American Dream Downpayment Initiative under 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**, the Consolidated Plan provides a single document that represents the sole  
12 planning document and application for all housing and community development activities funded  
13 by federal entitlement programs; and  
14

15           **WHEREAS**, the County must adopt a revised Consolidated Plan every 5 years in order  
16 to remain eligible for CDBG and HOME funds, and the last plan was adopted in 2011.  
17

18           **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,  
19 Maryland this \_\_\_\_\_day of \_\_\_\_\_, 2016 that the County Council adopts the  
20 Howard County Consolidated Plan FFY 2016 – FFY 2020, including the Howard County Annual  
21 Action Plan Program Year 2016, in substantially the form attached hereto, as the Consolidated  
22 Housing Plan for the purpose of qualifying for the Community Development Block Grant and  
23 Home Investment Partnerships funds.



# **FFY 2016-2020 FIVE YEAR CONSOLIDATED PLAN (CP) AND FFY 2016 ANNUAL ACTION PLAN (AAP) FOR HOWARD COUNTY, MD**



**Howard County Department of Housing  
and Community Development  
6751 Columbia Gateway Drive, 3rd Floor  
Columbia, MD 21046**

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# Executive Summary

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

### 1. Introduction

Howard County, Maryland is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and Home Investment Partnership Program (HOME). The County has prepared its Five Year Consolidated Plan (CP) for the period of FFY 2016, beginning July 1, 2016, through FFY 2020, ending June 30, 2021. The Consolidated Plan is a strategic plan to implement federal programs for housing and community development activities within the County and how the proposed activities will principally benefit low- and moderate-income individuals.

The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program that must be completed by the entitlement community every five (5) years in conjunction with an update to the County's Analysis of Impediments to Fair Housing Choice (AI). The County is participating in the Baltimore Metro Area Regional Analysis of Impediments to Fair Housing Choice prepared by Baltimore Regional Housing Campaign (BRHC), a consortium comprised of Anne Arundel County, Baltimore County, Baltimore City, Harford County, and Howard County that envisions a Baltimore region where all families have the right and the means to live in high opportunity communities with excellent schools, economic prosperity, and low rates of poverty, and where public policies and private investments are aligned to overcome historic divisions by race and class.

The Howard County Five Year Consolidated Plan establishes the goals Howard County proposes for the next five (5) year period and outlines the specific initiatives the County will undertake to address these goals by encouraging the development of decent housing, promoting a suitable living environment, and expanding economic opportunities. The Five Year Consolidated Plan is a collaborative planning process among the County, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The process was implemented through a series of public meetings, stakeholder surveys, statistical data, and reviews of previous community development plans.

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

The following six (6) priorities and subsequent goals/strategies have been identified for Howard County for the period of FFY 2016 through FFY 2020 for the Community Development Block Grant (CDBG) Program and HOME Investment Partnerships Program (HOME):

### **A. HOUSING PRIORITY – (High Priority)**

There is a need to improve the quality and quantity of the housing stock in the County by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families.

#### **Goals/Strategies:**

HS-1 Housing Rehabilitation - Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

HS-2 Rental Rehabilitation - Provide financial assistance to landlords to rehabilitate housing units that are rented to low- and moderate-income tenants.

HS-3 Housing Construction - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the County through rehabilitation of vacant buildings and new construction.

HS-4 Home Ownership - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.

HS-5 Public Housing - Support the local public housing authority in its efforts to develop, improve, and maintain the affordable housing in the County.

### **B. HOMELESS PRIORITY – (High Priority)**

There is a continuing need for housing and supportive services for homeless persons and persons who are at-risk of becoming homeless.

#### **Goals/Strategies:**

HO-1 Continuum of Care - Support the local Continuum of Care's (CoC) efforts to provide emergency shelter, transitional housing, and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.

HO-2 Operation/Support - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.



HO-3 Prevention and Housing - Continue to support the prevention of homelessness and programs for rapid rehousing.

HO-4 Housing - Support the rehabilitation of and making accessibility improvements to emergency shelters, transitional housing and permanent housing for the homeless.

HO-5 Permanent Housing - Support the development of permanent supportive housing for homeless individuals and families.

#### C. OTHER SPECIAL NEEDS PRIORITY – (High Priority)

There is a continuing need for affordable housing, supportive services, and facilities for persons with special needs and the disabled.

##### Goals/Strategies:

SN-1 Housing - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.

SN-2 Social Services - Support social service programs and facilities for the elderly, persons with disabilities, and persons with other special needs.

SN-3 Accessibility - Improve the accessibility of owner occupied housing through rehabilitation and improve renter occupied housing by making reasonable accommodations for the physically disabled.

#### D. COMMUNITY DEVELOPMENT PRIORITY – (High Priority)

There is a continuing need to improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the County.

##### Goals/Strategies:

CD-1 Community Facilities - Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.

CD-2 Infrastructure - Improve the public infrastructure through rehabilitation, reconstruction, and new construction.

CD-3 Public Services - Improve and increase public safety, municipal services, and public service programs throughout the County.

CD-4 Accessibility - Improve the physical and visual accessibility of County facilities, infrastructure, and public buildings.

CD-5 Public Safety - Improve the public safety facilities, equipment, and ability to respond to emergency situations.

CD-6 Code Enforcement - Enforce the local codes and ordinances to bring buildings into compliance with the standards through systematic code enforcement.

CD-7 Clearance - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned and dilapidated structures.

CD-8 Revitalization - Promote neighborhood revitalization in strategic areas through acquisition, demolition, rehabilitation, code enforcement, infrastructure improvements, housing construction, public and community facilities improvements, etc.

CD-9 Historic Preservation - Promote historic preservation and adaptive reuse of existing buildings in the County through financial incentives.

#### E. ECONOMIC DEVELOPMENT PRIORITY – (Low Priority)

There is a continuing need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents in the County.

##### Goals/Strategies:

ED-1 Employment - Support and encourage new job creation, job retention, employment, and job training services.

ED-2 Financial Assistance - Support business and commercial growth through expansion and new development through technical assistance programs and low interest loans.

ED-3 Redevelopment Program - Plan and promote the development and redevelopment of the downtown business district.

ED-4 Financial Incentives - Support and encourage new economic development through local, state and Federal tax incentives and programs such as Tax Incremental Financing (TIP), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.

#### F. ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY – (High Priority)

There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.

##### Goal/Strategy:

AM-1 Overall Coordination - Provide program management and oversight for the successful

administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

AM-2 Fair Housing - Promote fair housing choice through education and outreach in the County.

### **3. Evaluation of past performance**

Howard County strives to equitably allocate CDBG and HOME funds to income eligible areas and persons throughout the County and has funded activities during the past five (5) years to meet the County's FFY 2011 to FFY 2015 Five Year Consolidated Plan goals and objectives. The County's CDBG and HOME Programs regularly meets the performance standards established by HUD. Each year the County prepares its Consolidated Annual Performance Report (CAPER) which summarizes the objectives it has addressed in achieving the Con Plan goals and objectives. The County submits its CAPER within ninety (90) days of the start of the new program year. Copies of the CAPER are available for review at the County's Department of Housing and Community Development and on the Department's webpage.

In the FFY 2014 CAPER, Howard County expended 10% of its CDBG funds to benefit low- and moderate-income persons. The County expended 8.7% of its funds during the FFY 2014 CAPER period on public service, which is below the statutory maximum of 15%. The County expended 13.5% of its funds during this CAPER period on Planning and Administration, which is just below the statutory maximum of 20%. The County met the required 1.5 maximum drawdown ratio. The County's ratio was 1.12 as of June 30, 2014.

### **4. Summary of citizen participation process and consultation process**

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held two (2) public hearings on the needs and goals of the County's CDBG and HOME Programs that provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier on February 4, 2016 and March 31, 2016.

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

A "Draft Plan" was placed on display at the Department of Housing and Community Development, 6751 Columbia Gateway Drive, 3rd Floor, Columbia, MD 21046 from March 28, 2016 until April 26, 2016 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier on March 31, 2016. The advertisement was also published on the Department's webpage.

Additionally, the County developed and disseminated an online citizen's survey at the following address: [www.surveymonkey.com/s/howardcountyhousing](http://www.surveymonkey.com/s/howardcountyhousing).

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

## **5. Summary of public comments**

The County held its Needs Public Hearing on February 23, 2016 at 6 PM. A full list of meeting notes can be found in the Citizens Participation appendix.

The County held its Second Public Hearing on April 14, 2016 at 6 PM at the Housing Board monthly meeting. The Third Public Hearing was held on April 18, 2016 at 7 pm during the Howard County Council's April Hearing. A full list of meeting notes can be found in the Citizens Participation appendix.

The Resident Survey was live from February 15, 2016 until March 25, 2016 and can be viewed at [www.surveymonkey.com/s/howardcountyhousing](http://www.surveymonkey.com/s/howardcountyhousing). There were a total of 231 responses. A full survey summary can be found in the Citizens Participation appendix.

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

All comments and views were incorporated into this plan.

## **7. Summary**

The overall goal of the Five Year Consolidated Plan is to improve the living conditions for all residents in Howard County, to create a suitable and sustainable living environment, and to address the housing and community development needs of the County. The Five Year Consolidated Planning process requires the County to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The County will use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG and HOME funds, as well as to provide direction to other partners addressing the housing and community development needs of the low- and moderate-income population of the County. HUD will evaluate the County's performance under the Five Year Consolidated Plan against these goals.

## The Process

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

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

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

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

**Table 1 – Responsible Agencies**

### Narrative

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

### Consolidated Plan Public Contact Information

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Community Planning & Grants Management  
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6751 Columbia Gateway Drive – 3rd Floor  
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Fax No.: 410-313-5960  
emeadows@howardcountymd.gov

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

### **1. Introduction**

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

Each year, as a part of the CDBG application process, local agencies/organizations are invited to submit proposals for CDBG grant eligible activities and to participate in the consultation process through attending a public hearing or responding directly to the correspondence or survey. A complete list of agencies contacted and representatives that participated in meetings can be found in the attachment. FFY 2016 was the first year that competitive applications were received for the HOME program since 2011. The County intends to continue this practice moving forward.

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

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

Howard County Department of Housing and Community Development - oversees the County's CDBG and HOME grant programs

Howard County Housing Commission - manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing

Social Services Agencies - provides services to address the needs of low- and moderate-income persons  
Housing Providers - rehabilitates and develops affordable housing for low- and moderate-income families and individuals

Howard County Department of Citizen Services - oversees the Continuum of Care (CoC) Network for Howard County

Collaboration and coordination with these entities will continue throughout the five-year period in order to capitalize on potential future funding opportunities. Collaboration and coordination will take advantage

of potential partnership opportunities that would result in increased benefits to low- and moderate-income households and persons.

**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**

CoC Program and ESG Program funded projects address the needs of homeless persons, through the Continuum of Care Lead Agency's efforts to end and prevent homelessness in the County. There are organizations and individuals who participate in a variety of ways in the joint collaboration to end homelessness by addressing the immediate and ongoing needs of all types of homeless populations. Howard County Housing coordinates with the CoC Lead Agency in workgroups and projects for the chronic homeless populations and issues related to providing housing to all types of homeless. In addition, HUD funds are used to support efforts in the CoC, including but not limited to: day center rent/utilities, sheltering through the domestic violence center, and eviction prevention funds.

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

Howard County does not receive a federal allocation for ESG Program funds. The County's Department of Citizen Services (DCS, the CoC Lead Agency) receives ESG funds from the MD Department of Housing and Community Development, as pass-through funds from the federal government, matched with state ESG dollars. Even though we are not considered to be a Recipient, but a Grantee, DCS follows the federal guidance on how ESG allocations are made. All ESG applications, reports, and monitoring is reviewed by the ERA Committee of the CoC Board. This ensures that all stated performance standards and evaluations of outcomes matches the stated need and standards set forth in grant RFPs, and DCS' Grant Agreement. ESG sub-grantees participate in the coordinated assessment system, enter data into HMIS, and participate in CoC Steering Groups. DCS solicits proposals from entities that have not received ESG funds previously. DCS works to ensure that ESG funds are used to meet the needs of those experiencing homelessness, and reallocates funds to decrease the number of persons that are experiencing homelessness. Annually, the ERA Committee reviews and sets priorities for the next year's funding cycle.

The CoC Lead Agency is the same entity for Housing Management Information Systems (HMIS) and has policies and procedures for the administration of HMIS and uses ServicePoint (Bowman) software. All programs funded through ESG and CoC use and enter applicable data into the HMIS. The HMIS Subcommittee meets quarterly to review data quality and discuss questions posed by providers. Monthly, study halls and one-on-one meets/trainings are provided to ensure timeliness standards are maintained for data entry and quality is kept to a high standard.

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

See attached list of contacts.

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

All agencies were consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Howard County Department of Citizen Services (CIS)	The CoC is the primary provider of housing and supportive services for the area's homeless and at risk of being homeless population. The goals of the County and the CoC are complementary.
Five Year Plan and Annual Action Plan	Howard County Housing Commission	The Howard County Housing Commission is the lead agency providing Section 8 vouchers in the County. The goals of the County and Howard County Housing Commission are complementary.
Howard County Comprehensive Plan (Plan Howard 2030)	Howard County Department of Planning and Zoning	The 2012 Comprehensive Plan was developed as a plan for land use and land conservation and multiyear development plans for transportation, public facilities, water, sewerage, parkland, housing, human services, and environmental protection. The goals of the plans are complementary.

**Table 2 – Other local / regional / federal planning efforts**



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

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

**Narrative (optional):**

The Vision of Howard County's Five Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. The Annual Action Plan is an application for FFY 2016 CDBG and HOME funds under HUD's formula grant program. The Plans combined act as a strategic plan to be followed by the County in carrying out federal programs.

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<b>ORGANIZATION/ AGENCY</b>
Howard County Association of REALTORS
All Life Solutions
Allen and Sharif Engineers
Alliance Inc
Assisted Living
Board to Promote Self Suff.
Bridges to Housing Stability
Building Families for Children
Burgess Mills
Coastal Sunbelt Produce
Columbia Association
Community Action Council
Community College of Baltimore County
Compass, Inc.
Department of Citizen Services
Howard County Department of Social Services
Dorsey's Search
Family & Children's Services of Central MD
FIRN
Founder DRC (Current)
Giant Food
Grassroots Crisis Inc
Harper's Choice
HC Rec & Parks
Help End Homelessness in Howard County (HEHHC, INC)
Heritage Housing Partners Corp
Hickory Ridge

Hope Works
We Are Hopeworks
Housing Adv./ Bridges Board
Howard Community College
Howard County ADA Coordinator
Howard County Chamber of Commerce
Howard County Chief of Housing Opportunities Program
Howard County General Hospital
Howard County Mental Health Authority
Howard County Office of Children's Services
Howard County Office of Consumer Affairs
Howard County Public Schools
Humanim
Humphrey Mgmt.
Johns Hopkins University Applied Physics Laboratory
King's Contrivance
Kittamaqundi Community Church
Kittamaqundi Community Church / Help End Homelessness Ho. Co.
LARS - Laurel Advocacy
Leidos
Living in Recovery
Long Reach
Lorien Health Systems
Making Change
Maryland Building Industry Association
MD Legal Aid
MD Legal Aid Bureau
MICROS Systems

Monarch Mills
Morningside Park
Oakland Mills
Owen Brown
Patuxent Square
Port Capital
Columbia Association
Rebuilding Together
Residential One Company
River Hill
RT Howard County
Shelter Group
Sun Trust Bank
The Arc of Howard County
The Salvation Army
Town Center
United Way of Central Maryland
Verizon
Vetrans Affairs
VOA
Voices For Children
Way Station, Inc
Wells Fargo
Wilde Lake
Wilhelm Builders

## **PR-15 Citizen Participation**

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

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held two (2) public hearings on the needs and goals of the County's CDBG and HOME Programs that provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier on February 4, 2016 and March 31, 2016.

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

A "Draft Plan" was placed on display at the Department of Housing and Community Development, 6751 Columbia Gateway Drive, 3rd Floor, Columbia, MD 21046 from March 28, 2016 until April 26, 2016 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier on March 31, 2016. The advertisement was also published on the Department's webpage.

Additionally, the County developed and disseminated an online citizen's survey at the following address: [www.surveymonkey.com/s/howardcountyhousing](http://www.surveymonkey.com/s/howardcountyhousing).

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	A public hearing was held on February 23, 2016 to discuss the Five Year Consolidated Plan and Annual Action Plan.	Meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not applicable.

**Table 3 – Citizen Participation Outreach**

DRAFT

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Howard County used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projections. The tables in this section have been filled in with the data sets provided by HUD. The data is sourced from the 2008-2012 American Community Survey (ACS) Five Year Estimates and the 2010 U.S. Census. This data is the most current complete source of information on which to base the five year needs assessment.

The Howard County Department of Citizen Services is the lead agency for the County's Continuum of Care (CoC). Data for the development of the needs for the homeless in the area have been obtained from the Continuum of Care.

Additional needs for the County were obtained from input and interviews with County staff, the community at large, social service agencies, housing providers, community development groups, economic development agencies, as well as regional and state agencies.

DRAFT

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

### Summary of Housing Needs

Based on a comparison between the 2000 and 2012 County population statistics, the County experienced a 14% increase in population over the twelve-year period. During the same time period, the State of Maryland's population increased by 16.5%. The population increase in the County represented an increase of 35,813 persons. The number of households in the County also increased during the same time period; an increase of 10,729 households or a gain of 12%. The population in the County has been growing consistently since the 1920s; with the largest period of growth from 1950 (population 23,119 persons) to 1990 (population 187,328 persons).

The household median income of the area increased by 45.4%; this is comparable to the 38% increase in household median income over the same time period for the State of Maryland. This increase in household median income represents a change in nominal dollars and a change in real dollars. To calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2012, the cumulative inflation rate was 33%, meaning that the \$74,167 household median income in 2000 would be \$98,642 if it were expressed in 2012 dollars. By taking into consideration the rate of inflation, the household median income in Howard County has increased more than the rate of inflation.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	247,842	283,655	14%
Households	92,818	103,547	12%
Median Income	\$74,167.00	\$107,821.00	45.4%

**Table 4 - Housing Needs Assessment Demographics**

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

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	845	1,770	2,275	1,255	36,305
Small Family Households *	365	800	1,160	413	21,830
Large Family Households *	50	30	155	60	6,005
Household contains at least one person 62-74 years of age	140	225	550	550	8,565
Household contains at least one person age 75 or older	265	650	495	190	2,095
Households with one or more children 6 years old or younger *	15	0	193	60	3,835



\* the highest income category for these family types is >80% HAMFI

**Table 5 - Total Households Table**

Data 2008-2012 CHAS  
Source:

DRAFT

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	225	15	0	240	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	0	0	100	75	175	605	1,115	510	260	2,490

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	0	40	28	45	113	85	310	705	198	1,298
Zero/negative Income (and none of the above problems)	50	0	0	0	50	30	0	0	0	30

**Table 6 – Housing Problems Table**

Data 2008-2012 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	0	225	115	75	415	605	1,115	510	260	2,490
Having none of four housing problems	0	40	88	55	183	160	405	1,555	890	3,010
Household has negative income, but none of the other housing problems	50	0	0	0	50	30	0	0	0	30

**Table 7 – Housing Problems 2**

Data 2008-2012 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	40	78	118	315	785	800	1,900
Large Related	0	0	0	0	50	30	60	140
Elderly	0	0	0	0	240	525	345	1,110
Other	0	0	50	50	80	35	35	150
Total need by income	0	40	128	168	685	1,375	1,240	3,300

Table 8 – Cost Burden > 30%

Data 2008-2012 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	50	50	305	635	330	1,270
Large Related	0	0	0	0	50	30	60	140
Elderly	0	0	0	0	165	385	85	635
Other	0	0	50	50	80	35	35	150
Total need by income	0	0	100	100	600	1,085	510	2,195

Table 9 – Cost Burden > 50%

Data 2008-2012 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	15	0	15	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	15	0	15	0	0	0	0	0

Table 10 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

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

Table 11 – Crowding Information – 2/2

Data Source  
Comments:

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

According to the 2008-2012 American Community Survey, there were 104,905 households living in Howard County. Of those households, approximately 22,445 (21.4%) were householders living alone and approximately 6,399 (28.5% of single person households) were householders living alone age 65 and older. Based on these estimates, approximately one-third of single person households living alone are seniors and can be presumed to have additional special needs above and beyond the needs of the general single person household population. Special consideration in terms of housing and services for seniors should be considered based on the large percentage of seniors living alone in Howard County.

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

People with Disabilities

Based on the 2000 CHAS Data and the 2008-2012 ACS Data, it is estimated that 50% of all disabled renters have a housing problem that includes cost overburdened by 30% or more or another type of housing problem, and 25% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates it can be projected that approximately

1,321 disabled homeowners have a housing problem and approximately 880 disabled renters have a housing problem. The population of people with disabilities in Howard County comprises 6.8% of the County's residents; 2.7% of the population has a hearing difficulty; 3.0% of the population has a vision difficulty; 3.1% of the population has a cognitive difficulty; 3.1% of the population has an ambulatory difficulty; 3.1% of the population has a self-care difficulty; and 2.8% of the population has an independent living difficulty.

#### Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Based on the local crime statistics and social service agency responses to interviews and surveys, it is estimated that approximately 200 single family households and family households that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance, as well as supportive services.

#### **What are the most common housing problems?**

The most common housing problem in Howard County is housing affordability. According to the 2008-2012 American Community Survey, 46.8% of all renter households were cost overburdened by 30% or more, 30.5% of owner households with a mortgage were cost overburdened by 30% or more, and 11.8% of owner households without a mortgage were cost overburdened by 30% or more. Additional housing problems that were discussed in consultations and received from citizen comments included: need for housing rehabilitation assistance, handicap accessible housing, and availability/accommodation of senior housing.

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

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

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

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

Howard County was recently awarded two (2) PILOT programs for Rapid Rehousing (RRH) under the FFFY15 Emergency Solutions Grant through the Maryland Department of Housing and Community Development (pass-through federal funds matched with state dollars). To date, the RRH program has not started, and has not been awarded previously. The two (2) PILOT programs will be evaluated after implementation to measure efficacy and determine future program funding.

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

Currently, Howard County does not estimate the number of at-risk households in the jurisdiction. For homeless prevention activities funded through the CoC, Category 2 (imminent-risk) of the Homeless definition is the parameter for service provision to serve the immediate needs of those who would become literally homeless (Category 1). The At-Risk of Homelessness definition has not been used as demand for prevention assistance for those who are at imminent-risk is at capacity.

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

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

**Discussion**

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

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

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

### Introduction

In order for Howard County to address the County's housing needs, a detailed analysis of any racial or ethnic group that has a greater housing need in comparison to County's total housing needs was considered. Data detailing information organized by racial group and ethnicity was evaluated from the CHAS Data and the 2008-2012 ACS Data. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,330	585	560
White	2,095	320	180
Black / African American	1,277	165	115
Asian	580	85	170
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	324	10	50

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%



**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,265	1,015	0
White	2,605	635	0
Black / African American	1,475	194	0
Asian	744	44	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	215	60	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data 2008-2012 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,039	2,390	0
White	2,728	1,665	0
Black / African American	1,620	345	0
Asian	885	210	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	660	125	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data 2008-2012 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,303	3,945	0
White	2,123	2,595	0
Black / African American	1,330	740	0
Asian	370	284	0
American Indian, Alaska Native	50	30	0
Pacific Islander	0	0	0
Hispanic	335	263	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data 2008-2012 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

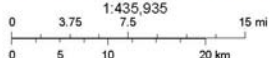
The racial and ethnic demographics of Howard County's households according to the 2008-2012 American Communities Survey was: 66.3% White; 17.7% African American; 0.2% Native American; 12.4% Asian; 0.1% Pacific Islander; and the Hispanic or Latino population of any race was reported as 4.0%. There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households, and 80-100% AMI Black/African American households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 13.7% for White households; 30.6% for Black/African American households; 19.8% for Asian households; 21.2% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 36.5% for Hispanic households.

Below are maps highlighting the Census Tracts with the highest areas of housing problems.

Housing Problems - ELI Howard County, MD



March 21, 2016



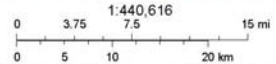
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### Housing Problems - LI Howard County, MD



March 21, 2016



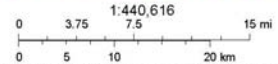
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### Housing Problems - MI Howard County, MD



March 21, 2016



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

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

### Introduction

In order for Howard County to accurately address the County's housing needs, a thorough analysis of any racial or ethnic group that has a greater housing need in comparison to County's total housing needs was considered. Data detailing information organized by racial group and ethnicity was evaluated from the CHAS Data and the 2008-2012 ACS. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost burden is over 50%.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,655	1,250	560
White	1,810	610	180
Black / African American	1,057	380	115
Asian	475	180	170
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	260	74	50

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,285	2,990	0
White	1,505	1,755	0
Black / African American	859	805	0
Asian	624	170	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	125	154	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data 2008-2012 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,654	5,779	0
White	1,195	3,199	0
Black / African American	519	1,460	0
Asian	515	589	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	350	440	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data 2008-2012 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,060	7,170	0
White	589	4,130	0
Black / African American	225	1,839	0
Asian	145	524	0
American Indian, Alaska Native	20	60	0
Pacific Islander	0	0	0
Hispanic	80	515	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data 2008-2012 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

The racial and ethnic demographics of Howard County’s households according to the 2008-2012 American Communities Survey was: 66.3% White; 17.7% African American; 0.2% Native American; 12.4% Asian; 0.1% Pacific Islander; and the Hispanic or Latino population of any race was reported as 4.0%. There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 7.3% for White households; 14.3% for Black/African American households; 13.5% for Asian households; 9.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 19.4% for Hispanic households.

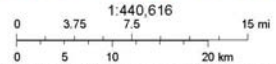
Below are maps highlighting the Census Tracts with the highest areas of housing problems.



Severe Housing Problems - ELI Howard County, MD



March 21, 2016

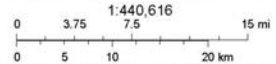


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Severe Housing Problems - LI Howard County, MD



March 21, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

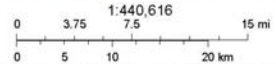
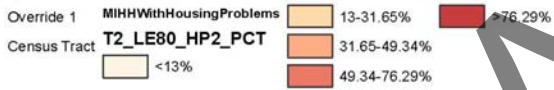
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Severe Housing Problems - MI Howard County, MD



March 21, 2016



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

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

### Introduction:

In order for Howard County to accurately address the County's housing needs, a thorough analysis of any racial or ethnic group that has a greater housing need in comparison to County's total housing needs was considered. Data detailing information organized by racial group and ethnicity was evaluated from the CHAS Data and the 2008-2012 ACS. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	73,200	20,003	11,155	565
White	50,685	10,683	5,559	180
Black / African American	10,255	5,060	2,884	115
Asian	8,305	2,685	1,790	170
American Indian, Alaska Native	154	80	28	0
Pacific Islander	60	0	0	0
Hispanic	2,525	1,074	560	50

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2008-2012 CHAS

### Discussion:

For the jurisdiction as a whole, 19% of all households were cost burdened by 30% or more and 11% of all households were cost burdened by 50% or more.

The racial and ethnic demographics of Howard County's households according to the 2008-2012 American Communities Survey was: 66.3% White; 17.7% African American; 0.2% Native American; 12.4% Asian; 0.1% Pacific Islander; and the Hispanic or Latino population of any race was reported as 4.0%. There were no disproportionately impacted groups in terms of housing cost burden.

Comparing all households that are housing cost burdened by 30% to 50%: 15.3% of White households were cost burdened; 27.2% of Black/African American households were cost burdened; 20.6% of Asian

households were cost burdened; 31.4% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 25.5% of Hispanic households were cost burdened.

Comparing all households that are housing cost burdened by over 50%: 8.0% of White households were cost burdened; 15.5% of Black/African American households were cost burdened; 13.8% of Asian households were cost burdened; 11.0% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 13.3% of Hispanic households were cost burdened.

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

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

The racial and ethnic demographics of Howard County's households according to the 2008-2012 American Communities Survey was: 66.3% White; 17.7% African American; 0.2% Native American; 12.4% Asian; 0.1% Pacific Islander; and the Hispanic or Latino population of any race was reported as 4.0%.

There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households, and 80-100% AMI Black/African American households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 13.7% for White households; 30.6% for Black/African American households; 19.8% for Asian households; 21.2% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 36.5% for Hispanic households.

There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 7.3% for White households; 14.3% for Black/African American households; 13.5% for Asian households; 9.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 19.4% for Hispanic households.

There were no disproportionately impacted groups in terms of housing cost burden. Comparing all households that are housing cost burdened by 30% to 50%: 15.3% of White households were cost burdened; 27.2% of Black/African American households were cost burdened; 20.6% of Asian households were cost burdened; 31.4% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 25.5% of Hispanic households were cost burdened. Comparing all households that are housing cost burdened by over 50%: 8.0% of White households were cost burdened; 15.5% of Black/African American households were cost burdened; 13.8% of Asian households were cost burdened; 11.0% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 13.3% of Hispanic households were cost burdened.

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

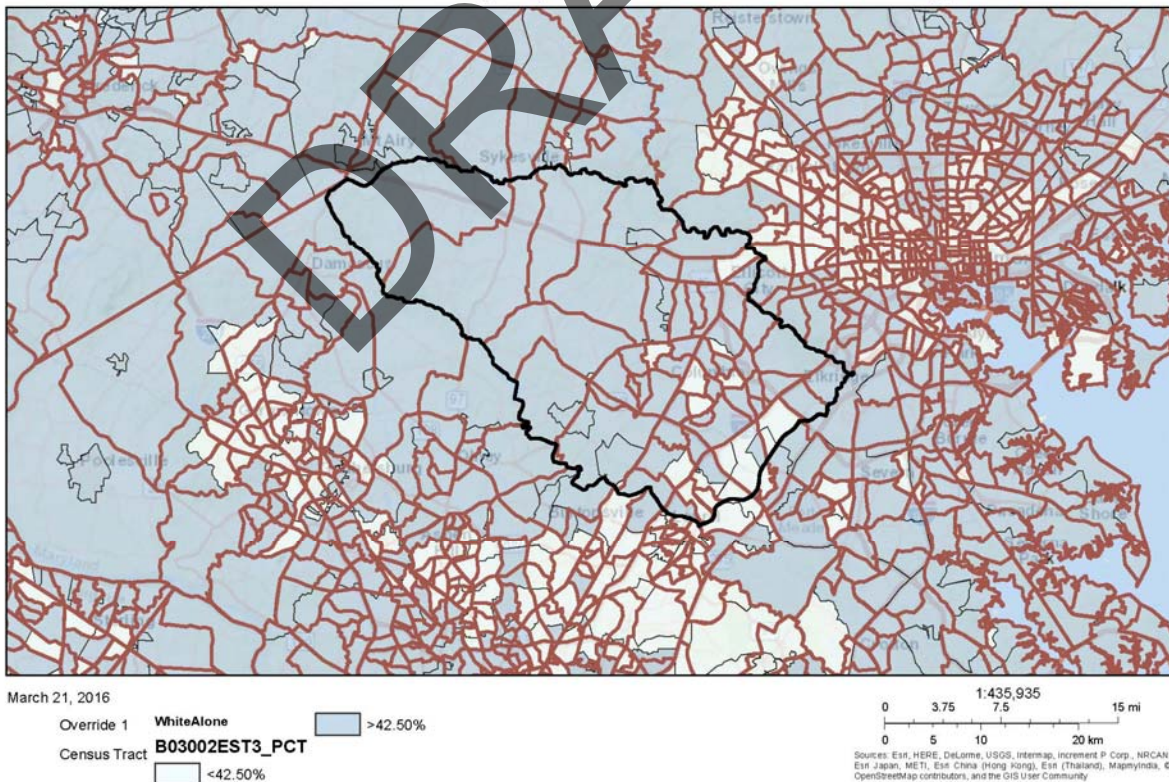
There are no additional housing needs which were not identified in Sections NA-10 to NA-25.

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

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

The racial and ethnic demographics of the total population of Howard County according to the 2008-2012 American Communities Survey was: 62.5% White; 17.8% African American; 0.2% Native American; 14.4% Asian; 0.0% Pacific Islander; 2.0% from other races; 3.2% from two or more races; and the Hispanic or Latino population of any race was reported as 5.8%. According to the 2008-2012 ACS data, any Census Tract in the County that has a minority population over 42.5% is defined as an area of minority concentration. Based on the above HUD definition there are six (6) Census Tracts in the County that are identified as areas of minority concentration: CT 6012.03 69.7% Minority, CT 6026.00 55.8% Minority, CT 6066.03 57.8% Minority, CT 6066.06 56.0% Minority, 6069.04 56.7% Minority, and CT 6069.07 60.7% Minority. Below is a map highlighting the qualifying Census Tracts.

Census Tracts with Minority Population > 42.5% - Howard County, MD



## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

The Howard County Housing Commission is the Public Housing Authority for Howard County. The Howard County Housing Commission does not own or maintain any Public Housing Units. The Commission administers approximately 1,300 Section 8 Housing Choice Vouchers as of July, 2016. During 2015, the Housing Commission completed conversion of its fifty (50) Public Housing Units to Project Based Vouchers through the Rental Assistance Demonstration (RAD) Program.

According to the Howard County Housing Commission's Five Year PHA Plan for the period of 2014 - 2018, the goals of the Housing Authority are as follows:

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



**Totals in Use**

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

**Table 21 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

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

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	48	1,118	0	1,098	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### Race of Residents

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

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

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

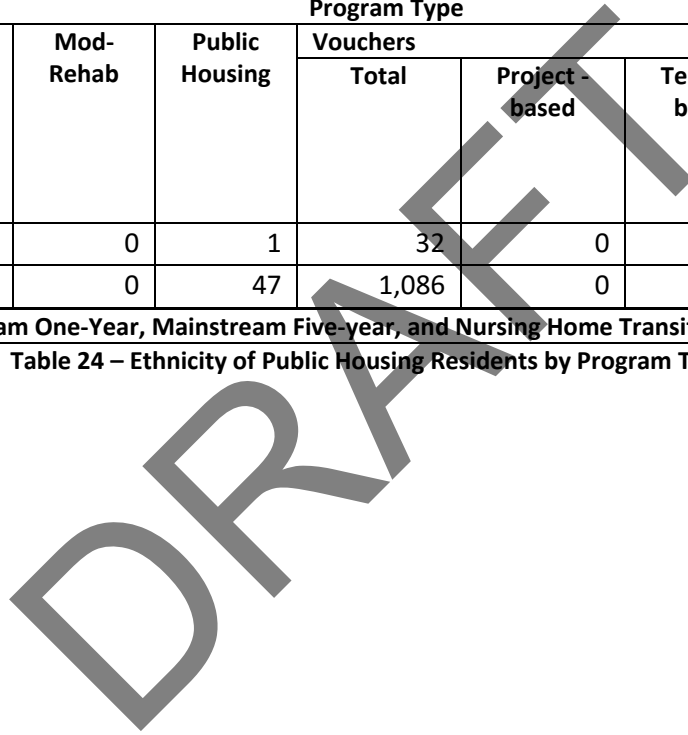
**Ethnicity of Residents**

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	32	0	31	0	0	1
Not Hispanic	0	0	47	1,086	0	1,067	0	0	17

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

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



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

Not applicable; the Housing Authority does not own or manage public housing.

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

As of March 18, 2016, there were 5,208 families on the HCV Waiting List. The HCV Waiting List was closed on July 2, 2012.

The following demographic and economic data was obtained from the HCV Waiting List as of March 2016:

77.7% of the waiting list is female head of household

61.1% of the waiting list is Black

5.8% of the waiting list is Hispanic

56.5% of the waiting list is Family

24.0% of the waiting list is Disabled

11.0% of the waiting list is Elderly

71.7% of the waiting list is Extremely Low-Income (30% or below AMI)

18.8% of the waiting list is Very Low-Income (30% to 50% AMI)

9.5% of the waiting list is Low-Income (50% to 80% AMI)

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

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

**Discussion**

The Howard County Housing Commission is an important part of Howard County's housing strategy, especially for households that are low-income, very low-income, and extremely low-income. The Commission is a public housing authority and separate legal entity from County government. Until recently the Department of Housing and Community Development was a principal department within the

Howard County government. The County Council approved a resolution in April, 2016 that transferred the functions of the Department of Housing and Community Development to the Department of Citizens Services.

The County has identified that there is a continuing need for accessible, affordable, decent, safe, and sanitary housing to address the needs of all households affected by housing problems, severe housing problems, and housing cost burdens. Both the County and the Housing Commission plan to improve and expand the supply of accessible, affordable, decent, safe, and sanitary housing in the County through its development efforts, as well as the County's MIHU program. Section 8 Housing Choice waiting lists indicate a need for housing targeted to disabled and extremely low-income households.

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## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

With the passing of the HEARTH Act of 2009, CoCs across the country were challenged to coordinate all services for homeless persons and families, and urged stronger collaboration efforts between public and assisted housing providers, private and government health, mental health and service agencies. Howard County launched what is called the “Coordinated System of Homeless Services” in the fall of 2012 to meet this need in the community. Since that time, over seventeen (17) partner agencies, including public and non-profit entities, have streamlined access to services and resources to best meet the needs of the homeless households in Howard County. One assessment is completed for each household presenting for services. Referrals are provided based on level of vulnerability of the household and include: access to mainstream benefits, food, addictions treatment (as requested/needed), pupil personnel workers at the local public school for school-age children, financial counseling/wellness, intensive case management, brief case management, shallow and medium-term rental subsidy, employment supports, housing location services, and transitional, permanent supportive housing units as available. All partners in the CoC that participate in the coordinated efforts meet monthly to review data, hear program updates and discuss ways to improve.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	100	716	367	160	161
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	7	105	358	183	80	161
Chronically Homeless Individuals	4	24	6	3	2	161
Chronically Homeless Families	1	4	4	2	2	161

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	1	6	6	2	1	161
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 25 - Homeless Needs Assessment

Data Source Comments: Howard County Department of Citizen Services

Indicate if the homeless population is: Has No Rural Homeless

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

Not applicable.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	50	3
Black or African American	105	6
Asian	3	0
American Indian or Alaska Native	4	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	5	0
Not Hispanic	165	9

Data Source

Comments:

Howard County Department of Citizen Services

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

Based on homeless/homeless prevention data that was collected during 2015, there were 198 families with children that were in need of housing assistance. This data was used to estimate the following number and type of families with children in need of housing assistance for 2016:

164 Female householder, no husband present

5 Male householder, no wife present

28 Two Parent households

1 Veteran household

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

Instances of homelessness in Howard County occur most frequently to Black or African American residents; that represent 65% of the homeless population but only 17.8% of the total population in Howard County.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The Sheltered Homeless population in Howard County is far higher than the unsheltered. Some of this can be attributed to the fact that there are unsheltered individuals that are difficult to locate and engage, and so cannot be reported. Additionally, this data is pulled from the 2016 Point In Time Homeless Count, which



took place during the blizzard. The inclement weather drove many unsheltered homeless into some form of shelter situation.

**Discussion:**

The Purpose and Activities of the Howard County CoC are to:

- Promote community-wide goals to end homelessness
- Provide funding to quickly rehouse homeless persons
- Promote access to mainstream resources
- Improve self-sufficiency among people experiencing homelessness

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

### **Introduction:**

The groups to be addressed in this assessment include:

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

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

### **Describe the characteristics of special needs populations in your community:**

To be completed.

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

To be completed.

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

To be completed.

### **Discussion:**

To be completed.

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

### **Describe the jurisdiction's need for Public Services and Facilities:**

PlanHoward 2030 is Howard County's General Plan (Comprehensive Plan) that was adopted in 2012. The Plan anticipates evolving service needs as the population grows, ages, and becomes more socially and economically diverse.

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

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

a. Agency Master Plans. Direct County agencies to regularly update facility master plans that include maintenance and systemic renovations, as well as new or expanded facilities.

b. Capital Budget Review Committee. Continue to strengthen the interagency review committee's assessments to assist in setting capital project priorities, phasing, and funding strategies.

c. State Funds. Explore how under PlanMaryland, State agency funds and programs can be targeted to priority projects within designated Growth and Revitalization areas and Existing Communities.

d. Innovative Funding. Identify new or creative funding sources and methods such as public-private partnerships.

e. Transportation Planning. When evaluating new facilities and capital projects, consider transportation infrastructure, including availability of public transit, and opportunities for bicycle and pedestrian access.

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

a. Enhance Sustainability. Expand the use of cost-effective, resource-conserving green technologies in new and renovated County facilities.

b. Monitoring. Monitor County buildings and vehicles to document environment, health, and safety benefits, as well as cost-effectiveness.

c. Public Outreach and Education. Communicate the monitoring data and results of demonstration projects to the public.

d. Multimodal Transportation Strategies. Promote and implement strategies to enable access to government facilities via bicycle, walking and transit.

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

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

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

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

a. Wastewater Treatment Plant Capacity. Monitor flows to the Little Patuxent Water Reclamation Plant to ensure sufficient capacity for projected growth in the Planned Service Area.

b. Master Plan for Water and Sewerage. Identify capital project priorities for capacity expansion and systemic renovations, as well as innovative approaches to reduce water consumption and recycle treated waste water.

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

a. Road Improvements. Continue to use APF-generated excise tax revenues to leverage State and Federal funding for highway capacity improvements. Consider legislation to allow use for other transportation modes.

b. Transit Development Program. Update the County's Transit Development Program every five years to evaluate and prioritize Howard Transit improvements, as well as connections to regional transit.

c. Innovative Transit Funding. Explore additional public and private funding sources to expand and improve the quality of fixed-route and paratransit service.

d. Pedestrian and Bicycle Connections. Implement priority pedestrian and bicycle improvement projects and, whenever possible, include as part of road construction or maintenance projects.

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

a. Promote Solid Waste Reduction. Continue to expand programs for solid waste reduction, reuse, recycling, and composting. Expand recycling programs to include additional materials as technologies and markets become available, including the possibility of recovery of items from the landfill.

b. Plan for Future Capacity. Ensure that the County has reliable options for solid waste processing and disposal that allow sufficient lead time for planning and construction of a new cell at the Alpha Ridge Landfill or other new facilities, or for instituting new programs.

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

a. Funding. Evaluate options and adopt a dedicated funding mechanism.

b. Best Management Practices. Monitor and evaluate the cost-effectiveness of diverse best management practices to maximize nutrient reduction from the funds expended.

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

a. Accuracy of Enrollment Projections. Continue to collaborate with the Public School System to improve enrollment projections by refining the methodology for assessing the varying impacts of growth and neighborhood population cycles on individual schools.

b. Maximize Use of Existing School Facilities. Balance enrollment between under- and over-capacity schools by redistricting or alternative strategies to encourage full use of schools that have additional capacity.

c. Minimize New School Construction. Accommodate the projected enrollments by using modular classrooms and additions whenever possible.

d. Land Bank. Acquire additional sites inside the PFA to hold in reserve if needed for future school construction. Consider more urban school prototypes to reduce land acquisition requirements.

e. Fund Maintenance, Renovation, and Program Initiatives. Provide sufficient funding to maintain and renovate school facilities and to allow program initiatives that will sustain and enhance the quality of the Public School System.

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

a. Expansion of Howard Community College. Continue the County’s commitment to fund expansion to accommodate enrollment and program growth. Support HCC in obtaining funds from the State or other sources.

b. Workforce Training. Continue to work with the Economic Development Authority, the private sector, and other institutions of higher education to meet workforce development and retraining needs, especially in science and technology-related fields.

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

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

a. Master Plan. Evaluate the need for additional library capacity to serve planned population and program growth, considering the impact of the Internet and other digital access to information. Provide necessary expansion via additions or new facilities within the Planned Service Area.

b. Libraries as Educational and Community Focal Points. Enhance the design of existing and any future libraries to both optimize the delivery of service at each library branch and help create a civic focal point. Where feasible, integrate libraries with other complementary public or private facilities.

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

a. Arts Council. Continue to support the operations and programs of the Arts Council through financial and in-kind resources and services.

b. Community Service Partnership. Continue to utilize the Community Service Partnership with the Howard County Arts Council to distribute public funds to local and regional arts organizations through competitive grant programs and to manage art facilities.

c. Business Partnerships. Encourage partnerships between the arts community and the Howard County Economic Development Authority, Howard County Tourism, and private and business sectors to increase awareness of the value of the arts and provide creative funding to support programs and facilities.

d. Arts and Entertainment Districts. Explore options to create one or more “Arts and Entertainment” districts in Howard County.

e. Support for Artists. Increase opportunities for artists to live, work, learn, and present work in Howard County.

f. Development. Include art or arts spaces in new public construction when appropriate.

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

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

b. Recreation Planning. Update the LPRPP regularly to establish countywide goals and priorities for development of facilities and recreation programs.

Policy 8.13 – Enhance community recreational opportunities.

a. Cooperation with Howard County Public School System. Continue to collaborate on the design, development, management, and maintenance of shared recreation facilities and programs on school sites.

b. Coordinate the Columbia Association, Recreation Organizations, and Private Recreation Providers.

Expand partnerships with other recreation providers so that the Department of Recreation and Parks programs complement and support efforts by other providers. Provide information on opportunities available through other organizations. Encourage programming across all age groups and abilities.

Policy 8.14 – Plan for Health and Human Services.

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

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

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

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

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

Policy 8.17 – Enhance Police protection.

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

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

a. Funding Priorities. Use the Capital Improvement Program to evaluate and prioritize County investments in technology upgrades and systemic renovation for County offices and other facilities.

b. Community Revitalization. Continue to invest in renovation of community infrastructure as well as catalytic community revitalization projects, seeking grants and public-private partnerships whenever possible.

### **How were these needs determined?**

These needs were determined from public input, interviews with County staff, and from the County's 2012 Comprehensive Plan.

### **Describe the jurisdiction's need for Public Improvements:**

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

Environmental Protection - New actions focus on implementation of a Watershed Implementation Plan to achieve mandatory water quality goals and promotion of environmental stewardship by diverse stakeholders.

Resource Conservation - A new Green Infrastructure Network Plan is proposed; the land and character of the Rural West will be protected through strategies to enhance the farm economy and to balance agricultural, residential, and commercial uses; and expanded historic preservation initiatives are proposed.

Economic Development - Strategies are recommended to promote business innovation and growth, and to make Howard County a leader in 21st century technologies. Particular attention is given to the US 1 Corridor and changing economic conditions identified by a market study. Workforce development and the promotion of training in science, technology, engineering, and math (STEM) are another focus.

Growth - Addressing new State Smart Growth requirements, the County's existing pace of housing allocations is maintained but redistributed based on designated place types and growth tiers. Maintaining adequate public facilities remains a strong focus for the future, so a Fiscal Impact Analysis was prepared as a technical supplement.

Transportation - Transit, bicycle, and pedestrian transportation receive greater emphasis, while also providing for the existing roadway network to be improved. Goals for strategies are proposed for enhancing the existing transit system via new service and increased regional cooperation, and for reducing personal vehicle miles traveled to improve air quality.



Public Facilities and Services - County agencies' key programs and capital project needs are presented, as well as budget constraints and strategies for coordinated planning, priority setting, and partnerships.

Housing - The County will continue to develop new models to provide sustainably affordable housing in mixed income communities, and to educate both home-seekers and the general public on the many benefits of compact, mixed-use, mixed income, location efficient homes.

Community Design - The County will encourage well designed, context sensitive redevelopment in revitalization areas, as well as selective infill in existing neighborhoods to create more complete communities. Community plans, updates to zoning regulations, and other mechanisms will implement these goals.

Implementation and Stewardship - County government must continue to innovate and provide leadership; however, everyone has a stake in enhancing Howard County's high quality of life. The foundation is laid for broad stakeholder collaboration and coordination to advance sustainability.

**How were these needs determined?**

These needs were determined from public input, interviews with County staff, and from the County's 2012 Comprehensive Plan.

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# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The housing stock in Howard County is overwhelmingly less than 60 years old, as less than one-tenth (7.4%) of Howard County's housing stock was built prior to 1950. Almost two-thirds (68.7%) of the County's housing stock was built between 1970 and 1999; indicating that the majority of County's housing stock is forty-five (45) to fifteen (15) years old.

Over half (53%) of the housing units in the County are single-unit detached structures. The majority (89%) of owner occupied housing units are three bedrooms or more. The majority (73%) of renter occupied housing units are one or two bedroom units.

The median value of an owner-occupied home in the County in 2000 was \$206,300 compared to \$146,000 for the State of Maryland. The 2008-2012 American Community Survey estimates that the median value of owner-occupied homes in the County increased to \$435,300 (a gain of 111.0%), as compared to a similar increase in the State to a median value of \$304,900 (a gain of 108.8%).

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

### Introduction

According to the 2008-2012 ACS data, there were a total of 108,352 total housing units in Howard County. The majority of the housing units (53%) in the County are single unit detached structures. Of the total housing units, there were 103,547 (or 95.6% of the housing stock) that were occupied housing units; there is a low percentage (4.4%) of vacant housing units. Of the vacant housing units: 37.3% for rent; 6.4% rented, not occupied; 15.9% for sale only; 1.2% sold, not occupied; 4.0% for seasonal, recreational, or occasional use; 0.0% for migrant workers; and 35.1% other vacant.

Owner occupied units represented 74.2% of the housing stock and renter occupied housing units represented 25.8% of the housing stock. The lower supply of rental housing units in comparison to owner occupied housing units places additional housing affordability pressures on renter households.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	57,698	53%
1-unit, attached structure	22,245	21%
2-4 units	1,571	1%
5-19 units	18,631	17%
20 or more units	6,747	6%
Mobile Home, boat, RV, van, etc	1,460	1%
<b>Total</b>	<b>108,352</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	40	0%	374	1%
1 bedroom	826	1%	8,177	31%
2 bedrooms	7,737	10%	11,249	42%
3 or more bedrooms	68,259	89%	6,885	26%
<b>Total</b>	<b>76,862</b>	<b>100%</b>	<b>26,685</b>	<b>100%</b>

Table 27 – Unit Size by Tenure

Data Source: 2008-2012 ACS

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

See attached Affordable Housing Units.

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

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

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

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

**Describe the need for specific types of housing:**

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

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

**Discussion**

Howard County has long valued and cultivated economic and social diversity among its population and has worked to ensure decent, safe and affordable housing for all of its citizens. County government has offered a growing variety of affordable housing programs since becoming a charter government in 1968. Howard County Housing's mission is to provide safe, quality, affordable, and sustainable housing opportunities for low- and moderate-income families who live or work in Howard County and to assist them in moving toward economic independence. Howard County Housing will pursue this mission through open, efficient, innovative, and accountable processes. In devising strategies to help narrow the County's housing affordability gap and accomplish these goals, however, we must also be guided by the following principles and values:

1. Affordable housing should be integrated with market rate housing and not concentrated or isolated.

2. Affordable housing should compare favorably to housing in the community.
3. Affordable housing should be environmentally friendly.
4. Affordable housing should be universally designed.
5. Affordable housing should be self-sufficient.
6. Affordable housing programs should help to move participants toward economic self-sufficiency.

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

### Introduction

The value of housing has increased in the last twelve (12) years in Howard County. The median value of an owner-occupied home in the County in 2000 was \$206,300 compared to \$146,000 for the State of Maryland. The 2008-2012 American Community Survey estimates that the median value of owner-occupied homes in the County increased to \$435,300 (a gain of 111.0%), as compared to a similar increase in the State to a median value of \$304,900 (a gain of 108.8%). An increase in the median contract rent (from the same sources) of 60.2% also occurred. Median rent rose from \$798/month to \$1,278/month. Over three quarters (77.7%) of all rental-housing units were listed at \$1,000 or above rent per month.

According to "RealtyTrac," the median sales price of a non-distressed home was \$ 384,275 in January 2016. The median sales price of a foreclosure home was \$254,560, or 51% lower than non-distressed home sales.

The cost of rent has increased by 60.2% from 2000 to 2011, and the cost of a home increased by 111.0%, whereas the median household income only increased by 45.4% from \$74,167 to \$107,821. This shows a great need for affordable rental units.

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

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	\$206,300	\$435,300	111.0%
Median Contract Rent	\$798	\$1,278	60.2%

Table 28 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	1,984	7.4%
\$500-999	5,000	18.8%
\$1,000-1,499	13,796	51.7%
\$1,500-1,999	4,303	16.1%
\$2,000 or more	1,602	6.0%
<b>Total</b>	<b>26,685</b>	<b>100.0%</b>

Table 29 - Rent Paid

Data Source: 2008-2012 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	0	No Data
50% HAMFI	0	45
80% HAMFI	60	60
100% HAMFI	No Data	200
<b>Total</b>	<b>60</b>	<b>305</b>

**Table 30 – Housing Affordability**

Data Source: 2008-2012 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	833	985	1,232	1,574	0
High HOME Rent	846	985	1,232	1,461	1,610
Low HOME Rent	773	829	995	1,149	1,282

**Table 31 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

According to the 2008-2012 American Community Survey 46.8% of all renter households were cost overburdened by 30% or more, 30.5% of owner households with a mortgage were cost overburdened by 30% or more, and 11.8% of owner households without a mortgage were cost overburdened by 30% or more. The greatest need for affordable housing is for the 50%-80% AMI households.

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

0-30% AMI Black/African American households (experienced 29% of the housing problems)

30-50% AMI Black/African American households (experienced 28% of the housing problems)

80-100% AMI Black/African American households (experienced 31% of the housing problems)

0-30% AMI Black/African American households (experienced 29% of the severe housing problems)

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

Affordability has decreased over the past twelve (12) years that were analyzed. While the cost of housing has increased over the time period, the incomes for the lower earning households in the County have not

kept pace with the cost of housing. This discrepancy has caused the amount of affordable housing in the County to decrease.

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

According to "Rentometer" ([www.rentometer.com](http://www.rentometer.com)), it is estimated that the area median rent for a 1 bedroom in Howard County is \$897 and the average rent for a 1 bedroom in Howard County is \$934. These estimates are comparable to the Fair Market Rent for 1 bedroom apartments of \$985. The assisted rental housing units do not unduly impact the market forces dictating rents in the County.

**Discussion**

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

DRAFT



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

### Introduction

Howard County contains 3,763 housing units which were built prior to 1950. This represents less than one-tenth (7.4%) of the County's housing stock that is over 50 years old. Almost two-thirds (68.7%) of the County's housing stock was built between 1970 and 1999; indicating that the majority of County's housing stock is approximately forty-five (45) to fifteen (15) years old. Of the 103,547 occupied housing units in the County, 31,677 (30.6%) housing units have at least one 'selected condition'. In addition, it is estimated that 36,249 (35.0%) housing units in the County were built before 1980 and are at risk of lead-based paint hazards.

### Definitions

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

Standard housing - housing which generally meets Howard County's housing codes, is structurally sound, has operable indoor plumbing, operable electricity and heating systems and a kitchen.

Substandard housing - one which lacks operable and complete plumbing facilities; electricity; a safe source of heat; a kitchen; has been declared unfit for habitation by an agency or unit of government; and or is overcrowded (more than one person per room).

Substandard housing but suitable for rehabilitation - housing which meets the above definition, but can be rehabilitated in compliance with the County's Single Family Rehabilitation Loan Program for costs not to exceed the Rehab Loan Program limit, which remains at \$30,000.00.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	20,408	27%	11,269	42%
With two selected Conditions	278	0%	630	2%
With three selected Conditions	75	0%	260	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	56,101	73%	14,526	54%
<b>Total</b>	<b>76,862</b>	<b>100%</b>	<b>26,685</b>	<b>98%</b>

Table 32 - Condition of Units

Data Source: 2008-2012 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,919	0%	3,783	14%
1980-1999	38,466	50%	13,130	49%
1950-1979	23,863	31%	8,623	32%
Before 1950	2,614	3%	1,149	4%
<b>Total</b>	<b>76,862</b>	<b>84%</b>	<b>26,685</b>	<b>99%</b>

**Table 33 – Year Unit Built**

Data Source: 2008-2012 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	26,477	34%	9,772	37%
Housing Units build before 1980 with children present	3,465	5%	378	1%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 35 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

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

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

For Howard County, it is estimated that 36,249 housing units in the County were built before 1980 and are at risk of lead-based paint hazards. Based on the 2008-2012 American Community Survey, 26,477 (34%) of owner-occupied housing units were built before 1980 and 9,772 (37%) of renter-occupied housing units were built before 1980. CHAS data reports that there are 3,465 (5%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 378 (1%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the County.

### **Discussion**

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

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

### **Introduction**

The Housing Commission currently administers the following programs:

- Housing Choice Voucher Program
- HOPW A Program (Housing Opportunities for Persons with AIDS)
- Family Self Sufficiency Program
- Bridge Subsidy Program
- HSSP Program (Housing Stability Subsidy Program)
- NSP Program (Neighborhood Stabilization Program)

The Housing Commission also owns and/or manages the following properties (non-Public Housing):

- Morningside Park Apartments (60 Units)
- Stoney Run (20 Units)
- Tiber Hudson (25 Units)
- Orchard Crossing (36 Units)
- Selborne Dorsey (48 Units)
- Columbia Landing (300 Units)
- Verona at Oakland Mills (251 Units)
- Columbia Commons (200 Units)
- Scattered Site Units (42 Units)

The Housing Commission is also the general partner or managing member of the following Low Income Housing Tax Credit (LIHTC) properties:

- Monarch Mills (269 units)
- Burgess Mill Station (198 units)
- Ellicott Gardens (106 units)

**Totals Number of Units**

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			50	896			0	0	162
# of accessible units									

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

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

Not applicable; the Housing Authority does not own or manage public housing.

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

Not applicable; the Housing Authority does not own or manage public housing.

## Public Housing Condition

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

Table 37 - Public Housing Condition

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

Not applicable; the Housing Authority does not own or manage public housing.

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

Not applicable; the Housing Authority does not own or manage public housing.

### Discussion:

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

1. To integrate affordable housing with market rate housing through redevelopment activities: The Commission redeveloped Guilford Gardens from a 100 unit subsidized development into a 269 unit mixed income development now known as Monarch Mills. The development is currently 93 percent leased. The Commission also redeveloped Hilltop from a 94 unit subsidized development into a 198 unit mixed income development now known as Burgess Mills Station.
2. To produce environmentally friendly and universally designed affordable housing: The Commission has developed 4 award winning Apartment Communities and a Community Center during the previous 5-Year Plan period. The developments incorporated numerous universal design, energy efficiency and environmentally friendly features.
3. To produce affordable housing that is financially self-sufficient: The Commission's redevelopment of Monarch Mills & Burgess Mills is projected to result in total cash flow from both developments in excess of \$800,000.00 in fiscal year 2016.
4. To move residents of affordable housing toward economic self-sufficiency: The Commission sponsors a "Getting Ahead" Program that targets Family Self Sufficiency Participants, Zero Income Families and other low income families residing in Howard County. The "Getting Ahead" Initiative examines the causes of Poverty and helps participants to understand that poverty is not simply caused by the choices of the individual, but is both "generational" and "situational". Program participants perform a Self-Assessment, identify personal strengths and establish a personal plan for building resources. The initiative focuses on "Bridges out of Poverty" and examines what the community has to offer as well as what participants can contribute to the community.
5. To increase homeownership opportunities for low and moderate income families: The Department assisted 44 families with closing costs through the Settlement Downpayment Loan

Program (SDLP) in 2015. A total of \$828,335 in assistance was provided. In addition, 37 home ownership opportunities for moderate income families were created under the Moderate Income Housing Unit (MIHU) Program. The MIHU program requires developers to provide a percentage of newly constructed homes for sale at an affordable price to moderate income families.

6. To develop programs for elderly and disabled homeowners to insure that they are financially able to remain in their units, to assist with issues of accessibility and to insure that the units are properly maintained. The Housing Department began advertising for the Maryland Housing Repair Program (MHRP) in January of 2015. MHRP is a state funded loan program for low income homeowners designed to help low income homeowners make health and safety repairs and/or modifications to their home. The Department was only able to approve one (1) loan due to the low income limits associated with the program. Borrowers can only earn up to 50% of Baltimore Median Income. The Department had a total of 35 inquiries regarding the program, but only one family qualified due to the fact that the families were either over income, delinquent on their mortgage and/or property taxes or owed more than the value of the property. The family that was assisted borrowed \$11,300 dollars to update the bathroom, and to install energy efficient windows and doors. The Department of Housing has also provided funding for a similar program in the past with Community Development Block Grant (CDBG) funds for a home repair program through the Department of Citizens Services.
7. To insure that families have equal access to housing regardless of race, color, religion, national origin, sex, disability, familial status or source of income. Howard County is one of only a few jurisdictions in the state that has passed a "source of income" law which places voucher holders in a protective class and prohibits owners from refusing to accept voucher applicants simply based on the fact that they are receiving housing assistance through the Housing Choice Voucher Program. This allows voucher families greater flexibility in terms of where they want to live. The Howard County Office of Human Rights, the Fair Housing Enforcement entity in Howard County, also attends each voucher briefing to educate families about their rights under the Fair Housing Law. This makes it more likely that families will be able to recognize discrimination when it occurs and are more likely to take the appropriate actions when confronted with discriminatory actions. The Department of Housing also participates in joint education programs in conjunction with the Office of Human Rights and the Office of Consumer Affairs, the landlord tenant office within the county, to educate landlords on Federal, State and Local Fair Housing Law.
8. To develop and preserve affordable housing equally across all areas of the county which reflects current and/or anticipated demand based on unit size. The Housing Commission has Project Based 30 Vouchers for Single Efficiency Apartments for the Homeless. The Commission is also the Owner/Developer of the property which is projected to begin leasing on or around early 2017. Efficiency Apartments are practically non-existent in the county, so this is a much needed initiative for the county. The Commission has preserved affordable housing in the county by purchasing three (3) apartment communities in the county consisting of 750 units which will remain affordable and provide much needed cash flow to address affordable housing needs in the county. The communities contain a mixture of two hundred forty-three 1-bedroom units, four hundred ninety-five 2-bedroom units, and twelve 3-bedroom units.

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

### Introduction

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

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

### Facilities and Housing Targeted to Homeless Households

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

**Table 38 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments: Howard County Department of Citizen Services 2015 PIT Count



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

HEALTH: The following healthcare organizations are collaborating through CoC partnerships to facilitate health insurance enrollment for homeless households: 1) Maryland Health Exchange is available as the State health insurance enrollment system; 2) Healthy Howard enrolls persons in health insurance, and participated in the PIT 2015 Resource Fair to assist persons who were counted on that day with health insurance and related benefits; 3) Partner agencies leverage HUD CoC grant funds by connecting all persons they serve (not just through the CoC program) with Medicaid as eligible.

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

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

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

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

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

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

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

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

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

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

Single Efficiency Apartment/Day Resource Center (SEA/DRC) - in development - The Howard County Housing Commission is in the final phases of settling on a property to build a new facility to include 35 single efficiency apartments for the chronically homeless collocated with a new Day Resource Center (listed above). It is slated to be completed in 2017, and will provide Project Based Housing Choice Vouchers with supports.

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

### **Introduction**

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

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

The key to adequately addressing household's supportive housing needs is by documenting their severity of service needs. One of the following must be true to have a severe service needs, in the way HUD identifies in the Order of Priority Notice CPD-14-012: "History of high utilization of crisis services, which include but are not limited to emergency rooms, jails, and psychiatric facilities; or Significant health or behavioral health challenges or functional impairments which require a significant level of support in order to maintain permanent housing."

The CoC considers the following to be vulnerable homeless populations that would heighten the need for supportive housing, in addition to meeting the severity of service needs: elderly, persons with disabilities, addictions, the chronically homeless, homeless households with children and/or a pregnant person, veterans and unaccompanied youth. These populations cycle through systems of services and oftentimes would be able to maintain stable housing with supportive housing. Knowing this, housing type/intervention is identified by each household's case manager as what would be required to end their homelessness.

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

Each of the following institutions have a discharge policy in place: Foster Care, Health Care (local hospital), Mental Health Care (through the hospital), and Correctional Facility (local detention center). Supportive housing programs in the County are limited, and rarely have available units. However, if a person exiting any of these institutions meets HUD's definition of homelessness, they are referred to the CoC's coordinated assessment entry points, including the local crisis hotline. In addition, when a unit becomes available (HUD and locally funded programs), the placement process ensures that all persons and households in the CoC have access to the unit, based on the units' configuration and designation.

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

To be completed.

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

To be completed.

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

**Negative Effects of Public Policies on Affordable Housing and Residential Investment**

See attached sections from the County's AI.

DRAFT

## 6. POTENTIAL IMPEDIMENTS TO FAIR HOUSING CHOICE

The remaining observations collected during the development of the AI constitute the potential impediments or barriers to fair housing choice listed in this section. These impediments are linked to remedial strategies in the Fair Housing Action Plan.

### i. Public Sector – Administrative

#### a. **The County’s increasingly diverse minority population calls for continued language accommodations to ensure that all residents can access programs and services.**

The increased number of native-speaking Spanish, Korean, and Chinese persons could potentially result in an increasing number of persons who will require translation services in order to access federal programs administered by the County.

*Proposed Action I:* The County should continue to monitor the language needs of its expanding population, providing the accommodations and services detailed in its Limited English Proficiency Plan, effective September 2007.

*Proposed Action II:* The County should continue to provide access to written translations via a qualified service provider such as Language Line.

#### b. **Members of the protected classes could be more fully represented on County boards and commissions dealing with housing issues.**

Women, racial minorities and other members of protected classes are represented on the many housing-related boards and commissions Howard County maintains as an opportunity for citizen engagement. However, Hispanic persons and persons with disabilities are represented at rates below their overall population presence in the County. The experiences and perspectives of individuals in these categories would enhance the decision-making process in Howard County and offer the opportunity for advancing fair housing choice in all aspects of County government.

*Proposed Action:* Conduct a survey of each of the appointed citizens who are currently members of public boards to identify members of the protected classes. The survey should identify the race, gender, ethnicity and disability status of every board and commission member. Thereafter, each new appointment should be surveyed in a similar manner. Records on the membership of boards and commissions will

assist County officials in making appointments that reflect the County's diversity.

**c. Howard County's activities to affirmatively further fair housing have been well documented, but could be strengthened.**

The County has many programs and initiatives in place to address previously identified impediments to fair housing choice. In addition to these policies and programs, the County should be conducting frequent and empirical evaluations of the fair housing landscape (i.e. housing market patterns, discrimination complaints data, number of family units developed outside of impacted areas, number of Section 8 households who choose to live outside of impacted areas, etc.).

The fair housing environment has been improved by the County's various outreach and education efforts. However, true progress can be made and measured in expanding enforcement activities while incorporating new policy development initiatives and activities aimed at expanding fair housing choice.

*Proposed Action I:* Contract with a qualified agency to perform fair housing discrimination testing in Howard County.

*Proposed Action II:* In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially located in non-impacted areas.

**ii. Public Sector – Programmatic**

**a. Minority households have greater difficulty becoming home owners in Howard County because of lower incomes.**

The home ownership rate among Hispanic households was 55.2% in 2000, compared to 78.2% of White households. Among Black households, 57% owned their homes. Among the minority population in Howard County, Asian households had the highest rate of homeownership at 66.8%.

*Proposed Action I:* Continue to strengthen partnerships with local lenders that will offer homebuyer incentives to purchase homes in the County.

*Proposed Action II:* The County should continue to work collaboratively with fair housing advocates, certified housing counselors and financial lenders to increase equal opportunities for home ownership among members of the protected classes. Such methods may include:

- Increasing sustainable home ownership opportunities through financial literacy education including credit counseling and pre- and post-home purchase education.

- Increasing lending, credit, and banking services in low-moderate income census tracts and minority census tracts.
- Increasing marketing and outreach efforts of affordable mortgage products that are targeted for residents of low-moderate income census tracts, low-moderate income residents, and minorities.

**b. Howard County has advanced policy initiatives to expand the housing options affordable to households making up to 80% of the area median income, but the number of households in need of affordable housing continues to grow.**

The magnitude of the loss of affordable units and the market competitiveness heightened by increased demand effectively restrict housing choice for minority households, which have significantly lower incomes than White households. These trends are apparent in the following observations:

- Howard County has experienced significant growth rates between 1980 and 2008. Such growth has resulted in a continuous demand for housing units to accommodate the increasing population.
- Multi-family housing in Howard County, both market rate and subsidized units, is concentrated in and around Columbia. However, the once-dominant market emphasis on single-family detached homes has given way to significant growth in townhomes and apartments during the last 10 to 15 years, a trend that is expected to continue.
- Minority households were more likely to live in larger families than White households. For example, 80.2% of Hispanic families and 75.8% of Asian/Pacific Islander families included three or more persons, compared to 63.9% of White families. However, only 6.7% of the rental housing stock in Howard County contains three or more bedrooms, compared to 65.2% of the owner housing stock.
- The median housing value in Howard County increased 63% between 1990 and 2008, while real household income grew only 8.7%.
- Howard County represents an increasingly expensive rental housing market. Between 2000 and 2008, the number of units renting for less than \$500/month declined by more than 700, a decrease of 38.4%, while units renting for \$1,000/month or more nearly tripled during the same period.



- Due to a growing job market and the relocation of jobs to Fort Meade, there is an increasing demand for more affordable housing for working class households throughout the County.
- Minimum wage earners and single-wage earning households cannot afford a housing unit renting for the HUD fair market rent in Howard County. This situation forces these individuals and households to double-up with others, or lease inexpensive, substandard units from unscrupulous landlords. Minorities and female-headed households will be disproportionately impacted because of their lower incomes.
- Persons receiving a monthly SSI check of \$674 as their sole source of income, including persons with disabilities, cannot afford a one-bedroom unit renting at the fair market rent of \$868.
- The County operates the Moderate Income Housing Unit (MIHU) Program, which is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate income. While this program has been successful, few developers are willing to target households making below 50% of MHI.

*Proposed Action I:* Continue to impose affordable unit set-asides through the commendably progressive MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate income households.

*Proposed Action II:* Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families. Provide tax abatements and financial assistance to affordable housing projects located outside of impacted areas.

*Proposed Action III:* Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in areas outside of impacted areas.

**c. The majority of fair housing complaints filed through HUD in Howard County involved race as the basis for discrimination. Disability was the second most common basis.**

While over 65% of the complaints filed through HUD in the County were found to be without probable cause, the predominance of complaints on the basis of race and disability is evidence that education,

information and referral regarding fair housing issues for persons with disabilities is increasingly critical.

As of the AI's writing, there were 11 open housing cases at OHR. From the time that the last AI was completed in September of 1996 through March 11, 2010, there have been 1,144 cases filed with OHR, of which 162 cases (14%) involved housing.

Because the Maryland Commission on Human Relations withholds detailed information about the housing discrimination complaints it receives, entitlement communities and fair housing advocates have one less resource upon which to base testing, education, and outreach efforts. Local testing efforts are increasingly important to ensure that education and outreach efforts are focused on the most critical needs in the County.

The County does not engage in routine paired testing for housing discrimination. By establishing a qualified organization to conduct discrimination testing, the County could more effectively focus its education and outreach efforts on the members of the population that are experiencing discrimination in housing practices.

*Proposed Action I:* Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents, and Realtors.

*Proposed Action II:* Continue to investigate complaints in accordance with the County Human Rights Law.

*Proposed Action III:* Establish a contract with a qualified agency to perform fair housing discrimination testing in Howard County for sales housing, rental housing, and mortgage lending.

**d. The housing-related policies in the 2000 General Plan could be expanded to address affordable housing needs for all household types.**

Howard County's General Plan lacks an over-arching policy that reflects the County's commitment to affirmatively further fair housing (AFFH). Without a written policy and action directives, it is difficult for the County's AFFH commitment to be reflected in County policies, programs, and practices. Also, the County's General Plan is silent on the need to diffuse the concentration of lower income households, members of the protected classes, and affordable housing resources in Columbia and its environs. Absent a strategy to diffuse racial, ethnic, and economic concentrations, Columbia may become overly impacted.

Finally, the Plan places emphasis on congregate care senior developments and the lower-priced sales housing market as the key to meeting the County's affordable housing needs. However, the County has not defined a specific strategy to address the need for fixed units of affordable rental housing for lower income families (including members

of the protected classes) currently living in or expected to reside in Howard County.

The General Plan is now more than 10 years old. The process to update the plan is forthcoming and provides an opportunity to incorporate fair housing initiatives.

*Proposed Action I:* Update the County's General Plan to include a stated policy that reflects the County's commitment to affirmatively further fair housing. Take steps to ensure that the County's programs and practices reflect this policy and that County staff members in each department are trained in the aspects of fair housing that relate to their work.

*Proposed Action II:* Continually monitor racial and ethnic concentrations and concentrations of lower income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County.

*Proposed Action III:* Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers.

- e. **Several of the County's reporting and administrative documents and policies related to its federal entitlement programs should be improved to be more comprehensive and more consistent with HUD regulations involving affirmatively furthering fair housing.**

To meet its fair housing goals, the County must be specific in its investing objectives and state the number of affordable housing units (both rental and sales) to be created outside of impacted areas.

Recipients of HOME funds are required to administer their program in compliance with the regulations found at 24 CFR 983.6(b), known as the Site and Neighborhood Standards. Site selection for HOME-assisted rehabilitated units must comply with several standards, including among other things, promoting greater choice of housing opportunities and avoiding undue concentration of assisted persons in areas containing a high concentration of LMI persons. For new construction, an additional standard is added. With few exceptions, site selection must include a location that is not in an area of minority concentration.

*Proposed Action I:* Create maps that show the geographic distribution of affordable housing developments in the County financed through the use of CDBG, HOME or other public funds and insert these maps into the County's annual CAPERs.

*Proposed Action II:* Prepare a written policy that encompasses these standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects.

**f. The Housing Choice Voucher (HCV) Program could be improved to provide greater housing choice to the County's lower income and minority populations.**

Based on stakeholder interviews conducted during the preparation of this analysis, the following comments were noted:

- There is resistance on the part of some landlords in Howard County to rent to voucher holders. Allegedly, certain landlords impose higher standards on voucher holders than non-voucher holders, including charging higher-than-normal security deposits and requiring pristine credit references.
- Howard County's HCV program utilizes a fixed payment standard that some advocates argued is insufficient to afford the market rent in upper-income areas of the County. The payment standard is adequate to afford rent at many locations in Columbia, advocates said, but in other areas of the County (e.g., Laurel), the payment standard is too low. Laurel is an excellent community for voucher holders due to access to transportation and jobs. Because the total amount of voucher funds available to the County is limited, increasing payment standards in some cases will mean less available resources to assist the greatest possible number of families. This concern must be balanced with an aim to expand housing choice to the extent reasonable.
- There is confusion relative to the law in Howard County that permits landlords to deny voucher holders once a certain percentage of their units are occupied by voucher holders. Some landlords interpret the percentage as a minimum percentage while other landlords interpret it as a maximum percentage.

From the observations previously mentioned, more educational outreach is needed to area landlords and property management companies that accept housing choice vouchers. In addition, Howard County should conduct discrimination testing that targets rental housing.

*Proposed Action I:* Work with area landlords and property management companies, in conjunction with the Howard County Housing Commission, to encourage their acceptance of vouchers in non-impacted neighborhoods of the County.

*Proposed Action II:* Continue to educate landlord and Section 8 voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the Howard County Human Rights Law.

*Proposed Action III:* Facilitate fair housing training for Section 8 staff members.

**iii. Private Sector**

**a. Mortgage loan denials and high-cost lending disproportionately affect minority applicants in Howard County, similar to national trends.**

Minorities, both lower-income and upper-income households, were denied home mortgages at higher rates than White households. These patterns are consistent with discrimination. Most notably, upper-income Black households had the same denial rate of about 14% as lower-income White households.

Additionally, minorities are over-represented in high-cost mortgage loans. In 2008, the rate of high-cost lending was higher for upper-income Black and Hispanic households than that of White households.

Recent trends in mortgage denial rates and high-cost loans among Black and Hispanic households in Howard County warrant further review as these trends are consistent with discrimination.

*Proposed Action I:* Continue to engage HUD-certified counselors to target credit repair education through existing advocacy organizations that work with minority populations on a regular basis.

*Proposed Action II:* Continue to facilitate home ownership workshops and training sessions, with special outreach in impacted neighborhoods, and to engage members of the protected classes.

## 7. FAIR HOUSING ACTION PLAN

Based on the general observations and potential impediments to fair housing choice included in this report, the following Fair Housing Action Plan is proposed.

	Planned Action Year				
	2012	2013	2014	2015	2016
<b>Goal:</b> Establish an over-arching fair housing policy to establish a foundation for affirmatively furthering fair housing					
Task: Upon the revision of the Master Plan, ensure that there is a statement of policy that clearly articulates the County's commitment to expanding fair housing choice	TBD				
Task: In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially those located in non-concentrated areas	•	•	•	•	•
Task: Prepare a written policy that encompasses HUD's Site and Neighborhood Standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects			•		
<b>Goal:</b> Promote the dispersal of affordable housing opportunities outside of areas of concentration					
Task: Continually monitor racial and ethnic concentrations and concentrations of lower-income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County.	•	•	•	•	•
Task: Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers			•		
Task: Work with area landlords and property management companies, in conjunction with HCHC, to encourage acceptance of Housing Choice Vouchers in non-impacted neighborhoods in the County	•	•	•	•	•
Task: Continue to educate landlord and Housing Choice voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the County Human Rights Law	•	•	•	•	•
Task: Facilitate HCVP training for staff members		•		•	
<b>Goal:</b> Increase access to County programs for persons with limited English proficiency					
Task: Continue to monitor the language needs of the County's expanding population, providing the accommodations and services provided in the Language Access policy	•	•	•	•	•
Task: Continue to provide language services (interpreters, translators, etc.) on an as-needed basis	•	•	•	•	•
<b>Goal:</b> Ensure that members of the protected classes are represented on housing-related boards and commissions					
Task: Survey current board members on a voluntary basis to document race, gender, ethnicity and disability status		•	•	•	•
Task: Affirmatively recruit protected class members to fill vacancies on appointed boards and commissions	•	•	•	•	•

cont'd ...

<b>Goal:</b> Increase the supply of housing affordable to households below 80% MHI, specifically in opportunity areas.					
Task: Continue to impose affordable unit set-asides through the MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate-income households	•	•	•	•	•
Task: Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families, specifically in areas of opportunity.	•	•	•	•	•
Task: Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in non-concentrated areas.	•	•	•	•	•
<b>Goal:</b> Reduce instances of housing discrimination					
Task: Continue to investigate discrimination complaints in accordance with the County Human Rights Law	•	•	•	•	•
Task: Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents and real estate agents	•	•	•	•	•
<b>Goal:</b> Mitigate the extent to which minorities are less commonly represented among those able to purchase a home					
Task: Continue to work collaboratively with fair housing advocates, certified housing counselors and lenders to increase homeownership among members of the protected classes	•	•	•	•	•
Task: Continue to strengthen partnerships with local lenders to facilitate homeownership education and outreach with particular attention to members of the protected classes	•	•	•	•	•
Task: Contract with a qualified agency to perform housing discrimination testing in Howard County			•	•	•

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

### Introduction

To be completed.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	342	852	0	1	1
Arts, Entertainment, Accommodations	11,945	13,713	11	11	0
Construction	5,927	9,545	6	8	2
Education and Health Care Services	21,591	15,895	20	12	-8
Finance, Insurance, and Real Estate	8,361	9,333	8	7	-1
Information	3,527	3,303	3	3	0
Manufacturing	5,884	7,674	5	6	1
Other Services	5,137	4,817	5	4	-1
Professional, Scientific, Management Services	22,819	27,000	21	21	0
Public Administration	0	0	0	0	0
Retail Trade	13,515	16,913	13	13	0
Transportation and Warehousing	2,771	4,444	3	3	0
Wholesale Trade	5,476	13,685	5	11	6
Total	107,295	127,174	--	--	--

**Table 39 - Business Activity**

**Data Source:** 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	159,811
Civilian Employed Population 16 years and over	152,515
Unemployment Rate	4.57
Unemployment Rate for Ages 16-24	13.96
Unemployment Rate for Ages 25-65	3.00

**Table 40 - Labor Force**

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	62,549
Farming, fisheries and forestry occupations	4,802
Service	8,856
Sales and office	31,584
Construction, extraction, maintenance and repair	6,842
Production, transportation and material moving	4,565

**Table 41 – Occupations by Sector**

Data Source: 2008-2012 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	75,987	53%
30-59 Minutes	48,192	34%
60 or More Minutes	18,066	13%
<b>Total</b>	<b>142,245</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2008-2012 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,579	354	2,452

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	15,184	1,085	4,801
Some college or Associate's degree	27,631	1,103	5,321
Bachelor's degree or higher	85,009	2,285	11,174

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2008-2012 ACS

**Educational Attainment by Age**

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	146	972	1,001	1,089	1,791
9th to 12th grade, no diploma	1,626	823	927	1,573	1,506
High school graduate, GED, or alternative	6,061	4,244	5,395	11,472	7,386
Some college, no degree	8,095	5,527	6,492	12,809	4,207
Associate's degree	777	2,020	2,230	5,326	1,277
Bachelor's degree	3,726	13,272	14,416	24,964	5,865
Graduate or professional degree	352	7,806	13,437	25,051	5,923

**Table 44 - Educational Attainment by Age**

Data Source: 2008-2012 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2008-2012 ACS

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

To be completed.

**Describe the workforce and infrastructure needs of the business community:**

To be completed.

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

To be completed.

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

The Top Ten Employers in Howard County are:

1. Johns Hopkins University Applied Physics Laboratory - 5,000 employees; R&D systems engineering (Product/Service) Professional services (Industry)
2. Lorien Health Systems - 2,000 employees Nursing care (Product/Service) Health care (Industry)
3. Howard County General Hospital - 1,827 Medical services (Product/Service) Health care (Industry)
4. Howard Community College - 1,438 Higher education (Product/Service) Educational services (Industry)
5. Verizon - 1,346 Telecommunications (Product/Service) Information (Industry)
6. Leidos - 1,195 Engineering services (Product/Service) Professional services (Industry)
7. MICROS Systems - 1,052 HQ / software development (Product/Service) Professional services (Industry)
8. Coastal Sunbelt Produce - 1,050 Produce processing (Product/Service) Manufacturing (Industry)
9. Giant Food - 1,050 Groceries (Product/Service) Retail trade (Industry)
10. Wells Fargo – 842 employees; Securities administration (Product/Service) Finance and insurance (Industry)

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

To be completed.

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

No.

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

To be completed.

**Discussion**

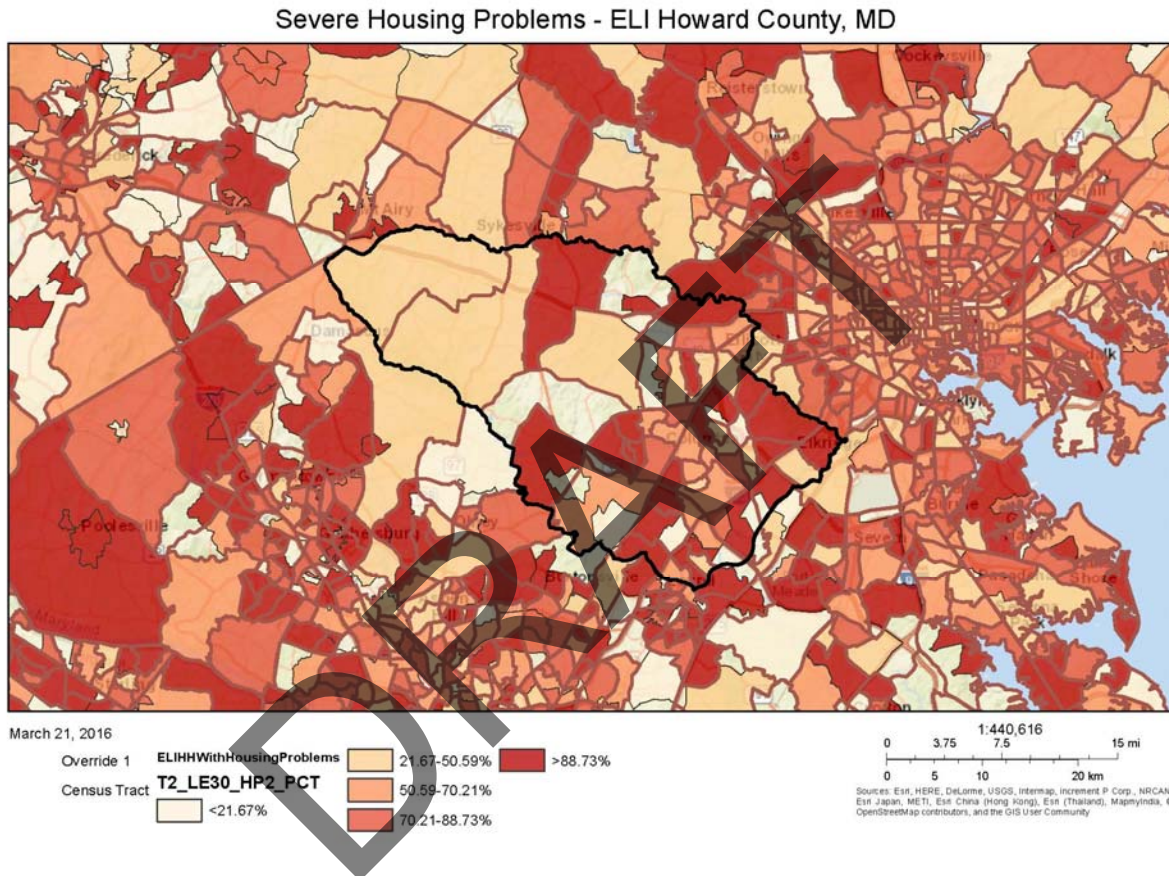
To be completed.

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## MA-50 Needs and Market Analysis Discussion

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

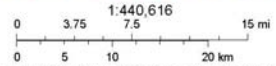
Below are maps for the locations of Extremely Low Income (ELI), Low Income (LI), and Moderate Income (MI) severe housing problems. Concentration is defined as any Census Tract that has above average severe housing problems as compared to the County as a whole.



Severe Housing Problems - LI Howard County, MD



March 21, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community



Severe Housing Problems - MI Howard County, MD



March 21, 2016



1:440,616  
0 3.75 7.5 15 mi  
0 5 10 20 km  
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

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

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

According to the 2008-2012 ACS data, any Census Tract in the County that has a minority population over 42.5% is defined as an area of minority concentration. Based on the above HUD definition there are three (3) Census Tracts in the County that are identified as areas of minority concentration: CT 6012.03 69.7% Minority, CT 6066.03 57.8% Minority, and CT 6069.07 60.7% Minority. Attached is a map highlighting the qualifying Census Tracts.

The U.S. Department of Housing and Urban Development annually identifies qualifying low- and moderate-income Census Tracts and Block Groups for CDBG entitlement communities. The following Census Tracts and Block Groups qualify as low- and moderate-income based on HUD's FFY 2015 LMISD 2006-2010 ACS: CT 6054.02 BG 1 74.46%; CT 6012.01 BG 2 68.77%; CT 6066.03 BG 1 58.77%; CT 6066.03

BG 2 55.05%; and CT 6055.03 BG 3 51.89%. The County has an overall low- and moderate-income percentage of 19.19%. Howard County will direct CDBG funds countywide. It is the policy of Howard County that activities will not be qualified based on service area benefit.

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

Census Tract 6012.03 has the following characteristics: Minority Population 69.7%; Median Household Income: \$119,583; Poverty Rate: 8.55%; % Unemployment: 1.95%; Housing Cost Burden: 28.71%

Census Tract 6026.00 has the following characteristics: Minority Population 55.8%; Median Household Income: \$65,927; Poverty Rate: 6.79%; % Unemployment: 1.95%; Housing Cost Burden: 38.38%

Census Tract 6066.03 has the following characteristics: Minority Population 57.8%; Median Household Income: \$79,123; Poverty Rate: 8.77%; % Unemployment: 8.02%; Housing Cost Burden: 46.55%

Census Tract 6066.06 has the following characteristics: Minority Population 56.0%; Median Household Income: \$78,542; Poverty Rate: 0.09%; % Unemployment: 7.93%; Housing Cost Burden: 34.02%

Census Tract 6069.04 has the following characteristics: Minority Population 56.7%; Median Household Income: \$85,451; Poverty Rate: 8.84%; % Unemployment: 5.01%; Housing Cost Burden: 37.83%

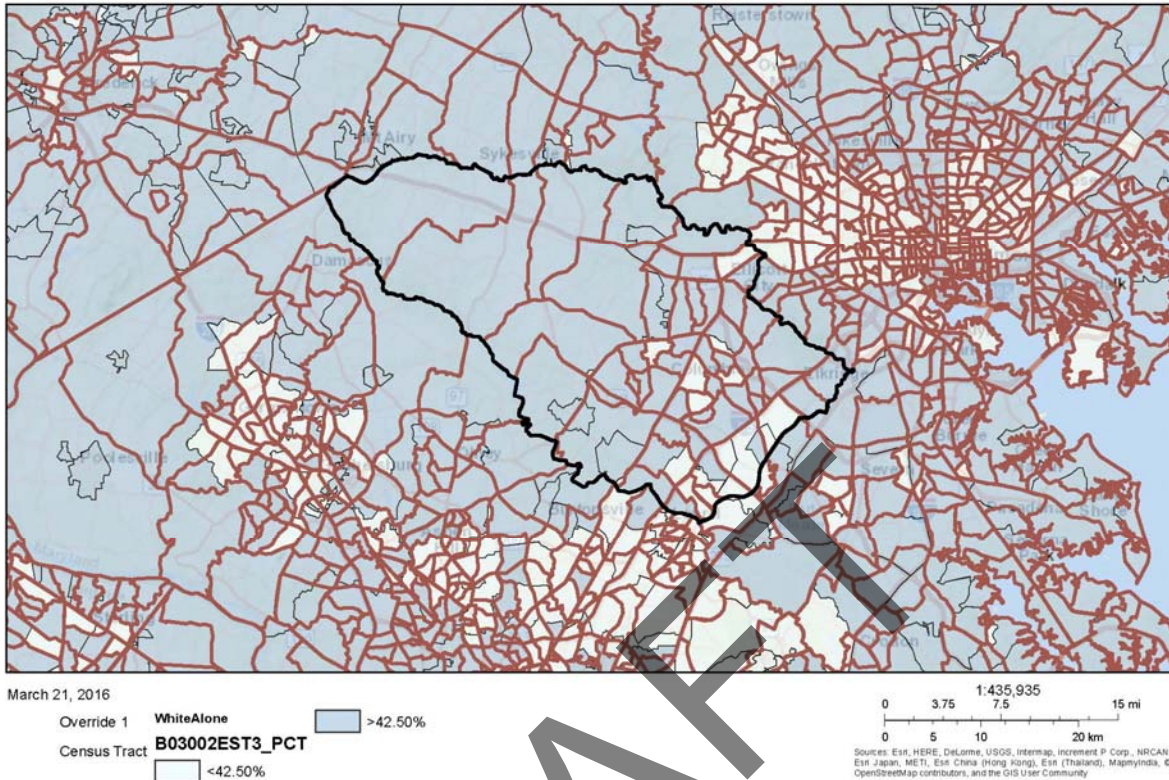
Census Tract 6069.07 has the following characteristics: Minority Population 60.7%; Median Household Income: \$72,585; Poverty Rate: 0.66%; % Unemployment: 3.85%; Housing Cost Burden: 43.45%

Below is a map of the locations of concentrated minority populations.

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### Census Tracts with Minority Population > 42.5% - Howard County, MD



#### **Are there any community assets in these areas/neighborhoods?**

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

#### **Are there other strategic opportunities in any of these areas?**

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan is a guide for Howard County to establish its housing, homeless, other special needs, community development, economic development, and anti-poverty priorities, objectives, and strategies that it anticipates it will complete during the next five years. The FFY 2016-2020 Strategic Plan has been developed based on evaluating the needs and problems experienced by the County and its residents. This strategy is the result of the County's housing and homeless needs assessment, and housing market analysis, which has determined the County's priorities based on its overall needs.

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the County with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. The County has an overall low- and moderate-income population of 19.19%.

The County based its goals and objectives for the FFY 2016-2020 Consolidated Plan on the following guiding principles, which provided a framework for the development of the Five Year Consolidated Plan:

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

The County's priority needs were determined based on existing data on the needs of the community:

- through consultation with Department Heads and staff
- attendees at round table discussions
- public hearings
- citizen surveys
- surveys from social service providers, housing organizations, and community and economic development agencies

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

- The types of target income households with greatest need for assistance.

- The County's low- and moderate-income areas with the greatest need.
- Those activities that will best address the needs of the County's residents.
- The limited amount of funding available to meet the needs.
- The ability to leverage additional resources.

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

**High Priority** - Activities are assigned a high priority if the County expects to fund them during the Five Year Consolidated Plan period

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

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

### Geographic Area

Table 46 - Geographic Priority Areas

1	<b>Area Name:</b>	Howard County
	<b>Area Type:</b>	CDBG target area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	19.19%
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	Howard County
	<b>Include specific housing and commercial characteristics of this target area.</b>	Area
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Area
	<b>Identify the needs in this target area.</b>	Area
	<b>What are the opportunities for improvement in this target area?</b>	Area
	<b>Are there barriers to improvement in this target area?</b>	Area

### General Allocation Priorities

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

Howard County allocates its CDBG funds based on activities that will develop a viable urban community by providing decent housing, a suitable living environment, and by expanding economic opportunities; principally to benefit low- and moderate-income persons. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development, public services, economic development, and planning and administration. The County has identified its priorities throughout the plan with regard to allocating investment geographically.

The County will base its selection of projects on the following criteria:

Community Facilities and Improvements activities that serve a low- and moderate-income clientele or presumed benefit.

Housing Rehabilitation and Preservation activities have an income eligibility criterion; therefore, the income requirement restricts funds only to qualifying low- and moderate-income households throughout the County.

Affordable Housing Development activities have an income eligibility criterion; therefore, the income requirement restricts funds only to qualifying low- and moderate-income households throughout the County.

Public Services activities are for supportive service organizations that serve a low- and moderate-income clientele or presumed benefit.

Economic Development activities are for non-profit or for profit entities that serve a low- and moderate-income clientele or presumed benefit.

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

### Priority Needs

Table 47 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing Priority
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Howard County
	<b>Associated Goals</b>	HS-1 Housing Rehabilitation HS-2 Rental Rehabilitation HS-3 Housing Construction HS-4 Home Ownership HS-5 Public Housing
	<b>Description</b>	There is a need to improve the quality and quantity of the housing stock in the County by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families.
	<b>Basis for Relative Priority</b>	According to the 2008-2012 American Community Survey 46.8% of all renter households were cost overburdened by 30% or more, 30.5% of owner households with a mortgage were cost overburdened by 30% or more, and 11.8% of owner households without a mortgage were cost overburdened by 30% or more.  Priority was determined through consultation with social service agencies, housing providers, and public and private entities.
2	<b>Priority Need Name</b>	Homeless Priority
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Howard County
	<b>Associated Goals</b>	HO-1 Continuum of Care HO-2 Operation/Support HO-3 Prevention and Housing HO-4 Housing HO-5 Permanent Housing
	<b>Description</b>	There is a continuing need for housing and supportive services for homeless persons and persons who are at-risk of becoming homeless.
	<b>Basis for Relative Priority</b>	This priority was determined through consultation with public, nonprofit, and private entities.
<b>3</b>	<b>Priority Need Name</b>	Other Special Needs Priority
	<b>Priority Level</b>	High

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



	<b>Geographic Areas Affected</b>	Howard County
	<b>Associated Goals</b>	CD-1 Community Facilities CD-2 Infrastructure CD-3 Public Services CD-4 Accessibility CD-5 Public Safety CD-6 Code Enforcement CD-7 Clearance CD-8 Revitalization CD-9 Historic Preservation
	<b>Description</b>	There is a continuing need to improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the County.
	<b>Basis for Relative Priority</b>	This priority was determined through consultation with public, nonprofit, and private entities.
5	<b>Priority Need Name</b>	Economic Development Priority
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Other
	<b>Geographic Areas Affected</b>	Howard County
	<b>Associated Goals</b>	ED-1 Employment ED-2 Financial Assistance ED-3 Redevelopment Program ED-4 Financial Incentives
	<b>Description</b>	There is a continuing need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents in the County.
	<b>Basis for Relative Priority</b>	This priority was determined through consultation with public, nonprofit, and private entities.

<b>6</b>	<b>Priority Need Name</b>	Administration, Planning, and Management Priority
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Howard County
	<b>Associated Goals</b>	AM-1 Overall Coordination AM-2 Fair Housing
<b>Description</b>	There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.	

<b>Basis for Relative Priority</b>	This priority was determined through consultation with public, nonprofit, and private entities.
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**Narrative (Optional)**

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

High Priority - Activities are assigned a high priority if the County expects to fund them during the Five Year Consolidated Plan period.

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

DRAFT

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	CDBG and HOME funds are limited for use within the County; housing assistance is limited to homeowners, as well as non-profit and for profit affordable housing providers. A state allocation of ESG funds are used locally for Rapid Re-housing activities.
TBRA for Non-Homeless Special Needs	Not applicable.
New Unit Production	The housing needs in the County are for accessible, decent, safe, and sanitary affordable housing units. The County will use a number of funding sources to support neighborhood revitalization activities throughout the County related to the preservation or creation of affordable housing.
Rehabilitation	The County's existing housing market is influenced by differing housing market values located throughout the County. It costs the same amount to rehabilitate a house in a distressed area as it does in a more affluent neighborhood. The only difference in rehabilitation projects is the return on investment can be zero or negative for improvements made to a property located in a distressed housing market, thus making it economically unattractive for private investors to rehabilitate houses in certain areas of the County.
Acquisition, including preservation	The cost to acquire property is expensive for the County to undertake. The County utilizes CDBG, HOME, ESG, and HOPWA funds for housing providers to acquire and preserve affordable housing. The existing housing stock of affordable rental housing in the County is a critical resource for low-income households who otherwise would not have access to accessible, decent, safe, and sanitary housing. The County is actively working with local community partners to preserve the affordability and long-term viability of the housing. Additionally, the County will use a number of funding sources to support neighborhood revitalization activities throughout the County related to the preservation or creation of affordable housing.

**Table 48 – Influence of Market Conditions**

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

**Introduction**

Howard County will be receiving \$1,034,767 in CDBG and \$332,504 in HOME funds for the FFY 2016 program year. The County’s FFY 2015 CDBG and HOME program year starts on July 1, 2016 and concludes on June 30, 2017. The County projects its CDBG and HOME allocations to remain level over the five-year period.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,034,767	14,000	0	1,048,767	4,195,068	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	332,504	0	0	332,504	1,330,016	The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or home ownership or providing direct rental assistance to low-income people.

Table 49 - Anticipated Resources

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

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

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

A proposed budget of \$ 2,625,000 for the County's Housing Initiative Loan Fund has been requested for County fiscal year 2016.

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

The following locations have been identified for future development:

- Old Beechcrest Mobile Home Park (9750 Washington Boulevard, Laurel, MD 20723) – Howard County Commission owned; Not earmarked yet; Vacant Land; 5.61 Acres
- Land Between Route 1 and Guilford Road, Savage, MD 20763 (Adjacent to DRC/SEA Project Site) – County owned; Not earmarked yet; 5 Acres
- Deep Falls Road (Near Village Towns/Between Port Capital Drive and Route 95), ElkrIDGE, MD 21075 – Howard County Commission owned; Not earmarked yet; Vacant Land; 6 Acres

**Discussion**

The County's CDBG and HOME program year runs from July 1, 2016 through June 30, 2017. These funds will be used to address the following priority needs over the FFY 2016 to FFY 2020 program years:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management

### SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HOWARD COUNTY	Government	Planning	Jurisdiction
HOWARD COUNTY HOUSING COMMISSION	PHA	Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

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

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

Table 51 - Homeless Prevention Services Summary



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

Chronically Homeless Individuals and Families

- Crisis intervention through the community outreach/engagement division of the local police department coordinating with shelter providers meets the needs of homeless persons that have conflict in the community, and mediate issues that may arise with those living in places not meant for human habitation.
- Day Resource Center (DRC) is available to meet the needs of those living in places not meant for human habitation. The DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless. A doctor comes to the site to provide medical care for those that require it.
- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
- County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing.
- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available. Combining rental assistance with supportive services, each household participating in the program has the opportunity to have their housing needs met, in addition to addressing potential barriers to keeping their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits.

Veterans and their Families

- The Day Resource Center (DRC) assists veterans to access U.S. Veteran Affairs Supportive Housing (HUD-VASH) vouchers in across Maryland. Howard County does not have a large enough population to have its own award of HUD-VASH vouchers, but works with Alliance, Inc. to get Howard County veterans housed quickly.
- General Services that Provide Assistance to Veteran Individuals and Families, not specifically designed for this population, but are tailored to meet presenting need:
  - County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing. Homeless veterans are targeted

through the DRC and other outreach efforts to be quickly assessed and placed in appropriate addiction treatment programs.

- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability. More referrals to veteran-based resources through the VA and the Howard County Office of Veteran Affairs are coordinated once a veteran household is identified.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available – and prioritize veteran families and individuals who meet HUD’s definition of chronic homelessness. Combining rental assistance with supportive services on a permanent basis, each household participating in the program has the opportunity to have their housing needs met, in addition to identified barriers to losing their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits, including VA.
- Workforce development is provided to veterans by referral through HMIS through case managers in the CoC.
- All CoC-funded programs have a SOAR certified case managers on staff to increase access to disability benefits as well as other earned and public benefits. CoC case managers will also assist veterans who may qualify for additional benefits through the VA.

#### Unaccompanied Youth

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

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

- .04 Eligibility. B. A child in out-of-home placement [foster care] is eligible to remain in out-of-home placement [foster care] until the end of the month in which the child becomes 18 years old, except that a child 18 to 21 years old may remain in out-of-home placement [foster care] up to the 21st birthday so long as the child is:
  - (1) Completing secondary education or a program leading to an equivalent credential;
  - (2) Enrolled in an institution that provides post-secondary or vocational education;
  - (3) Participating in a program or activity designed to promote or remove barriers to employment;
  - (4) Employed for at least 80 hours per month; or
  - (5) Incapable of doing any of the activities in §B(1)—(4) of this regulation due to a medical condition, which incapability is supported by regularly updated information in the case plan of the child.

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

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

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

- Students who are homeless and meet academic eligibility requirements are eligible to participate in extracurricular activities, including interscholastic athletics.
- Transportation will be provided for students who are homeless in accordance with requirements in the McKinney-Vento Act.
- Food and nutrition services will be provided immediately upon the identification or enrollment of a student who is homeless.

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

- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
- Emergency Shelter in Family Shelter can place a single woman or single-parent with children under the age of 18 in the household.
- Emergency Men's Shelter can place a single male over the age of 18.
- County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing. Homeless youth can be quickly assessed and placed in appropriate addiction treatment programs.
- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability. Unaccompanied youth can require more intensive services; which case management can assist in facilitating.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available – and consider unaccompanied youth families who meet HUD's definition of chronic homelessness. Combining rental assistance with supportive services on a permanent basis, each household participating in the program has the opportunity to have their housing needs met, in addition to identified barriers to losing their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits.
- Workforce development is provided by referral through HMIS through case managers in the CoC.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

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

1. Local Commitment.

a. There are a variety of local-funded homeless services programs in the CoC that were created in response to the needs identified in the PEH, 2010.

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

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

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

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

3. Connections to SSI/SSDI Benefits.

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

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

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

4. HUD-VASH Partnership.

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

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

5. Size of Sub-populations.

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

b. Low numbers indicate the goal of ending homelessness for these populations is attainable. The following data was collected during the respective PIT Counts: Veteran Individuals 6 in 2015 and 7 in 2016 Chronic Homelessness Individuals 28 in 2015 and 28 in 2016.

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

#### 1. Unaccompanied Youth – Nature & Extent Unknown.

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

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

#### 2. Inadequate Supply of Supportive Housing.

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

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

c. Based on the number of families with children that were residing in emergency shelter in the 2015 Housing Inventory Count, and the level of need they had, other housing types would best end the majority of these household's homelessness, including transitional and permanent supportive housing. Because of this, the unmet need showed an oversupply in emergency shelter beds for families.

d. In the annual Housing Inventory Count in 2015, it was estimated that 50 households with children needed permanent supportive housing to best end their homelessness.

### 3. Inadequate Supply of Affordable Housing.

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

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

### 4. Childcare Resources Reserved for Homeless Families.

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

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

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

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

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

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2016	2020	Affordable Housing	Howard County	Housing Priority		
2	HS-2 Rental Rehabilitation	2016	2020	Affordable Housing	Howard County	Housing Priority		
3	HS-3 Housing Construction	2016	2020	Affordable Housing	Howard County	Housing Priority		
4	HS-4 Home Ownership	2016	2020	Affordable Housing	Howard County	Housing Priority		
5	HS-5 Public Housing	2016	2020	Affordable Housing	Howard County	Housing Priority		
6	HO-1 Continuum of Care	2016	2020	Homeless	Howard County	Homeless Priority		
7	HO-2 Operation/Support	2016	2020	Homeless	Howard County	Homeless Priority		
8	HO-3 Prevention and Housing	2016	2020	Homeless	Howard County	Homeless Priority		
9	HO-4 Housing	2016	2020	Homeless	Howard County	Homeless Priority		
10	HO-5 Permanent Housing	2016	2020	Homeless	Howard County	Homeless Priority		
11	SN-1 Housing	2016	2020	Non-Homeless Special Needs	Howard County	Other Special Needs Priority		
12	SN-2 Social Services	2016	2020	Non-Homeless Special Needs	Howard County	Other Special Needs Priority		



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	SN-3 Accessibility	2016	2020	Non-Homeless Special Needs	Howard County	Other Special Needs Priority		
14	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
15	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
16	CD-3 Public Services	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
17	CD-4 Accessibility	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
18	CD-5 Public Safety	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
19	CD-6 Code Enforcement	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
20	CD-7 Clearance	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
21	CD-8 Revitalization	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	CD-9 Historic Preservation	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
23	ED-1 Employment	2016	2020	Economic Development	Howard County	Economic Development Priority		
24	ED-2 Financial Assistance	2016	2020	Economic Development	Howard County	Economic Development Priority		
25	ED-3 Redevelopment Program	2016	2020	Economic Development	Howard County	Economic Development Priority		
26	ED-4 Financial Incentives	2016	2020	Economic Development	Howard County	Economic Development Priority		
27	AM-1 Overall Coordination	2016	2020	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority		
28	AM-2 Fair Housing	2016	2020	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority		

Table 52 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	HS-1 Housing Rehabilitation
	<b>Goal Description</b>	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

2	<b>Goal Name</b>	HS-2 Rental Rehabilitation
	<b>Goal Description</b>	Provide financial assistance to landlords to rehabilitate housing units that are rented to low- and moderate-income tenants.
3	<b>Goal Name</b>	HS-3 Housing Construction
	<b>Goal Description</b>	Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the County through rehabilitation of vacant buildings and new construction.
4	<b>Goal Name</b>	HS-4 Home Ownership
	<b>Goal Description</b>	Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
5	<b>Goal Name</b>	HS-5 Public Housing
	<b>Goal Description</b>	Support the local public housing authority in its efforts to develop, improve, and maintain the affordable housing in the County.
6	<b>Goal Name</b>	HO-1 Continuum of Care
	<b>Goal Description</b>	Support the local Continuum of Care's (CoC) efforts to provide emergency shelter, transitional housing, and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.
7	<b>Goal Name</b>	HO-2 Operation/Support
	<b>Goal Description</b>	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
8	<b>Goal Name</b>	HO-3 Prevention and Housing
	<b>Goal Description</b>	Continue to support the prevention of homelessness and programs for rapid rehousing.
9	<b>Goal Name</b>	HO-4 Housing
	<b>Goal Description</b>	Support the rehabilitation of and making accessibility improvements to emergency shelters, transitional housing and permanent housing for the homeless.

10	<b>Goal Name</b>	HO-5 Permanent Housing
	<b>Goal Description</b>	Support the development of permanent supportive housing for homeless individuals and families.
11	<b>Goal Name</b>	SN-1 Housing
	<b>Goal Description</b>	Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
12	<b>Goal Name</b>	SN-2 Social Services
	<b>Goal Description</b>	Support social service programs and facilities for the elderly, persons with disabilities, and persons with other special needs.
13	<b>Goal Name</b>	SN-3 Accessibility
	<b>Goal Description</b>	Improve the accessibility of owner occupied housing through rehabilitation and improve renter occupied housing by making reasonable accommodations for the physically disabled.
14	<b>Goal Name</b>	CD-1 Community Facilities
	<b>Goal Description</b>	Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.
15	<b>Goal Name</b>	CD-2 Infrastructure
	<b>Goal Description</b>	Improve the public infrastructure through rehabilitation, reconstruction, and new construction.
16	<b>Goal Name</b>	CD-3 Public Services
	<b>Goal Description</b>	Improve and increase public safety, municipal services, and public service programs throughout the County.
17	<b>Goal Name</b>	CD-4 Accessibility
	<b>Goal Description</b>	Improve the physical and visual accessibility of County facilities, infrastructure, and public buildings.

18	<b>Goal Name</b>	CD-5 Public Safety
	<b>Goal Description</b>	Improve the public safety facilities, equipment, and ability to respond to emergency situations.
19	<b>Goal Name</b>	CD-6 Code Enforcement
	<b>Goal Description</b>	Enforce the local codes and ordinances to bring buildings into compliance with the standards through systematic code enforcement.
20	<b>Goal Name</b>	CD-7 Clearance
	<b>Goal Description</b>	Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned and dilapidated structures.
21	<b>Goal Name</b>	CD-8 Revitalization
	<b>Goal Description</b>	Promote neighborhood revitalization in strategic areas through acquisition, demolition, rehabilitation, code enforcement, infrastructure improvements, housing construction, public and community facilities improvements, etc.
22	<b>Goal Name</b>	CD-9 Historic Preservation
	<b>Goal Description</b>	Promote historic preservation and adaptive reuse of existing buildings in the County through financial incentives.
23	<b>Goal Name</b>	ED-1 Employment
	<b>Goal Description</b>	Support and encourage new job creation, job retention, employment, and job training services.
24	<b>Goal Name</b>	ED-2 Financial Assistance
	<b>Goal Description</b>	Support business and commercial growth through expansion and new development through technical assistance programs and low interest loans.
25	<b>Goal Name</b>	ED-3 Redevelopment Program
	<b>Goal Description</b>	Plan and promote the development and redevelopment of the downtown business district.

26	<b>Goal Name</b>	ED-4 Financial Incentives
	<b>Goal Description</b>	Support and encourage new economic development through local, state and Federal tax incentives and programs such as Tax Incremental Financing (TIP), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.
27	<b>Goal Name</b>	AM-1 Overall Coordination
	<b>Goal Description</b>	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.
28	<b>Goal Name</b>	AM-2 Fair Housing
	<b>Goal Description</b>	Promote fair housing choice through education and outreach in the County.

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

It is estimated that Howard County will provide affordable housing to ninety (90) households annually.

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

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

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

### **Activities to Increase Resident Involvements**

The Housing Commission continues to meet with residents as a means of obtaining feedback on agency performance and to disseminate important information.

The Housing Commission is focusing on improving its revenue stream by increasing project reserves to support a better quality rental portfolio that both subsidized and non-subsidized families would be proud to call home. The focus in FFY 2016 continues to be on housing development to further de-concentrate low-income and minority residents and to continue providing mixed income communities that set new standards for both subsidized as well as non-subsidized housing.

The Housing Commission continues to administer the Family Self Sufficiency Program. The purpose of the program is to enable eligible families to achieve economic independence and self-sufficiency. During FFY 2014, 52 families participated in the program.

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

No.

### **Plan to remove the 'troubled' designation**

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

**SP-55 Barriers to affordable housing – 91.215(h)**

**Barriers to Affordable Housing**

See attached sections from the County's AI.

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

See attached sections from the County's AI.

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## 6. POTENTIAL IMPEDIMENTS TO FAIR HOUSING CHOICE

The remaining observations collected during the development of the AI constitute the potential impediments or barriers to fair housing choice listed in this section. These impediments are linked to remedial strategies in the Fair Housing Action Plan.

### i. Public Sector – Administrative

#### a. **The County’s increasingly diverse minority population calls for continued language accommodations to ensure that all residents can access programs and services.**

The increased number of native-speaking Spanish, Korean, and Chinese persons could potentially result in an increasing number of persons who will require translation services in order to access federal programs administered by the County.

*Proposed Action I:* The County should continue to monitor the language needs of its expanding population, providing the accommodations and services detailed in its Limited English Proficiency Plan, effective September 2007.

*Proposed Action II:* The County should continue to provide access to written translations via a qualified service provider such as Language Line.

#### b. **Members of the protected classes could be more fully represented on County boards and commissions dealing with housing issues.**

Women, racial minorities and other members of protected classes are represented on the many housing-related boards and commissions Howard County maintains as an opportunity for citizen engagement. However, Hispanic persons and persons with disabilities are represented at rates below their overall population presence in the County. The experiences and perspectives of individuals in these categories would enhance the decision-making process in Howard County and offer the opportunity for advancing fair housing choice in all aspects of County government.

*Proposed Action:* Conduct a survey of each of the appointed citizens who are currently members of public boards to identify members of the protected classes. The survey should identify the race, gender, ethnicity and disability status of every board and commission member. Thereafter, each new appointment should be surveyed in a similar manner. Records on the membership of boards and commissions will

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assist County officials in making appointments that reflect the County's diversity.

**c. Howard County's activities to affirmatively further fair housing have been well documented, but could be strengthened.**

The County has many programs and initiatives in place to address previously identified impediments to fair housing choice. In addition to these policies and programs, the County should be conducting frequent and empirical evaluations of the fair housing landscape (i.e. housing market patterns, discrimination complaints data, number of family units developed outside of impacted areas, number of Section 8 households who choose to live outside of impacted areas, etc.).

The fair housing environment has been improved by the County's various outreach and education efforts. However, true progress can be made and measured in expanding enforcement activities while incorporating new policy development initiatives and activities aimed at expanding fair housing choice.

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**ii. Public Sector – Programmatic**

**a. Minority households have greater difficulty becoming home owners in Howard County because of lower incomes.**

The home ownership rate among Hispanic households was 55.2% in 2000, compared to 78.2% of White households. Among Black households, 57% owned their homes. Among the minority population in Howard County, Asian households had the highest rate of homeownership at 66.8%.

*Proposed Action I:* Continue to strengthen partnerships with local lenders that will offer homebuyer incentives to purchase homes in the County.

*Proposed Action II:* The County should continue to work collaboratively with fair housing advocates, certified housing counselors and financial lenders to increase equal opportunities for home ownership among members of the protected classes. Such methods may include:

- Increasing sustainable home ownership opportunities through financial literacy education including credit counseling and pre- and post-home purchase education.

- Increasing lending, credit, and banking services in low-moderate income census tracts and minority census tracts.
- Increasing marketing and outreach efforts of affordable mortgage products that are targeted for residents of low-moderate income census tracts, low-moderate income residents, and minorities.

**b. Howard County has advanced policy initiatives to expand the housing options affordable to households making up to 80% of the area median income, but the number of households in need of affordable housing continues to grow.**

The magnitude of the loss of affordable units and the market competitiveness heightened by increased demand effectively restrict housing choice for minority households, which have significantly lower incomes than White households. These trends are apparent in the following observations:

- Howard County has experienced significant growth rates between 1980 and 2008. Such growth has resulted in a continuous demand for housing units to accommodate the increasing population.
- Multi-family housing in Howard County, both market rate and subsidized units, is concentrated in and around Columbia. However, the once-dominant market emphasis on single-family detached homes has given way to significant growth in townhomes and apartments during the last 10 to 15 years, a trend that is expected to continue.
- Minority households were more likely to live in larger families than White households. For example, 80.2% of Hispanic families and 75.8% of Asian/Pacific Islander families included three or more persons, compared to 63.9% of White families. However, only 6.7% of the rental housing stock in Howard County contains three or more bedrooms, compared to 65.2% of the owner housing stock.
- The median housing value in Howard County increased 63% between 1990 and 2008, while real household income grew only 8.7%.
- Howard County represents an increasingly expensive rental housing market. Between 2000 and 2008, the number of units renting for less than \$500/month declined by more than 700, a decrease of 38.4%, while units renting for \$1,000/month or more nearly tripled during the same period.

- Due to a growing job market and the relocation of jobs to Fort Meade, there is an increasing demand for more affordable housing for working class households throughout the County.
- Minimum wage earners and single-wage earning households cannot afford a housing unit renting for the HUD fair market rent in Howard County. This situation forces these individuals and households to double-up with others, or lease inexpensive, substandard units from unscrupulous landlords. Minorities and female-headed households will be disproportionately impacted because of their lower incomes.
- Persons receiving a monthly SSI check of \$674 as their sole source of income, including persons with disabilities, cannot afford a one-bedroom unit renting at the fair market rent of \$868.
- The County operates the Moderate Income Housing Unit (MIHU) Program, which is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate income. While this program has been successful, few developers are willing to target households making below 50% of MHI.

*Proposed Action I:* Continue to impose affordable unit set-asides through the commendably progressive MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate income households.

*Proposed Action II:* Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families. Provide tax abatements and financial assistance to affordable housing projects located outside of impacted areas.

*Proposed Action III:* Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in areas outside of impacted areas.

**c. The majority of fair housing complaints filed through HUD in Howard County involved race as the basis for discrimination. Disability was the second most common basis.**

While over 65% of the complaints filed through HUD in the County were found to be without probable cause, the predominance of complaints on the basis of race and disability is evidence that education,

information and referral regarding fair housing issues for persons with disabilities is increasingly critical.

As of the AI's writing, there were 11 open housing cases at OHR. From the time that the last AI was completed in September of 1996 through March 11, 2010, there have been 1,144 cases filed with OHR, of which 162 cases (14%) involved housing.

Because the Maryland Commission on Human Relations withholds detailed information about the housing discrimination complaints it receives, entitlement communities and fair housing advocates have one less resource upon which to base testing, education, and outreach efforts. Local testing efforts are increasingly important to ensure that education and outreach efforts are focused on the most critical needs in the County.

The County does not engage in routine paired testing for housing discrimination. By establishing a qualified organization to conduct discrimination testing, the County could more effectively focus its education and outreach efforts on the members of the population that are experiencing discrimination in housing practices.

*Proposed Action I:* Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents, and Realtors.

*Proposed Action II:* Continue to investigate complaints in accordance with the County Human Rights Law.

*Proposed Action III:* Establish a contract with a qualified agency to perform fair housing discrimination testing in Howard County for sales housing, rental housing, and mortgage lending.

**d. The housing-related policies in the 2000 General Plan could be expanded to address affordable housing needs for all household types.**

Howard County's General Plan lacks an over-arching policy that reflects the County's commitment to affirmatively further fair housing (AFFH). Without a written policy and action directives, it is difficult for the County's AFFH commitment to be reflected in County policies, programs, and practices. Also, the County's General Plan is silent on the need to diffuse the concentration of lower income households, members of the protected classes, and affordable housing resources in Columbia and its environs. Absent a strategy to diffuse racial, ethnic, and economic concentrations, Columbia may become overly impacted.

Finally, the Plan places emphasis on congregate care senior developments and the lower-priced sales housing market as the key to meeting the County's affordable housing needs. However, the County has not defined a specific strategy to address the need for fixed units of affordable rental housing for lower income families (including members



of the protected classes) currently living in or expected to reside in Howard County.

The General Plan is now more than 10 years old. The process to update the plan is forthcoming and provides an opportunity to incorporate fair housing initiatives.

*Proposed Action I:* Update the County's General Plan to include a stated policy that reflects the County's commitment to affirmatively further fair housing. Take steps to ensure that the County's programs and practices reflect this policy and that County staff members in each department are trained in the aspects of fair housing that relate to their work.

*Proposed Action II:* Continually monitor racial and ethnic concentrations and concentrations of lower income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County.

*Proposed Action III:* Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers.

- e. **Several of the County's reporting and administrative documents and policies related to its federal entitlement programs should be improved to be more comprehensive and more consistent with HUD regulations involving affirmatively furthering fair housing.**

To meet its fair housing goals, the County must be specific in its investing objectives and state the number of affordable housing units (both rental and sales) to be created outside of impacted areas.

Recipients of HOME funds are required to administer their program in compliance with the regulations found at 24 CFR 983.6(b), known as the Site and Neighborhood Standards. Site selection for HOME-assisted rehabilitated units must comply with several standards, including among other things, promoting greater choice of housing opportunities and avoiding undue concentration of assisted persons in areas containing a high concentration of LMI persons. For new construction, an additional standard is added. With few exceptions, site selection must include a location that is not in an area of minority concentration.

*Proposed Action I:* Create maps that show the geographic distribution of affordable housing developments in the County financed through the use of CDBG, HOME or other public funds and insert these maps into the County's annual CAPERs.

*Proposed Action II:* Prepare a written policy that encompasses these standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects.

**f. The Housing Choice Voucher (HCV) Program could be improved to provide greater housing choice to the County's lower income and minority populations.**

Based on stakeholder interviews conducted during the preparation of this analysis, the following comments were noted:

- There is resistance on the part of some landlords in Howard County to rent to voucher holders. Allegedly, certain landlords impose higher standards on voucher holders than non-voucher holders, including charging higher-than-normal security deposits and requiring pristine credit references.
- Howard County's HCV program utilizes a fixed payment standard that some advocates argued is insufficient to afford the market rent in upper-income areas of the County. The payment standard is adequate to afford rent at many locations in Columbia, advocates said, but in other areas of the County (e.g., Laurel), the payment standard is too low. Laurel is an excellent community for voucher holders due to access to transportation and jobs. Because the total amount of voucher funds available to the County is limited, increasing payment standards in some cases will mean less available resources to assist the greatest possible number of families. This concern must be balanced with an aim to expand housing choice to the extent reasonable.
- There is confusion relative to the law in Howard County that permits landlords to deny voucher holders once a certain percentage of their units are occupied by voucher holders. Some landlords interpret the percentage as a minimum percentage while other landlords interpret it as a maximum percentage.

From the observations previously mentioned, more educational outreach is needed to area landlords and property management companies that accept housing choice vouchers. In addition, Howard County should conduct discrimination testing that targets rental housing.

*Proposed Action I:* Work with area landlords and property management companies, in conjunction with the Howard County Housing Commission, to encourage their acceptance of vouchers in non-impacted neighborhoods of the County.

*Proposed Action II:* Continue to educate landlord and Section 8 voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the Howard County Human Rights Law.



*Proposed Action III:* Facilitate fair housing training for Section 8 staff members.

iii. **Private Sector**

a. **Mortgage loan denials and high-cost lending disproportionately affect minority applicants in Howard County, similar to national trends.**

Minorities, both lower-income and upper-income households, were denied home mortgages at higher rates than White households. These patterns are consistent with discrimination. Most notably, upper-income Black households had the same denial rate of about 14% as lower-income White households.

Additionally, minorities are over-represented in high-cost mortgage loans. In 2008, the rate of high-cost lending was higher for upper-income Black and Hispanic households than that of White households.

Recent trends in mortgage denial rates and high-cost loans among Black and Hispanic households in Howard County warrant further review as these trends are consistent with discrimination.

*Proposed Action I:* Continue to engage HUD-certified counselors to target credit repair education through existing advocacy organizations that work with minority populations on a regular basis.

*Proposed Action II:* Continue to facilitate home ownership workshops and training sessions, with special outreach in impacted neighborhoods, and to engage members of the protected classes.

## 7. FAIR HOUSING ACTION PLAN

Based on the general observations and potential impediments to fair housing choice included in this report, the following Fair Housing Action Plan is proposed.

	Planned Action Year				
	2012	2013	2014	2015	2016
<b>Goal:</b> Establish an over-arching fair housing policy to establish a foundation for affirmatively furthering fair housing					
Task: Upon the revision of the Master Plan, ensure that there is a statement of policy that clearly articulates the County's commitment to expanding fair housing choice	TBD				
Task: In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially those located in non-concentrated areas	•	•	•	•	•
Task: Prepare a written policy that encompasses HUD's Site and Neighborhood Standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects			•		
<b>Goal:</b> Promote the dispersal of affordable housing opportunities outside of areas of concentration					
Task: Continually monitor racial and ethnic concentrations and concentrations of lower-income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County.	•	•	•	•	•
Task: Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers			•		
Task: Work with area landlords and property management companies, in conjunction with HCHC, to encourage acceptance of Housing Choice Vouchers in non-impacted neighborhoods in the County	•	•	•	•	•
Task: Continue to educate landlord and Housing Choice voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the County Human Rights Law	•	•	•	•	•
Task: Facilitate HCVP training for staff members		•		•	
<b>Goal:</b> Increase access to County programs for persons with limited English proficiency					
Task: Continue to monitor the language needs of the County's expanding population, providing the accommodations and services provided in the Language Access policy	•	•	•	•	•
Task: Continue to provide language services (interpreters, translators, etc.) on an as-needed basis	•	•	•	•	•
<b>Goal:</b> Ensure that members of the protected classes are represented on housing-related boards and commissions					
Task: Survey current board members on a voluntary basis to document race, gender, ethnicity and disability status		•	•	•	•
Task: Affirmatively recruit protected class members to fill vacancies on appointed boards and commissions	•	•	•	•	•

cont'd ...

<b>Goal:</b> Increase the supply of housing affordable to households below 80% MHI, specifically in opportunity areas.					
Task: Continue to impose affordable unit set-asides through the MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate-income households	•	•	•	•	•
Task: Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families, specifically in areas of opportunity.	•	•	•	•	•
Task: Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in non-concentrated areas.	•	•	•	•	•
<b>Goal:</b> Reduce instances of housing discrimination					
Task: Continue to investigate discrimination complaints in accordance with the County Human Rights Law	•	•	•	•	•
Task: Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents and real estate agents	•	•	•	•	•
<b>Goal:</b> Mitigate the extent to which minorities are less commonly represented among those able to purchase a home					
Task: Continue to work collaboratively with fair housing advocates, certified housing counselors and lenders to increase homeownership among members of the protected classes	•	•	•	•	•
Task: Continue to strengthen partnerships with local lenders to facilitate homeownership education and outreach with particular attention to members of the protected classes	•	•	•	•	•
Task: Contract with a qualified agency to perform housing discrimination testing in Howard County			•	•	•

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assist County officials in making appointments that reflect the County's diversity.

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information and referral regarding fair housing issues for persons with disabilities is increasingly critical.

As of the AI's writing, there were 11 open housing cases at OHR. From the time that the last AI was completed in September of 1996 through March 11, 2010, there have been 1,144 cases filed with OHR, of which 162 cases (14%) involved housing.

Because the Maryland Commission on Human Relations withholds detailed information about the housing discrimination complaints it receives, entitlement communities and fair housing advocates have one less resource upon which to base testing, education, and outreach efforts. Local testing efforts are increasingly important to ensure that education and outreach efforts are focused on the most critical needs in the County.

The County does not engage in routine paired testing for housing discrimination. By establishing a qualified organization to conduct discrimination testing, the County could more effectively focus its education and outreach efforts on the members of the population that are experiencing discrimination in housing practices.

*Proposed Action I:* Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents, and Realtors.

*Proposed Action II:* Continue to investigate complaints in accordance with the County Human Rights Law.

*Proposed Action III:* Establish a contract with a qualified agency to perform fair housing discrimination testing in Howard County for sales housing, rental housing, and mortgage lending.

**d. The housing-related policies in the 2000 General Plan could be expanded to address affordable housing needs for all household types.**

Howard County's General Plan lacks an over-arching policy that reflects the County's commitment to affirmatively further fair housing (AFFH). Without a written policy and action directives, it is difficult for the County's AFFH commitment to be reflected in County policies, programs, and practices. Also, the County's General Plan is silent on the need to diffuse the concentration of lower income households, members of the protected classes, and affordable housing resources in Columbia and its environs. Absent a strategy to diffuse racial, ethnic, and economic concentrations, Columbia may become overly impacted.

Finally, the Plan places emphasis on congregate care senior developments and the lower-priced sales housing market as the key to meeting the County's affordable housing needs. However, the County has not defined a specific strategy to address the need for fixed units of affordable rental housing for lower income families (including members



of the protected classes) currently living in or expected to reside in Howard County.

The General Plan is now more than 10 years old. The process to update the plan is forthcoming and provides an opportunity to incorporate fair housing initiatives.

*Proposed Action I:* Update the County's General Plan to include a stated policy that reflects the County's commitment to affirmatively further fair housing. Take steps to ensure that the County's programs and practices reflect this policy and that County staff members in each department are trained in the aspects of fair housing that relate to their work.

*Proposed Action II:* Continually monitor racial and ethnic concentrations and concentrations of lower income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County.

*Proposed Action III:* Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers.

- e. **Several of the County's reporting and administrative documents and policies related to its federal entitlement programs should be improved to be more comprehensive and more consistent with HUD regulations involving affirmatively furthering fair housing.**

To meet its fair housing goals, the County must be specific in its investing objectives and state the number of affordable housing units (both rental and sales) to be created outside of impacted areas.

Recipients of HOME funds are required to administer their program in compliance with the regulations found at 24 CFR 983.6(b), known as the Site and Neighborhood Standards. Site selection for HOME-assisted rehabilitated units must comply with several standards, including among other things, promoting greater choice of housing opportunities and avoiding undue concentration of assisted persons in areas containing a high concentration of LMI persons. For new construction, an additional standard is added. With few exceptions, site selection must include a location that is not in an area of minority concentration.

*Proposed Action I:* Create maps that show the geographic distribution of affordable housing developments in the County financed through the use of CDBG, HOME or other public funds and insert these maps into the County's annual CAPERs.



*Proposed Action II:* Prepare a written policy that encompasses these standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects.

**f. The Housing Choice Voucher (HCV) Program could be improved to provide greater housing choice to the County's lower income and minority populations.**

Based on stakeholder interviews conducted during the preparation of this analysis, the following comments were noted:

- There is resistance on the part of some landlords in Howard County to rent to voucher holders. Allegedly, certain landlords impose higher standards on voucher holders than non-voucher holders, including charging higher-than-normal security deposits and requiring pristine credit references.
- Howard County's HCV program utilizes a fixed payment standard that some advocates argued is insufficient to afford the market rent in upper-income areas of the County. The payment standard is adequate to afford rent at many locations in Columbia, advocates said, but in other areas of the County (e.g., Laurel), the payment standard is too low. Laurel is an excellent community for voucher holders due to access to transportation and jobs. Because the total amount of voucher funds available to the County is limited, increasing payment standards in some cases will mean less available resources to assist the greatest possible number of families. This concern must be balanced with an aim to expand housing choice to the extent reasonable.
- There is confusion relative to the law in Howard County that permits landlords to deny voucher holders once a certain percentage of their units are occupied by voucher holders. Some landlords interpret the percentage as a minimum percentage while other landlords interpret it as a maximum percentage.

From the observations previously mentioned, more educational outreach is needed to area landlords and property management companies that accept housing choice vouchers. In addition, Howard County should conduct discrimination testing that targets rental housing.

*Proposed Action I:* Work with area landlords and property management companies, in conjunction with the Howard County Housing Commission, to encourage their acceptance of vouchers in non-impacted neighborhoods of the County.

*Proposed Action II:* Continue to educate landlord and Section 8 voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the Howard County Human Rights Law.

*Proposed Action III:* Facilitate fair housing training for Section 8 staff members.

**iii. Private Sector**

**a. Mortgage loan denials and high-cost lending disproportionately affect minority applicants in Howard County, similar to national trends.**

Minorities, both lower-income and upper-income households, were denied home mortgages at higher rates than White households. These patterns are consistent with discrimination. Most notably, upper-income Black households had the same denial rate of about 14% as lower-income White households.

Additionally, minorities are over-represented in high-cost mortgage loans. In 2008, the rate of high-cost lending was higher for upper-income Black and Hispanic households than that of White households.

Recent trends in mortgage denial rates and high-cost loans among Black and Hispanic households in Howard County warrant further review as these trends are consistent with discrimination.

*Proposed Action I:* Continue to engage HUD-certified counselors to target credit repair education through existing advocacy organizations that work with minority populations on a regular basis.

*Proposed Action II:* Continue to facilitate home ownership workshops and training sessions, with special outreach in impacted neighborhoods, and to engage members of the protected classes.

## 7. FAIR HOUSING ACTION PLAN

Based on the general observations and potential impediments to fair housing choice included in this report, the following Fair Housing Action Plan is proposed.

	Planned Action Year				
	2012	2013	2014	2015	2016
<b>Goal:</b> Establish an over-arching fair housing policy to establish a foundation for affirmatively furthering fair housing					
Task: Upon the revision of the Master Plan, ensure that there is a statement of policy that clearly articulates the County's commitment to expanding fair housing choice	TBD				
Task: In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially those located in non-concentrated areas	•	•	•	•	•
Task: Prepare a written policy that encompasses HUD's Site and Neighborhood Standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects			•		
<b>Goal:</b> Promote the dispersal of affordable housing opportunities outside of areas of concentration					
Task: Continually monitor racial and ethnic concentrations and concentrations of lower-income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County.	•	•	•	•	•
Task: Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers			•		
Task: Work with area landlords and property management companies, in conjunction with HCHC, to encourage acceptance of Housing Choice Vouchers in non-impacted neighborhoods in the County	•	•	•	•	•
Task: Continue to educate landlord and Housing Choice voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the County Human Rights Law	•	•	•	•	•
Task: Facilitate HCVP training for staff members		•		•	
<b>Goal:</b> Increase access to County programs for persons with limited English proficiency					
Task: Continue to monitor the language needs of the County's expanding population, providing the accommodations and services provided in the Language Access policy	•	•	•	•	•
Task: Continue to provide language services (interpreters, translators, etc.) on an as-needed basis	•	•	•	•	•
<b>Goal:</b> Ensure that members of the protected classes are represented on housing-related boards and commissions					
Task: Survey current board members on a voluntary basis to document race, gender, ethnicity and disability status		•	•	•	•
Task: Affirmatively recruit protected class members to fill vacancies on appointed boards and commissions	•	•	•	•	•

cont'd ...

<b>Goal:</b> Increase the supply of housing affordable to households below 80% MHI, specifically in opportunity areas.					
Task: Continue to impose affordable unit set-asides through the MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate-income households	•	•	•	•	•
Task: Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families, specifically in areas of opportunity.	•	•	•	•	•
Task: Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in non-concentrated areas.	•	•	•	•	•
<b>Goal:</b> Reduce instances of housing discrimination					
Task: Continue to investigate discrimination complaints in accordance with the County Human Rights Law	•	•	•	•	•
Task: Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents and real estate agents	•	•	•	•	•
<b>Goal:</b> Mitigate the extent to which minorities are less commonly represented among those able to purchase a home					
Task: Continue to work collaboratively with fair housing advocates, certified housing counselors and lenders to increase homeownership among members of the protected classes	•	•	•	•	•
Task: Continue to strengthen partnerships with local lenders to facilitate homeownership education and outreach with particular attention to members of the protected classes	•	•	•	•	•
Task: Contract with a qualified agency to perform housing discrimination testing in Howard County			•	•	•

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## **SP-60 Homelessness Strategy – 91.215(d)**

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

Howard County adopted a local Plan to End Homelessness (PEH) in 2010. Efforts and (County) funding have increased to end homelessness, but no dates have been set by subpopulation. In spring 2015, the CoC Lead Agency began updating the PEH, 2010, to reflect the accomplishments made since 2010. In the CoC FFFY2014 Competition, the CoC was awarded a Planning Grant to update the PEH, 2010. The Update will include timelines for ending homelessness in Howard County. It is the CoC's goal to end homelessness by priority population, with the ultimate goal of setting a path to ending and preventing all types of homelessness. The Update will include annual goals to ensure County-wide efforts are on track to meet set timelines. Currently, the PEH, 2010 has the following targets, adopted by the CoC's Board and are monitored and tracked on a monthly basis:

- Reduce length of homeless episodes
- Reduce recidivism
- Reduce number of newly homeless

Actions for reducing and ending homelessness include coordinating assessments for entry into services for either emergency shelter or transitional housing. The Howard County CoC utilizes the Self Sufficiency Matrix (amended Vulnerability Index). The SSM is used as an intake tool when persons inquire for homeless assistance and/or shelter services. The SSM measures a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline.

To reach out to homeless persons who are unsheltered in the County and to assess their service and housing needs, there are a variety of strategies in place. The first is the operation of the Day Resource Center located in North Laurel, Maryland, a program of Grassroots Crisis Intervention Center, Inc. Primarily run by volunteers from church and religious organizations in the County, the DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless.

The second are through Outreach Cards which lists a brief description of services provided through the CoC partners, a phone call for assessment and entry to be connected to agencies providing shelter, services and housing. The cards are distributed across the County at libraries, DSS locations, convenience stores, hotels/motels and other areas.

The third was an event held in January 2015. For the 2015 annual Point in Time, the CoC hosted a Resource Day co-locating services for the literally homeless and providing transportation/shuttles so persons were able to attend. This event increased the visibility of services available for homeless households in Howard County. Backpacks were provided to persons who attended, which included information on easy ways to

access homeless resources. Agencies represented included Office of Workforce Development, the Health Department, CoC Lead Agency, case management agencies, and area churches. A pantry with food and clothing was on site, free haircuts, flu shots, and hot meals were offered. It is anticipated to have a similar event for the Point in Time in 2017.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Plan, 2010 has two overarching goals for ending homelessness: Goal 1: Ending family homelessness, and Goal 2: ending Chronic homelessness.

Actions for reducing and ending homelessness include coordinating assessments for entry into services for either emergency shelter or transitional housing. The Howard County CoC utilizes the Self Sufficiency Matrix (amended Vulnerability Index). The SSM is used as an intake tool when persons inquire for homeless assistance and/or shelter services. The SSM measures a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline.

To address the emergency shelter needs of the literally homeless in the County, the primary service provider is Grassroots Crisis Intervention Center, Inc., which operates the Family and Men's shelter, the Day Resource Center, the Motel Program (overflow shelter), and Cold Weather Shelter from November through March each winter. Bridges to Housing Stability, Inc., operates the County's only Transitional Housing program, with three units. When a unit or bed becomes available the respective program takes a person or family that is most vulnerable, as evaluated through the coordinated entry process utilizing the SSM. In this way, those which present with the most severe service needs or who would be most vulnerable unsheltered, are prioritized for shelter or transitional housing.

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

Currently, the PEH, 2010 has the following targets which are monitored and tracked on a monthly basis by the CoC: shorten homeless episodes, and reduce recidivism (preventing formerly homeless persons from future homeless episodes. In order to accomplish these, the CoC has the following programs in place.

Grassroots Crisis Intervention Center, Inc. As the only emergency shelter for families and singles in Howard County, shortening the length of stay in shelter is imperative to reducing and ending homelessness, assisting in transitioning to permanent housing and shortening the homeless episode in general. The CoC

is actively working on strategies to maintain a decrease in the length of stay in shelter to accomplish this goal.

Permanent Supportive Housing for Persons with Disabilities. The CoC commits all turned-over permanent supportive housing units to those who are chronically homeless. In the FFFY2015 CoC Application, the CoC estimated that approximately four units will be made available within the next year, through turnover and/or over-leasing, to quickly rehousing the literally homeless who meet the definition of chronic and who present with severe service needs.

**(Rapid) Rehousing.** Many times once placed in housing, homeless households need short to medium term rental assistance and resources in order to maintain their housing.

ESG – Rapid Rehousing. Newly funded in FFFY2015, the ESG grant was awarded to Howard County through the State of Maryland’s Department of Housing and Community Development for Rapid Rehousing. This program will target homeless households that need medium-term rental assistance and case management to ensure that persons and households are quickly housed and then have access to resources to remain stably housed. Two agencies will be operating the Rapid Rehousing program – the Department of Corrections to target those exiting detention, and HopeWorks of Howard County to target persons who are homeless due to domestic violence. This program will reduce homeless episodes and the likelihood of returning to homelessness within 12 months.

County Flexible Financial Assistance (FFA) Rehousing - Another strategy to reduce homeless episodes and reducing returns to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide move-in funds (security deposit & first month’s rent) and short and medium term rental assistance for literally homeless persons to gain access to permanent housing. Rental assistance and case management are provided for up to six months, on average.

**Prevention.** To accomplish reducing returns to homelessness, the CoC funds a variety of prevention programs, and coordinates with outside funders to ensure recidivism is reduced. There are four primary mechanisms to ensure this goal is being met.

ESG – Homelessness Prevention. Prevention grant programs target households who are at imminent risk of becoming literally homeless with short-term rental assistance and case management. Households which present for services and meet HUD’s definition of imminent risk are assessed and assisted to obtain stability in their unit.

County Flexible Financial Assistance (FFA) Prevention - Another strategy for households to not return to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide short and medium term rental assistance to allow households to stay in their unit. Rental assistance and case management are provided for up to six months, on average.

United Way of Central Maryland (UCWM) – In collaboration with the CoC, the UWCM funds a “Family Stability” program which targets highly vulnerable households with children in the local public schools and provides prevention (rental) assistance and case management.

United Way of Central Maryland (UCWM) – In collaboration with the CoC, the UWCM funds a “Shelter Diversion” program which provides households with prevention (rental) assistance and case management.

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

State Department of Human Resources/Department of Social Services - Foster Care focuses programming on youth in their custody who are not residing in their court-ordered placement and follows the State policy for out-of-home placement as found at COMAR Citation: 07.02.11.04. There are discharge policies on file for youths exiting systems of foster care to avoid homelessness.

The Howard County Department of Corrections a Reentry Program - This program is in place for offenders leaving local detention to “re-enter” the community. A variety of services are provided including case management, connection to mainstream resources and housing. If a person meets HUD’s definition of homeless (was literally homeless prior to detention and was in custody less than 90 days), they are eligible for program in the CoC. The Reentry Program is one of the PILOT programs for the Rapid Rehousing program through FFFY15 ESG. This will strengthen the program so that persons exiting detention have housing options and are not discharged back into homelessness, if eligible per HUD’s definition.

The Howard County Department of Citizen Services (DCS), CoC Lead Agency:

- The CoC has established priorities for services for categories of the Homeless Definition. Limited resources restrict current expansion for households who are exiting institutions when residing there longer than 90 days.
- DCS is also the County human services funder and supports non-profits in Howard County that coordinate activities to ensure persons exiting correctional facilities, foster care, and health care facilities are being stabilized and provided as many services as possible, so that homelessness does not occur. Howard County General Hospital and The Local Children’s Board, for instance, work closely with CoC partners to decrease homelessness occurrences but are not officially connected to the CoC’s coordinated system. It is the goal of the CoC to expand collaboration and coordination with all institutions in Howard County to decrease any exits to homelessness in the community.



## **SP-65 Lead based paint Hazards – 91.215(i)**

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

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

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

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

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

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

For Howard County, it is estimated that 36,249 housing units in the County were built before 1980 and are at risk of lead-based paint hazards. Based on the 2008-2012 American Community Survey, 26,477 (34%) of owner-occupied housing units were built before 1980 and 9,772 (37%) of renter-occupied housing units were built before 1980. CHAS data reports that there are 3,465 (5%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 378 (1%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the County.

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

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

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

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

information.

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months tests positively for elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. According to the Childhood Blood Lead Surveillance in Maryland Annual Report 2014, there were three (3) cases of blood lead levels  $\geq 10$   $\mu\text{g}/\text{dL}$ .

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

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

Howard County's anti-poverty strategy is based on addressing factors that cause poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work. The percentage of County households living in poverty remained relatively constant between 2000 and 2010, according to the U.S. Census data. In 2000, 4.0% of the population had incomes below the poverty line and in 2010, 4.2% of the population had incomes below the poverty line.

To address poverty, the County will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, children's services, job training and employment development, and transportation. The County can reduce the number of residents living in poverty by minimizing threats to individual and family financial stability and by extending services that will provide adequately for those in need. Howard County will implement its anti-poverty strategy through the following actions:

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

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

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

**Plan to End Homelessness** - In 2009, the Howard County Board to Promote Self-Sufficiency charged its Committee to End Homelessness (CEH) with developing a Howard County Plan to End Homelessness (the Plan). The CEH mobilized more than 50 committed participants from human service agencies, local government and the community, forming task groups to study the situation in Howard County and best practices for ending homelessness that have been successful in other communities.

In November 2010, the CEH issued the Howard County's Plan to End Homelessness which outlined current efforts to address the problem of homelessness and focused on two principal methods of ending homelessness with Prevention and Housing First best practices. The Plan offers strategies to deal with the two main categories of homelessness which are chronic and situational homelessness; addresses support services, such as emergency medical care and public safety, and called for the CEH to continue to develop more detailed financial projections. Finally, the Plan provides a process to monitor implementation of the strategies.

The Committee's policy statements were adopted by the Association of Community Services. In addition, the Committee was asked by the Governor's Office to work with their efforts to End Childhood Hunger in Maryland. By addressing homelessness in the County, poverty is also alleviated. Since the original formation of the Plan to End Homelessness, the Committee to End Homelessness (CEH) disbanded, as the Coordinated System of Homeless Services began forming community partnerships around the PEH activities, in response to HUD's directive to implement a coordinated assessment system. Since then, the CoC Lead Agency has been coordinating activities outlined in the PEH to further the stated goals and meet HUD's directives. Additionally, the Lead Agency formed a CoC Steering Group to elicit community feedback and generate discussion related to the activities that are funded through the PEH, and the Continuum.

**Department of Social Services** - The Department of Social Services (DSS) continues to play a vital role in providing assistance to low-income households and addressing poverty. For those who qualify, DSS provides food stamps, administers the medical assistance program, and provides job search assistance, including resume preparation, job banks and interviewing practice and transportation while on the job search. Job training is offered through the state Employment and Training Office. A limited number of Purchase of Care vouchers are also available for currently enrolled Department of Social Services (DSS) customers to assist with childcare expenses. Through its programs, DSS helps families become stable and improve their economic situations.

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

To be completed.

## **SP-80 Monitoring – 91.230**

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

Howard County's Department of Housing and Community Development is the administering agency for both the CDBG and HOME programs. The department is responsible for ensuring that each Subrecipient, Development Partner, CHDO, CBDO and other program/project sponsors achieve and maintain full compliance with applicable program and administrative requirements. The goals outlined in the Consolidated Plan are achieved by the on-going work effort of Howard County's subrecipients, CHDO's and other partners. Howard County Housing regularly monitors a program or activity's progress in relation to the Con Plan by requiring that sufficient documentation exists for each funded activity both at the project level and beneficiary level.

The Department has developed strategies that are used to keep projects/activities moving towards completion and utilize alternative options such as reprogramming of funds in order to maintain an acceptable rate of overall grant funds expenditure. Howard County recently changed its Annual monitoring schedule for CDBG from October of the following Program Year, to February of the current Program Year. This allows for the provision of technical assistance from Howard County to ensure that any unexpected circumstances, delays or other implementation challenges can be addressed and corrected while the program/activity is still underway to ensure that project/activity goals are met and compliance is maintained. The HOME Program monitoring along with the monitoring of affordable housing development projects, homebuyer and CHDO activities has been changed from January of the Current Program Year, to the end of the Program Year. The Department focuses its monitoring efforts on a variety of program elements including eligibility of costs, property types/standards, and beneficiary income eligibility, as well overall affordability.

Specific to the HOME Program, the Department's HOME Program Specialist, the Grants Administrator and Project Managers have shared responsibility for monitoring projects and activities during various stages of project implementation. Post project completion, the HOME Program Specialist and the Grants Administrator coordinate and carry out the long-term monitoring functions as applicable for each project.

## Expected Resources

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

#### Introduction

Howard County will be receiving \$1,034,767 in CDBG and \$332,504 in HOME funds for the FFY 2016 program year. The County's FY 2017 CDBG and HOME program year starts on July 1, 2016 and concludes on June 30, 2017. The County projects its CDBG and HOME allocations to remain level over the five-year period.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,034,767	14,000	0	1,048,767	4,195,068	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	332,504	0	0	332,504	1,330,016	The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or home ownership or providing direct rental assistance to low-income people.

Table 53 - Expected Resources – Priority Table

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

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

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



A proposed budget of \$ 2,625,000 for the County’s Housing Initiative Loan Fund has been requested for County fiscal year 2016.

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

The following locations have been identified for future development:

- Old Beechcrest Mobile Home Park (9750 Washington Boulevard, Laurel, MD 20723) – Howard County Commission owned; Not earmarked yet; Vacant Land; 5.61 Acres
- Land Between Route 1 and Guilford Road, Savage, MD 20763 (Adjacent to DRC/SEA Project Site) – County owned; Not earmarked yet; 5 Acres
- Deep Falls Road (Near Village Towns/Between Port Capital Drive and Route 95) Elkridge, MD 21075 – Howard County Commission owned; Not earmarked yet; Vacant Land; 6 Acres

**Discussion**

The County's CDBG and HOME program year runs from July 1, 2016 through June 30, 2017. These funds will be used to address the following priority needs over the FFY 2016 to FFY 2020 program years:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management

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## Annual Goals and Objectives

### 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 Rehabilitation	2016	2020	Affordable Housing	Howard County	Housing Priority		
2	HS-4 Home Ownership	2016	2020	Affordable Housing	Howard County	Housing Priority		
3	HO-2 Operation/Support	2016	2020	Homeless	Howard County	Homeless Priority		
4	HO-4 Housing	2016	2020	Homeless	Howard County	Homeless Priority		
5	SN-1 Housing	2016	2020	Non-Homeless Special Needs	Howard County	Other Special Needs Priority		
6	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
7	CD-3 Public Services	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority		
8	AM-1 Overall Coordination	2016	2020	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority		
9	AM-2 Fair Housing	2016	2020	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	HO-3 Prevention and Housing	2016	2020	Homeless	Howard County	Homeless Priority		

Table 54 – Goals Summary

**Goal Descriptions**

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	
2	Goal Name	HS-4 Home Ownership
	Goal Description	
3	Goal Name	HO-2 Operation/Support
	Goal Description	
4	Goal Name	HO-4 Housing
	Goal Description	
5	Goal Name	SN-1 Housing
	Goal Description	
6	Goal Name	CD-1 Community Facilities
	Goal Description	
7	Goal Name	CD-3 Public Services
	Goal Description	

<b>8</b>	<b>Goal Name</b>	AM-1 Overall Coordination
	<b>Goal Description</b>	
<b>9</b>	<b>Goal Name</b>	AM-2 Fair Housing
	<b>Goal Description</b>	
<b>10</b>	<b>Goal Name</b>	HO-3 Prevention and Housing
	<b>Goal Description</b>	

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# Projects

## AP-35 Projects – 91.220(d)

### Introduction

In order to address the identifiable needs of Howard County, the proposed FFY 2016 One-Year Action Plan proposes the following activities:

### Projects

#	Project Name
1	CDBG Administration
2	Fair Housing Service Activity
3	Roger Carter Recreation Center Re-Development
4	Emergency Public Facility
5	Affordable Homes for the Homeless
6	Affordable Housing Initiative
7	Homeowner Rehab
8	Route One Day Resource Center
9	Financial Education
10	Transitional Housing Program
11	Housing Stability
12	HOME Administration
13	CHDO Set Aside
14	Homebuyer Assistance Program - Settlement and Down Payment Assistance
15	Living in Recovery Project

Table 55 – 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, survey responses, and public meetings. The largest obstacle to addressing the County's underserved needs are financial in nature; 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**

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<b>1</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$106,953
	<b>Description</b>	Howard County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, preparing and submitting performance reports.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Countywide 283,655 Persons
	<b>Location Description</b>	Howard County, 6751 Columbia Gateway Drive 3rd Floor, Columbia, MD 21046
	<b>Planned Activities</b>	Matrix Code: 21A General Program Administration 570.206
<b>2</b>	<b>Project Name</b>	Fair Housing Service Activity
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	AM-2 Fair Housing
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$100,000



	<b>Description</b>	Bridges to Housing Stability, a 501 (c)(3) nonprofit, will use CDBG funding for a fair housing initiatives that will occur. Through this initiative, Bridges to Housing Stability will initiate a Landlord Engagement Program aimed at engaging private landlords to rent to low-to moderate-income households with high housing barriers. The program will provide education and outreach with the goal of increasing landlord participation.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Countywide 283,655 Persons
	<b>Location Description</b>	Bridges to Housing Stability, 9520 Berger Rd, Columbia, MD 21046
	<b>Planned Activities</b>	Matrix Code: 05J Fair Housing Activities (Subject to) 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, presumed benefit. 570.208(a)(1)
<b>3</b>	<b>Project Name</b>	Roger Carter Recreation Center Re-Development
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	CD-1 Community Facilities
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. 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.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 LMI Howard County Persons
	<b>Location Description</b>	Burgess Mill Station and surrounding Ellicott City

	<b>Planned Activities</b>	Matrix Code: 03F Parks, Recreation Facilities 570.201(c) National Objective: LMA Low/mod area benefit: the service area identified for activities is primarily low/mod income. 570.208(a)(1)
4	<b>Project Name</b>	Emergency Public Facility
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	SN-1 Housing
	<b>Needs Addressed</b>	Other Special Needs Priority
	<b>Funding</b>	CDBG: \$24,000
	<b>Description</b>	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. This activity will allocate funds to support the property acquired by long-term leasing of a public facility to be utilized for the provision of emergency housing. This activity will ensure the safety of Howard County Residents who are struggling with domestic abuse.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 Homeless Howard County Persons
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 03C Homeless Facilities (not operating costs) 570.201(c) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
5	<b>Project Name</b>	Affordable Homes for the Homeless
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HO-4 Housing
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilize CDBG funds to provide funding for the acquisition and rehab of a single family unit which will house a homeless Howard County family.

	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 LMI Howard County Household
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 14A Rehab; Single-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
6	<b>Project Name</b>	Affordable Housing Initiative
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HO-4 Housing
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$211,193
	<b>Description</b>	Howard County will allocate funds for property acquisition, disposition and rehabilitation in connection with the development of affordable housing. This includes but is not limited to the provision of emergency and transitional housing, as well as group homes that aid in the prevention of homelessness.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 LMI Howard County Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 14A Rehab; Single-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
7	<b>Project Name</b>	Homeowner Rehab
	<b>Target Area</b>	Howard County

	<b>Goals Supported</b>	HS-1 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Rebuilding Together, Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide free home repairs to Howard County low to moderate income homeowners to preserve the stock of safe, affordable single family homes in Howard County. Rebuilding Together clients include veterans, people with disabilities, families with small children and the elderly.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	32 LMI Howard County Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 14A Rehab; Single-Unit and Multi-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
8	<b>Project Name</b>	Route One Day Resource Center
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HO-2 Operation/Support
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$47,000
	<b>Description</b>	Grassroots Crisis Intervention Center, Inc. (Grassroots), a 501 (c)(3) nonprofit, will utilize CDBG funds for leasing and utility expenses associated with a day center where critical social and human services are provided to both sheltered and unsheltered homeless individuals. The Center will be open three (3) times a week for four (4) hours - Mondays 2pm-6pm Wednesday 3pm-7pm Saturdays 10am-2pm
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 Homeless Howard County Persons
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	03T Operating Cost for Homeless/AIDS Patients Programs 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
<b>9</b>	<b>Project Name</b>	Financial Education
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	CD-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Making Change, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide financial education seminars and financial coaching for applicants to the Howard County MIHU Program. Specifically, Making Change will work with low- and moderate-income families towards credit repair and debt reduction.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 LMI Howard County Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 05 Public Services (General) 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
<b>10</b>	<b>Project Name</b>	Transitional Housing Program
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	CD-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority

	<b>Funding</b>	CDBG: \$23,621
	<b>Description</b>	Hope Works of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide partial salary for the Transitional Housing Victims Advocate and partial utility payments for their transitional houses to operate their program. The Transitional Housing Program provides housing to Howard County residents that are made homeless due to experienced violence and allows for available stays up to 1 year. Clients have access to all Hope Works services such as legal advocacy/representation, clinical counseling and case management. Referrals for employment training, education and other community services are also available.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 Homeless Howard County Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 03T Operating Cost for Homeless/AIDS Patients Programs 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
11	<b>Project Name</b>	Housing Stability
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HO-3 Prevention and Housing
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$71,000
	<b>Description</b>	The Community Action Council of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide housing stability for low- and moderate-income Howard County residents through eviction prevention for low to moderate income households in Howard County. Direct payment to landlords and/or mortgage companies will be determined by an eviction judgment.
	<b>Target Date</b>	6/30/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	55 LMI Howard County Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 05Q Subsistence Payments 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
<b>12</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	HOME: \$33,250
	<b>Description</b>	Howard County will use HOME funds towards the administration of the HOME Program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, preparing and submitting performance reports.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Countywide 283,655 Howard County Persons
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 19A HOME Admin/Planning Costs of PJ (not part of 5% Admin Cap)

13	<b>Project Name</b>	CHDO Set Aside
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HS-1 Housing Rehabilitation HS-4 Home Ownership
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$49,876
	<b>Description</b>	Howard County will award a certified Community Housing Development Organization (CHDO) the CHDO reserve allocation of FFY2016's award. The CHDO must be an established 501(3)(c) non-profit, have the capacity in working with low-income community, have a board composition as required by Housing and Urban Development (HUD), and meet other criteria to become an eligible CHDO. Howard County Housing will work to qualify the organization before allocating any of the funds. The CHDO reserve (CR) funds available for FFY 16 are \$49,875.60. These funds can be used for the acquisition, rehabilitation or development of at least one (1) affordable housing unit. This unit could house one or more individuals depending on the nature of the activity. For instance, if the unit can be set up as a group home or a single room occupancy project. The CHDO must take on the role of developer or sponsor of the unit, and maintain the capacity to own the project throughout the affordability period.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 LMI Howard County Household
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 14A Rehab; Single-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
14	<b>Project Name</b>	Homebuyer Assistance Program - Settlement and Down Payment Assistance
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HS-4 Home Ownership



	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$149,378
	<b>Description</b>	Howard County Housing will use HOME Investment Partnership funds to issue deferred loans or grants to eligible first time homebuyers for settlement and down payment costs. Eligible applicants must use this house as their primary residence; have a minimum of \$1,000 to apply towards settlement/down payment costs plus one month's mortgage payment in a savings account. If an applicant does not adhere to the terms of the loan/grant including the affordability period, sells the home, refinance, or default HOME funds must be repaid. All homebuyers participating in the Settlement/Down payment Loan Program are required to participate in pre-purchase counseling. Certificates are issued to the homebuyer in order to settle on the home purchase. The value of any homebuyer /homeowners-occupied property may not exceed 95 percent of the median purchase price for that type of single family housing for the areas, as published by HUD, or as determined locally through market analysis.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 LMI Howard County Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 13 Direct Homeownership Assistance 570.201(n) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
<b>15</b>	<b>Project Name</b>	Living in Recovery Project
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	SN-1 Housing
	<b>Needs Addressed</b>	Other Special Needs Priority
	<b>Funding</b>	HOME: \$100,000

<b>Description</b>	Living in Recovery (LIR) a 501 (3) (c) non-profit organization will use \$100,000 in HOME Program funds to acquire one property within Howard County that will house up to 8 individuals in a group home setting. LIR intends to break the cycle of persons recovering from addictions of addiction- rehab- relapse by combing decent and safe affordable housing free of alcohol and drugs with peer support and a climate of personal accountability.
<b>Target Date</b>	6/30/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 LMI Howard County Persons
<b>Location Description</b>	Countywide
<b>Planned Activities</b>	Matrix Code: 14B Rehab: Multi-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)

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## AP-50 Geographic Distribution – 91.220(f)

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

Howard County will direct CDBG funds countywide. It is the policy of Howard County that activities will not be qualified based on service area benefit.

#### Geographic Distribution

Target Area	Percentage of Funds
Howard County	100

Table 56 - Geographic Distribution

#### Rationale for the priorities for allocating investments geographically

The County has allocated its CDBG funds for FFY 2016 based on which activities 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; therefore, the income requirement restricts funds only to low- and moderate-income households throughout the County.

The Public Service activities serve a low- and moderate-income clientele or presumed benefit.

#### Discussion

Under the FFY 2016 CDBG Program, the County will receive a grant in the amount of \$1,034,767 and anticipates \$14,000 in program income for the year for a total FFY 2016 budget of \$1,048,767. The County will budget \$106,953.40 for general administration and \$100,000 for Fair Housing activities for a total Administration and Planning Budget of \$206,953.40 (19.7%). The balance of funds (\$841,813.60) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$841,813.60 (80.3%) and \$0 for the removal of slums and blight (0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities \$224,000 (21.4%), Housing activities \$461,192.47 (44.0%), and Public Service activities \$156,621.13 (14.9%).

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	89
Special-Needs	1
Total	90

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units (Homebuyer program)	3
Rehab of Existing Units	82
Acquisition of Existing Units	5
Total	90

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

#### Discussion

Howard County intends to complete the following affordable housing goals during FFY 2016:

- Assist three (3) households to purchase homes
- Rehab eighty-two (82) exiting affordable housing units; fifty of those units are through a HUD RAD grant and thirty-two (32) will be completed through Rebuilding Together
- Acquire five (5) existing units (one (1) Special Needs unit, one (1) CHDO reserve unit, two (2) LMI acquisitions, and one (1) HEH unit).

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Howard County Housing Commission will receive \$10,034,665 in FFY 2016 funding. Funding for FFY 2016 remained constant as compared to FFY 2015's funding allocation of \$10,171,699. The average Housing Assistance Payment for voucher units in 2015 was \$1,114.59 per unit month.

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

- HCV HAP Funds \$10,417,812
- HCV Administrative Fees \$545,400
- FSS Coordinator Funds \$61,056
- Portability HAP Funds \$7,820,400
- Portability Admin. Fees \$273,708
- HOPW A Funds \$228,337

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

The Housing Authority has identified the following new activities under its FFY 2016 Annual PHA Plan:

The Housing Commission will be project basing 35 vouchers of Single Efficiency Apartments for the homeless during the upcoming fiscal year. The development will be located off of the route 1 corridor in Jessup, Maryland. The Project Basing of these units would be consistent with the Administrative Plan in that it would serve single homeless persons, a population that is underserved, and often difficult to house due to unique issues associated with that population.

The Housing Commission will be participating in a regional initiative to project base one hundred (100) vouchers in opportunity areas in the Baltimore Region. Howard County will be contributing 3 project based vouchers toward this initiative. It is being coordinated by the Baltimore Regional Council and Howard County will be serving as the fiscal agent for the project.

### **Actions to encourage public housing residents to become more involved in management and**

## **participate in homeownership**

The Housing Commission currently administers the following programs:

- Housing Choice Voucher Program
- HOPW A Program (Housing Opportunities for Persons with AIDS)
- Family Self Sufficiency Program
- Bridge Subsidy Program
- HSSP Program (Housing Stability Subsidy Program)
- 
- NSP Program (Neighborhood Stabilization Program)

### **Homeownership Voucher Program**

The Howard County Housing Commission operates a Homeownership Voucher Program. Currently 74% of all housing units in Howard County are owner-occupied. The Commission does not limit the number of families participating in the program. The program eligibility requirements are as follows:

Families participating in the Section 8 Homeownership Program must be in good standing, and must have participated in the Section 8 Program, or other Howard County or Housing Commission programs for at least 2 years prior to execution of the Contract of Sale. The family must also have participated in the Family Self Sufficiency Program for a period of at least 6 months prior to the date of settlement.

The minimum income required for program participation is \$24,000.00. If the family meets the HUD minimum income requirements of the Federal Minimum hourly wage rate multiplied by 2,000 hours, and has been pre-qualified for financing with a lending institution which meets the requirements of Section 25.7 of this plan, they are exempted from the \$24,000.00 minimum income requirement.

Welfare assistance shall not be counted towards the \$24,000.00 minimum income requirement unless the head of household is elderly or disabled, as defined in the Administrative Plan.

Eligible families must demonstrate that at least one adult member of the family who will own the home at commencement of homeownership assistance is currently employed at least 30 hours per week, and has been continuously employed for at least one year prior to commencement of homeownership assistance. This requirement does not apply for families where the head of household is elderly or disabled.

In order to qualify for participation in the Section 8 Homeownership Program, the family must qualify as a "first-time homeowner". A first-time homeowner is defined as a family of which no member owned or presently has any ownership interest in a unit during the three years before commencement of homeownership assistance. A first-time homeowner also includes a single parent or displaced homemaker who while married, owned a home with his or her spouse, or resided in a home owned by his or her

spouse.

Eligible families shall not include any family with a member who has previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home.

Prior to commencement of homeownership assistance, the family must attend and satisfactorily complete pre-assistance homeownership counseling with a HUD approved counseling agency, or an equivalent program of counseling activities as designated by the Commission.

### **Self Sufficiency Initiatives**

The Housing Commission sponsors a "Getting Ahead" Program that targets Family Self Sufficiency Participants, Zero Income Families and other low income families residing in Howard County. The "Getting Ahead" Initiative examines the causes of Poverty and helps participants to understand that poverty is not simply caused by the choices of the individual, but is both "generational" and "situational". Program participants perform a Self-Assessment, identify personal strengths and establish a personal plan for building resources. The initiative focuses on "Bridges out of Poverty" and examines what the community has to offer as well as what participants can contribute to the community.

HCHC's HUD required FSS program size is sixty-nine families; however, this number is reduced each time a program participant graduates. This number will be expanded to comply with the minimum program size required by HUD as HCHC is awarded additional units. The required program size minus program graduations is currently forty-four families. The actual number of families currently enrolled in FSS is forty-five. HCHC will assist additional families above the HUD required program size provided the resources and support network is available to meet the needs of participating families.

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

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

### **Discussion**

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

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

### **Introduction**

The Coordinated System of Homeless Services (CSHS) is a network of community services and supports that coordinates efforts to end homelessness in Howard County. CSHS is comprised of 15 service providers and government agencies which offer resources to households in need, to prevent loss of stable housing or regain housing that has been lost. Financial assistance is available through multiple community partners; households needing additional resources may contact the system's Single Point of Entry for assessment and connection to varying levels of support.

Intensive Case Management services assist households to:

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

CSHS also directly includes:

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

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

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



deposits, rent, and other items that support housing stability plans.

CSHS Partners:

- Bridges to Housing Stability
- Community Action Council
- Family and Children's Services of Maryland
- Grassroots Crisis Intervention Center
- HopeWorks
- Howard County Department of Citizen Services
- Howard County Department of Corrections
- Howard County Health Department
- Howard County Housing Commission
- Howard County Office of Workforce Development
- Howard County Public School System
- Humanim
- Laurel Advocacy and Referral Services
- Making Change
- Salvation Army

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including the following:**

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

Howard County adopted a local Plan to End Homelessness (PEH) in 2010. Efforts and (County) funding have increased to end homelessness, but no dates have been set by subpopulation. In spring 2015, the CoC Lead Agency began updating the PEH, 2010, to reflect the accomplishments made since 2010. In the CoC FFFY2014 Competition, the CoC was awarded a Planning Grant to update the PEH, 2010. The Update will include timelines for ending homelessness in Howard County. It is the CoC's goal to end homelessness by priority population, with the ultimate goal of setting a path to ending and preventing all types of homelessness. The Update will include annual goals to ensure County-wide efforts are on track to meet set timelines. Currently, the PEH, 2010 has the following targets, adopted by the CoC's Board and are monitored and tracked on a monthly basis:

- Reduce length of homeless episodes
- Reduce recidivism
- Reduce number of newly homeless

Actions for reducing and ending homelessness include coordinating assessments for entry into services for either emergency shelter or transitional housing. The Howard County CoC utilizes the Self Sufficiency

Matrix (amended Vulnerability Index). The SSM is used as an intake tool when persons inquire for homeless assistance and/or shelter services. The SSM measures a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline.

To reach out to homeless persons who are unsheltered in the County and to assess their service and housing needs, there are a variety of strategies in place. The first is the operation of the Day Resource Center located in North Laurel, Maryland, a program of Grassroots Crisis Intervention Center, Inc. Primarily run by volunteers from church and religious organizations in the County, the DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless.

The second are through Outreach Cards which lists a brief description of services provided through the CoC partners, a phone call for assessment and entry to be connected to agencies providing shelter, services and housing. The cards are distributed across the County at libraries, DSS locations, convenience stores, hotels/motels and other areas.

The third was an event held in January 2015. For the 2015 annual Point in Time, the CoC hosted a Resource Day co-locating services for the literally homeless and providing transportation/shuttles so persons were able to attend. This event increased the visibility of services available for homeless households in Howard County. Backpacks were provided to persons who attended, which included information on easy ways to access homeless resources. Agencies represented included Office of Workforce Development, the Health Department, CoC Lead Agency, case management agencies, and area churches. A pantry with food and clothing was on site, free haircuts, flu shots, and hot meals were offered. It is anticipated to have a similar event for the Point in Time in 2017.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Plan, 2010 has two overarching goals for ending homelessness: Goal 1: Ending family homelessness, and Goal 2: ending Chronic homelessness.

Actions for reducing and ending homelessness include coordinating assessments for entry into services for either emergency shelter or transitional housing. The Howard County CoC utilizes the Self Sufficiency Matrix (amended Vulnerability Index). The SSM is used as an intake tool when persons inquire for homeless assistance and/or shelter services. The SSM measures a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline.

To address the emergency shelter needs of the literally homeless in the County, the primary service provider is Grassroots Crisis Intervention Center, Inc., which operates the Family and Men's shelter, the Day Resource Center, the Motel Program (overflow shelter), and Cold Weather Shelter from November

through March each winter. Bridges to Housing Stability, Inc., operates the County's only Transitional Housing program, with three units. When a unit or bed becomes available the respective program takes a person or family that is most vulnerable, as evaluated through the coordinated entry process utilizing the SSM. In this way, those which present with the most severe service needs or who would be most vulnerable unsheltered, are prioritized for shelter or transitional housing.

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

Currently, the PEH, 2010 has the following targets which are monitored and tracked on a monthly basis by the CoC: shorten homeless episodes, and reduce recidivism (preventing formerly homeless persons from future homeless episodes. In order to accomplish these, the CoC has the following programs in place.

Grassroots Crisis Intervention Center, Inc. As the only emergency shelter for families and singles in Howard County, shortening the length of stay in shelter is imperative to reducing and ending homelessness, assisting in transitioning to permanent housing and shortening the homeless episode in general. The CoC is actively working on strategies to maintain a decrease in the length of stay in shelter to accomplish this goal.

Permanent Supportive Housing for Persons with Disabilities. The CoC commits all turned-over permanent supportive housing units to those who are chronically homeless. In the FFFY2015 CoC Application, the CoC estimated that approximately four units will be made available within the next year, through turnover and/or over-leasing, to quickly rehousing the literally homeless who meet the definition of chronic and who present with severe service needs.

(Rapid) Rehousing. Many times once placed in housing, homeless households need short to medium term rental assistance and resources in order to maintain their housing.

ESG – Rapid Rehousing. Newly funded in FFFY2015, the ESG grant was awarded to Howard County through the State of Maryland's Department of Housing and Community Development for Rapid Rehousing. This program will target homeless households that need medium-term rental assistance and case management to ensure that persons and households are quickly housed and then have access to resources to remain stably housed. Two agencies will be operating the Rapid Rehousing program – the Department of Corrections to target those exiting detention, and HopeWorks of Howard County to target persons who are homeless due to domestic violence. This program will reduce homeless episodes and the likelihood of returning to homelessness within 12 months.

County Flexible Financial Assistance (FFA) Rehousing - Another strategy to reduce homeless episodes and reducing returns to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide move-in funds (security deposit & first month's rent) and

short and medium term rental assistance for literally homeless persons to gain access to permanent housing. Rental assistance and case management are provided for up to six months, on average.

Prevention. To accomplish reducing returns to homelessness, the CoC funds a variety of prevention programs, and coordinates with outside funders to ensure recidivism is reduced. There are four primary mechanisms to ensure this goal is being met.

ESG – Homelessness Prevention. Prevention grant programs target households who are at imminent risk of becoming literally homeless with short-term rental assistance and case management. Households which present for services and meet HUD’s definition of imminent risk are assessed and assisted to obtain stability in their unit.

County Flexible Financial Assistance (FFA) Prevention - Another strategy for households to not return to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide short and medium term rental assistance to allow households to stay in their unit. Rental assistance and case management are provided for up to six months, on average.

United Way of Central Maryland (UCWM) – In collaboration with the CoC, the UWCM funds a “Family Stability” program which targets highly vulnerable households with children in the local public schools and provides prevention (rental) assistance and case management.

United Way of Central Maryland (UCWM) – In collaboration with the CoC, the UWCM funds a “Shelter Diversion” program which provides households with prevention (rental) assistance and case management.

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

State Department of Human Resources/Department of Social Services

Foster Care focuses programming on youth in their custody who are not residing in their court-ordered placement and follows the State policy for out-of-home placement as found at COMAR Citation: 07.02.11.04. There are discharge policies on file for youths exiting systems of foster care to avoid homelessness.

The Howard County Department of Corrections a Reentry Program

This program is in place for offenders leaving local detention to “re-enter” the community. A variety of services are provided including case management, connection to mainstream resources and housing. If a person meets HUD’s definition of homeless (was literally homeless prior to detention and was in custody less than 90 days), they are eligible for program in the CoC. The Reentry Program is one of the PILOT

programs for the Rapid Rehousing program through FFFY15 ESG. This will strengthen the program so that persons exiting detention have housing options and are not discharged back into homelessness, if eligible per HUD's definition.

The Howard County Department of Citizen Services (DCS), CoC Lead Agency:

- The CoC has established priorities for services for categories of the Homeless Definition. Limited resources restrict current expansion for households who are exiting institutions when residing there longer than 90 days.
- DCS is also the County human services funder and supports non-profits in Howard County that coordinate activities to ensure persons exiting correctional facilities, foster care, and health care facilities are being stabilized and provided as many services as possible, so that homelessness does not occur. Howard County General Hospital and The Local Children's Board, for instance, work closely with CoC partners to decrease homelessness occurrences but are not officially connected to the CoC's coordinated system. It is the goal of the CoC to expand collaboration and coordination with all institutions in Howard County to decrease any exits to homelessness in the community.

## Discussion

Howard County adopted a local Plan to End Homelessness (PEH) in 2010. Goals and Strategies were outlined to end homelessness including but not limited to, overcoming institutional structures and service delivery systems that may unintentionally create barriers to achieving the ultimate goal of homeless eradication.

One significant strategy is "Restructuring the current system that responds to housing crisis." From the Plan, 2010, it was stated, "To shift from our current system to one that assures that people will not go unsheltered and treats housing crisis as a "must respond" emergency will require reform of Howard County's system of homeless services." Among the types of shifts outlined include, but are not limited to, reviewing government policy and procedures, re-establish roles of various human service agencies into a single comprehensive housing stability system, and prioritize services for those in a housing crisis. The following sections itemize the ways that Howard County's CoC is aiming to overcome gaps present in the institutional structures and service delivery systems for: outreach/assessment, addressing the emergency and transitional housing needs of homeless persons, making transitions to permanent housing and independent living, and discharging upon exiting publically funded institutions.

### 1. Reaching out to homeless persons and assessing their needs

In order to most effectively reach out to homeless persons, at imminent risk of homelessness and those who are literally homeless to assess their individual needs, the CoC's identifies and engages households, and helps stabilize their housing situation or assists them in moving to appropriate permanent housing. This is the intent of outreach to decrease the need for emergency shelter or transitional housing. The Day Resource Center and Outreach Cards are the primary mechanisms of outreach efforts in the community,

where persons and families are encouraged to call the single point of entry for an assessment of housing and service needs. While the homeless programs in the community are not the only places that persons present and are assessed, it is the primary “door” to quickly accessing housing-related stabilizing services.

## 2. Addressing the emergency and transitional housing needs of homeless persons

Once assessed and evaluated for level of vulnerability, the household’s strengths and areas of risk are considered. If the household is not residing in a place meant for human habitation (are literally homeless), and no alternative has been identified (family or friend’s), the household is placed in the “queue” for placement into either family, men’s, or hotel/motel shelter. When a Transitional housing unit becomes available, the most vulnerable household is forwarded for placement. Likewise, if an individual or household with children present needing domestic violence sheltering, they are provided immediate referral to HopeWorks of Howard County, the local shelter and service provider of intimate partner and domestic violence. HopeWorks completes a highly confidential assessment that evaluates physical safety and works towards a safety and housing case plan which includes emergency sheltering in a non-disclosed location or hotel/motel.

## 3. Making transitions to permanent housing and independent living: shortening homeless episodes, moving quickly into affordable housing, and recidivism (preventing formerly homeless persons from future homeless episodes)

Currently, the PEH, 2010 has the following targets which are monitored and tracked on a monthly basis by the CoC: shorten homeless episodes, and reduce recidivism (preventing formerly homeless persons from future homeless episodes). In order to accomplish shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and reducing returns to homelessness, the following programs are in place.

(Rapid) Rehousing. Many times once placed in housing, homeless households need short to medium term rental assistance and resources in order to maintain their housing.

ESG – Rapid Rehousing. Newly funded in FFFY2015, the ESG grant was awarded to Howard County through the State of Maryland’s Department of Housing and Community Development for Rapid Rehousing. This program will target homeless households that need medium-term rental assistance and case management to ensure that persons and households are quickly housed and then have access to resources to remain stably housed. Two agencies will be operating the Rapid Rehousing program – the Department of Corrections to target those exiting detention, and HopeWorks of Howard County to target persons who are homeless due to domestic violence. This program will reduce homeless episodes and the likelihood of returning to homelessness within 12 months.

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short and medium term rental assistance for literally homeless persons to gain access to permanent housing. Rental assistance and case management are provided for up to six months, on average.

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County Flexible Financial Assistance (FFA) Prevention - Another strategy for households to not return to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide short and medium term rental assistance to allow households to stay in their unit. Rental assistance and case management are provided for up to six months, on average.

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United Way of Central Maryland (UCWM) – In collaboration with the CoC, the UWCM funds a “Shelter Diversion” program which provides households with prevention (rental) assistance and case management.

4. Discharge policies to avoid homelessness upon exiting publically funded institutions, systems of care, or who are receiving public or private human services assistance.

State Department of Human Resources/Department of Social Services - Foster Care focuses programming on youth in their custody who are not residing in their court-ordered placement and follows the State policy for out-of-home placement as found at COMAR Citation: 07.02.11.04. There are discharge policies on file for youths exiting systems of foster care to avoid homelessness.

The Howard County Department of Corrections a Reentry Program - This program is in place for offenders leaving local detention to “re-enter” the community. A variety of services are provided including case management, connection to mainstream resources and housing. If a person meets HUD’s definition of homeless (was literally homeless prior to detention and was in custody less than 90 days), they are eligible for program in the CoC. The Reentry Program is one of the PILOT programs for the Rapid Rehousing program through FFFY15 ESG. This will strengthen the program so that persons exiting detention have

housing options and are not discharged back into homelessness, if eligible per HUD's definition.

The Howard County Department of Citizen Services (DCS), CoC Lead Agency:

- The CoC has established priorities for services for categories of the Homeless Definition. Limited resources restrict current expansion for households who are exiting institutions when residing there longer than 90 days.
- DCS is also the County human services funder and supports non-profits in Howard County that coordinate activities to ensure persons exiting correctional facilities, foster care, and health care facilities are being stabilized and provided as many services as possible, so that homelessness does not occur. Howard County General Hospital and The Local Children's Board, for instance, work closely with CoC partners to decrease homelessness occurrences but are not officially connected to the CoC's coordinated system. It is the goal of the CoC to expand collaboration and coordination with all institutions in Howard County to decrease any exits to homelessness in the community.

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

### **Introduction:**

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

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

See attached sections from the County's AI.

### **Discussion:**

The County will fund the following affordable housing projects with FFY 2016 CDBG funds:

- CD-16-02 – Fair Housing Bridges/Landlord Engagement
- CD-16-05 – HEH Affordable Homes for the Homeless
- CD-16-06 – AFI Affordable Housing Initiative
- CD-16-07 – Rebuilding Together Homeowner Rehab

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

### **Actions planned to address obstacles to meeting underserved needs**

To be completed.

### **Actions planned to foster and maintain affordable housing**

To be completed.

### **Actions planned to reduce lead-based paint hazards**

To be completed.

### **Actions planned to reduce the number of poverty-level families**

To be completed.

### **Actions planned to develop institutional structure**

To be completed.

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

To be completed.

### **Discussion:**

To be completed.

## Program Specific Requirements

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

#### Introduction:

Howard County will receive an annual allocation of CDBG funds in the amount of \$1,034,767 and anticipates \$14,000 in program income for the year for a total FFY 2016 budget of \$1,048,767. The County will receive an annual allocation of HOME funds in the amount of \$332,504, anticipates \$0 in program income, and will match \$83,126 (25% required match less administration and CHDO set aside) for a total FFY 2016 budget of \$415,630. Since the County receives CDBG and HOME allocations, the questions below have been completed as applicable.

#### 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	14,000
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
<b>Total Program Income:</b>	<b>14,000</b>

#### 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.	80.30%

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

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

See attached HOME Policies and Procedures.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Guidelines

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. Howard County has previously used the recapture provision and will continue to do so during the next Consolidated Plan period. Recapture provides a mechanism to recapture all, or a portion, of the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from time to time review its cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See attached HOME Policies and Procedures.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

See attached HOME Policies and Procedures.

**Discussion:**

Under the FFY 2016 CDBG Program, the County will receive a grant in the amount of \$1,034,767 and anticipates \$14,000 in program income for the year for a total FFY 2016 budget of \$1,048,767. The County will budget \$106,953.40 for general administration and \$100,000 for Fair Housing activities for a total Administration and Planning Budget of \$206,953.40 (19.7%). The balance of funds (\$841,813.60) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$841,813.60 (80.3%) and \$0 for the removal of slums and blight (0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities \$224,000 (21.4%), Housing activities \$461,192.47 (44.0%), and Public Service activities \$156,621.13 (14.9%).

The County makes applications available to non-profits, for-profit agencies, and other public agencies/organizations for CDBG eligible funded activities. A percentage of the County's Community Development Block Grant (CDBG) funds are awarded on a competitive basis to applicants of eligible activities. The applications are reviewed by the Department of Housing and Community Development and finally submitted to the Howard County Council for approval.

DRAFT



**CDBG Program Federal Fiscal Year 2016 Use of Funds**

Entitlement for FFY2016.....	\$1,034,767.00
Estimated Program Income For FFY2016.....	\$14,000.00
Program Income Carry over For FFY2015.....	\$0.00
Entitlement + Estimated Program Income.....	\$1,048,767.00
Public Service Cap = 15% of Entitlement + PI Received for FFY2015.....	\$157,315.05
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2016.....	\$206,953.40

Action Plan Project Descriptions

**Administration and Planning**

	FFY 2016 Funding Amount
Program Administration.....	\$106,953.40
Fair Housing - Bridges / Landlord Engagement.....	\$100,000.00
<b>Total Planning &amp; Administration.....</b>	<b>\$206,953.40</b>

**Public Facilities**

Roger Carter Recreation Center Re-development*.....	\$200,000.00
Emergency Public Facilities*.....	\$24,000.00
<b>Total Public Facilities Programs.....</b>	<b>\$224,000.00</b>

**Housing Activities**

HEH / Affordable Homes for the Homeless.....	\$100,000.00
Affordable Housing Initiative (AFI).....	\$211,192.47
Rebuilding Together / Home Owner Rehab.....	\$150,000.00
<b>Total Housing Programs.....</b>	<b>\$461,192.47</b>

**Public Services**

Grassroots / Route One Day Resource Center.....	\$47,000.00
Making Change /MIHU Financial Education.....	\$15,000.00
Hope Works / Transitional Housing.....	\$23,621.13
CAC / Housing Stability.....	\$71,000.00
<b>Total Public Services.....</b>	<b>\$156,621.13</b>

**Total** **\$1,048,767.00**

Maximum Public Service Cap @ 15% = .....	\$157,315.05
Public Service Funding = .....	\$156,621.13
Maximum Administration and Planning Cap @ 20% = .....	\$206,953.40
Administration and Planning Funding = .....	\$206,953.40
Net Entitlement + PI Estimated.....	\$1,048,767.00
<b>Total of All Activities</b>	<b>\$1,048,767.00</b>

Notes

\* Multi-year Commitment



HOME Program Federal Fiscal Year 2016  
Use of Funds

Entitlement for FFY2016	\$332,504.00
Match	\$83,126.00
Estimated Program Income	\$0.00
Entitlement + Match + Program Income	\$415,630.00
Program Administration = 10% of Entitlement (a)	\$33,250.40

Entitlement for FFY2016  
Match.....  
Estimated Program Income.....  
Entitlement + Match + Program Income.....  
Program Administration = 10% of Entitlement (a).....

Action Plan Project Descriptions

FFY 2016

Action Plan Project Descriptions	Home Entitlement	Match <sup>(b)</sup>	Program Income	Total
Home Administration.....	\$33,250.40			\$33,250.40
Future CHDO set-aside (b).....	\$49,875.60			\$49,875.60
Homebuyer Assistance Program .....	\$149,378.00			\$149,378.00
Living in Recovery (Acquisition).....	\$100,000.00			\$100,000.00
Match (Contributions from the County's Banked Match from prior projects).....		\$83,126.00		\$83,126.00
<b>Totals</b>	<b>\$332,504.00</b>	<b>\$83,126.00</b>		<b>\$415,630.00</b>

Notes

(a) Housing will use 10% of the Entitlement + Program Income for Program Administration.

(b) Required 15% CHDO Set-aside

(c) Required Match Obligation @ 25% of (Entitlement, less administrative cost, less CHDO set-aside)