

# County Council Of Howard County, Maryland

2013 Legislative Session

Legislative Day No. 5

## Resolution No. 39 -2013

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

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

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Introduced and read first time \_\_\_\_\_, 2013.

By order \_\_\_\_\_  
Stephen LeGendre, Administrator

Read for a second time at a public hearing on \_\_\_\_\_, 2013.

By order \_\_\_\_\_  
Stephen LeGendre, Administrator

This Resolution was read the third time and was Adopted\_\_\_, Adopted with amendments\_\_\_, Failed\_\_\_, Withdrawn\_\_\_, by the County Council on \_\_\_\_\_, 2013.

Certified By \_\_\_\_\_  
Stephen LeGendre, Administrator

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

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

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

10  
11           **WHEREAS**, in order to keep Howard County eligible to receive Entitlement Grants, the  
12 County Council approved a Consolidated Housing Plan by adopting Council Resolution No. 45-  
13 2011 on May 2, 2011; and

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

18  
19           **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,  
20 Maryland this \_\_\_\_\_day of \_\_\_\_\_, 2013 that it adopts the Howard County Annual  
21 Action Plan Program Year 2013 in substantially the form as attached hereto for purposes of  
22 qualifying for Community Development Block Grant and Home Investment Partnership Program  
23 funds.

**FFY13**  
**Annual Action Plan**  
**DRAFT**

*Howard County DUNS # 102547127*

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*Inserts (Applications-CDBG & HOME)*

## ***Executive Summary***

In June 2012, Howard County adopted its Consolidated Plan for federal fiscal years 2011-2015. The Consolidated Plan is a five-year strategic plan that is required by the U.S. Department of Housing and Urban Development (HUD) to enable the County to receive funding for certain HUD programs. The document identifies the major housing and community development needs of the County and sets specific goals and objectives to meet these needs.

Each year, the County adopts its Annual Action Plan, which describes the specific actions the County will take during the program year to implement the goals and objectives outlined in the Consolidated Plan. HUD prescribes the form and content of the Annual Action Plan. This is the County's third Annual Action Plan under the current Five Year Consolidated Plan.

## ***Evaluation of Past Performance***

In Program Year FFY2012, Howard County Housing<sup>a</sup> (HCH or Housing) has focused on achieving the goals and objectives specified in the FFY2011-FFY2016 Consolidated Plan. The Department has worked closely with The U.S Department of Housing and Urban Development (HUD) to ensure past compliance and future success. Howard County Housing has added a new Grants Manager that is charged with overseeing all Federal, State and Local Grant Administration, along with hiring a HOME Specialist, at the suggestion of HUD, to handle all HOME Projects during a time of dramatic regulatory changes. These new Howard County employees will identify any deficiencies in our Grants Program and assist with the Consolidated Plan initiatives in FFY13.

The Howard County Consolidated Annual Performance Report (CAPER), for the period July 1, 2011 through June 30, 2012, includes a detailed evaluation of projects relative to the projected goals. That report may be referenced for more detailed information.

During the previous year, HCH continued to concentrate its efforts to address the need for affordable housing opportunities for low- and moderate-income households. As referenced in the FFY2011-FFY2106 Consolidated Plan, the Affordable Housing Strategic Plan was developed. This Plan identified specific strategies, that have been utilized in FFY12, that are now

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<sup>a</sup> Combination of Howard County Housing and the Howard County Housing Commission, the County's Public Housing Authority.

bridging the County's acute affordability gap. Since July 1, 2012 HCH posts the following accomplishment highlights:

- During the past year, HCH has invested approximately \$285,000 in capital improvements into Columbia Landing to address on-going painting, mechanical, plumbing and electrical needs. Columbia Landing is currently 93% occupied.
- Drafted a RFP for the parcel adjacent to Ellicott Gardens. This parcel is slated for the future development of additional affordable rental units but is currently on hold.
- Burgess Mill Station, formerly known as Hilltop, is a sustainable mixed-income community comprised of 206 rental units. Unit types include a mix of manor homes, two over two townhomes, and garden apartments. Phase I is partially finished with 114 units completed of which 78% are occupied. Phase II is currently in underwriting with the CDA. Phase III includes a proposed future redevelopment of the Granite Manor parcel in conjunction with an adjacent County owned parcel into multi-family housing with structured parking.
- The Roger Carter Recreation Center, 45,000 square foot state-of-the art Park and Recreation building, is currently under construction with a projected delivery of Spring 2013.
- Generated plans for the future development of Jones Road/Greenwood Village - Proposed 30 single family, affordable homeownership units. (Remains in pre-development stage)
- Constructed Cottages at Greenwood, formerly the Glens at Guilford I - into 10 single family affordable homeownership units. Sold 9 affordable homes to households who met the 80% Baltimore AMI criteria. The last unit, which served as a model, is anticipated to sell in Summer 2013. The Cottages at Greenwood won a USGBC Maryland Wintergreen Award in the category of ***Socio-Economic Impact*** and represents the first project of its kind. The Howard County Housing Commission committed itself to a for sale project consisting of single family detached, affordable, green, universally designed homes. It was intended to be a model for affordable developments of its type and easily replicable. What the project team ended up creating is a LEED-H Platinum, storm water friendly, accessible, highly designed, affordable community that was completely sold out



before construction was halfway completed. The design was enhanced by prospective community members and other stakeholders who attended workshops to provide design input and review concepts developed to help enhance community. The highest level of sustainability, the highest levels of universal design, and for sale affordability were all critical program components that were assessed and revisited throughout the project.

- Completed Phases I and II of the Morningside Park (MSP) renovations. Morningside Park is a 60 unit senior rental community. Renovations included residential upgrades such as new paint, carpet and Energy Star appliances, as well as renovations to common areas and several community spaces throughout the building. In addition, four rain gardens were installed on site to assist with storm water management and going green efforts. Proposed Phase III renovations, inclusive of the installation of additional exterior lighting, signage and fencing, are anticipated to be completed in Summer 2013.
- Monarch Mills, a 269-unit mixed income, multi-generational community was completed in Spring 2012 and is currently 88% occupied.
- Howard County Housing utilized a \$45,000 MEA (Maryland Energy Administration) grant to install some Energy Star gas hot water heaters and Energy Star refrigerators at Orchard Crossing Townhomes. In addition, HCH was awarded another \$70,000 to be used in combination with replacement reserve funds to complete a number of additional items highlighted in a recent energy audit for the project. It is anticipated that these upgrades will be completed in Summer of 2013.
- The Howard County Housing “Come Home to Howard County Housing Fair”, will be held on April 13, 2013. The event is projected to attract over 1,000 attendees and over 52 exhibitors while providing access to mortgage lenders, housing seminars and the BB&T credit report bus for those individuals who wanted to obtain their credit reports. The Fair also will provide guided bus tours to specific areas in Howard County that held MIHU opportunities for both purchase and rental. This event will be the site for the April 2013 MIHU Lottery, where two (2) qualified families will be awarded the right to purchase townhomes at an affordable price.

- Howard County Housing will participate in the 7<sup>th</sup> Annual Money Matters Fair, sponsored by Howard County Councilman Calvin Ball, will be held in Spring 2013. The Money Matters Fair promotes Financial Literacy for Howard County Residents.

In FFY12, the Community Based Development Organization (CBDO) item, under the CDBG Special Economic Development category, was utilized to address the demand for job training and financial independence. The Howard Community College Educational Foundation's is Howard County's designated CBDO and their outcomes are designed to move individuals toward increased economic self-sufficiency and expand their opportunities for obtaining affordable homeownership or rental housing. This year, due to budget restrictions, Howard County was able to fund only one Activity under the CBDO line –item. The RENEW Program received a high demand for participation due to individuals looking for affordable ways to pursue higher education in hopes of regaining or securing employment in the nursing field.

The demand for assistance across all types of services within the human and social service sector increased again over the past year. In FFY12, Howard County Housing continued to support local agencies and non-profits by funding public service activities specifically aligned with projects and programs viewed as core components of the County's Continuum of Care (CoC) and directly support the County's approved Plan to End Homelessness and Board to Promote Self Sufficiency. The Howard County Department of Citizen Services (DCS) is responsible for coordinating CoC activities that address the needs of the homeless and those at risk of becoming homeless.

Howard County also implemented the Coordinated System of Homeless Services (CSHS), an action created by the Board to Promote Self Sufficiency. (CSHS) is a six stage system in place to efficiently use community resources to reduce the number of homeless families and individuals, reduce the number of newly homeless, shorten the length of homeless episodes, and reduce the number of returns to homelessness. By use of a single entry point, all households seeking homeless services receive a uniform assessment for immediate intervention with the goal of diversion from homelessness. Households not diverted and needing further intervention are referred to the CSHS case management resource, managed by multiple community agencies, for further housing stability services and access to other system resources. The single entry point and

initial assessments aim to remove the obstacle of homeless households navigating through multiple agencies and their eligibility processes and allows for service referrals at a community-wide level to the resource most suitable to their needs. Such resources include eviction prevention services, rehousing services with housing location assistance, and supportive living services for persons with mental health disabilities, as well as rapid access to inpatient treatment for drug addicted adults resulting in case management services toward housing stability.

CSHS maintains a follow up process to assure the structure and resources of the CSHS are providing successful housing stability for the homeless community of Howard County. Through data collection and analysis, the CSHS is monitored for the efficiency of service coordination and the progress of system goals. DCS administers the CSHS Program. One of the main focuses of the CSHS Program is temporary and permanent housing. Therefore, the Housing Stability Subsidy Program (HSSP) was created to assist individuals and families who are homeless, as defined by the Coordinated System of Homeless Services (CSHS), to enable individuals and families to obtain stable housing. HSSP is administered by The Howard County Housing Department (HCH), and introduces the concept of a single point of entry to assistance in Howard County that is provided to combat homelessness by highlighting Case Management.

### **Summary of Objectives and Outcomes**

Below is a summary of the objectives and anticipated outcomes as outlined in the Consolidated Plan. These objectives and outcomes are derived from HUD's Outcome Performance Measurement System:

**Affordable Housing** – *The objective is Providing Decent Affordable Housing and the anticipated outcome is Affordability and Availability/Accessibility.*

**Homelessness** – *The objective is Creating Suitable Living Environment. The outcome is Availability/Accessibility.*

**Special Needs** – *The objective is Providing Decent Affordable Housing. The outcome will be Affordability.*

**Planning and Administration** (Affirmatively Furthering Fair Housing and Program Coordination) – Planning and administration does not require an objective and outcome.

**Public Services Programs** – The *objective* is Creating Suitable Living Environment and the anticipated *outcome* is Availability/Accessibility.

**Special Economic Development** – *The objective is Creating Economic Opportunities and the expected outcomes are Availability/Accessibility and Affordability.*

### ***Summary of Citizen Participation Process***

Howard County manages the Citizen Participation Process regarding the Annual Action Plan and any Action Plan Amendments by annually holding public meetings and hearings. These forums provide Howard County's non-profit providers, housing advocates, officials and the general public with an opportunity to learn about Howard County's proposed CDBG and HOME funded activities during the coming Federal Fiscal Year and to give feedback on those proposals. Public meetings are held at the beginning of the Action Plan Process and public hearings are held prior to submitting the Action Plan to HUD. The public hearings and meetings are announced through Public Notices that are published in local newspapers and posted on the Howard County website as well as in area non-profit provider's newsletters and websites. Draft copies of the Action Plan are also made available at all Howard County libraries. Howard County observes a similar process for the Consolidated Plan and the Consolidated Annual Performance and Evaluation Report (CAPER).

### ***Summary of Consultation Process***

HCH collaborates with a variety of human service providers, county departments and other public agencies for guidance and ideas related to the Action Plan. The goals set forth in the Consolidated Plan are established through shared data with local providers and they collaborate when creating planning and needs assessment documents. Public officials, public and private nonprofit agencies serving special needs populations, interagency collaborators, advocacy groups, advisory boards and other general consumers of services are all involved in the consultation process. Due to the similarity in populations being served, HCH works very closely with the Department of Citizen Services and other agencies represented on the Board to Promote Self-Sufficiency to prevent duplication of effort and maximize the allocation and utilization of Local, State and Federal resources. HCH also works to promote Howard County's Continuum of Care, Plan to End Homelessness, Coordinated System of Homeless Services (CSHS) and

administers the Housing Stability Subsidy Program (HSSP).

### ***Summary of Efforts to Broaden Public Participation***

The Howard County Citizen Participation Plan includes efforts to broaden public participation (e.g., accommodations for non-English speaking persons and vision and hearing impaired persons). HCH's web page has been updated in order to keep citizens better informed. The new web-site displays up-to date news, current events and County contact information. In addition to recent technology upgrades, the following text has become standard in the Department's Public Notices and other forms of literature when applicable:

- Alternative formats of this Notice, such as Braille, print in languages other than English and large print can be made available upon request.
- A sign language interpreter will be available upon request by contacting the Department of Citizen Services at (410) 313-6400 or (410) 313-6401 (TTY) a minimum of three (3) working days prior to the hearing.
- Efforts will be made to accommodate the disabled and non-English speaking citizens with three (3) days advance notice to Tiffany L. Smith, Chief of Staff, at (410) 313-6491.

### ***Summary of Public Comments***

To date, there have been no public comments during the planning process for the FFY2013 Action Plan or any comments received.

## ***I. Sources of Funds***

### ***A. Federal Resources (Entitlement Funds)***

Each year the County solicits applications for funding under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). Projects must be consistent with the goals identified in the County's most recent Consolidated Plan. The federal resources to implement these projects are a combination of CDBG and/or HOME funds and any program income received (PI) as a result of repayment from loans made with CDBG and HOME.

**Projected amounts resulting from Sequestration**

<b>Program with Sequestration</b>	<b>Amount</b>
Community Development Block Grant	\$851,735.80
CDBG Program Income Estimate	0
HOME	\$295,932.60
HOME Program Income	\$0
<b>Total Action Plan Budget</b>	<b>\$1,147,668.40</b>

It is estimated that nearly one hundred percent of CDBG funds will be used for activities that benefit persons of low-and moderate-income. When an activity benefiting a limited clientele is implemented, at least 51% of those benefited will be low- or moderate-income persons. It continues to be the County’s goal to serve 100% low- and moderate-income persons.

**B. Additional Federal Resources**

1. The County also receives funding under the HUD Housing Choice Voucher Program. In FFY2012 the County received \$9,054,390. The amount available for FFY2013 is \$9,482,437.
2. The County is anticipating the following Low-Income Housing Tax Credits (LIHTCs) transaction activity during the upcoming program year:

<b>PROGRAM YEAR 2013 ANTICIPATED LOW-INCOME HOUSING TAX CREDITS (LIHTCS)</b>			
<b>PROJECT</b>	<b>LIHTCS</b>	<b>TOTAL PROJECT COST</b>	<b>STATUS</b>
Hilltop Redevelopment Phase I (Burgess Mill Station)	\$4,631,772.00	\$38,731,634.00 (excluding change orders)	Under Construction with 114 units completed as of 2/27/13)
Hilltop Redevelopment Phase II (Ellicott Terrace & Roger Carter Recreation Site)	\$2,011,710.00 (estimated)	\$16,553,000.00 (estimated)	Remains in Underwriting with Maryland DHCD

**C. *Additional Federal, State and Local Funds for the Continuum of Care Program***

The Howard County Department of Citizen Services (DCS), coordinating agency for CoC planning, has direct oversight for the County's Continuum of Care. DCS works in conjunction with the Howard County Board to Promote Self-Sufficiency and its Committee to End Homelessness, to address issues related to emergency sheltering, transitional and permanent housing, crisis intervention and prevention of homelessness. The Department of Citizen Services also administers CSHS. Howard County Housing administers the Housing Stability Subsidy Program and works to ensure that the activities of all county agencies are complementary and that there is not a duplication of effort. The following funding sources will support homelessness prevention, intervention and housing activities during FFY2013:

**McKinney-Vento Competitive Grant Awards**

**Supportive Housing Program (SHP) (MD06-504)**

- Permanent Housing For Homeless Persons with Disabilities - **\$692,118**
- Transitional Housing For Homeless Families - **\$71,849**

**McKinney-Vento Non-Competitive Grant Awards**

**Shelter Plus Care (S + C) – Howard County Mental Health Authority**

- Permanent Housing for Homeless Persons - **\$178,463**

**Other Federal**

**Emergency Food and Shelter National Board Program (Phase 30) - \$28,259**

- Mass Shelter Operation
- Mortgage/Rent/Utility Subsidy
- Meals Served

**The Emergency Food Assistance Program (TEFAP) - \$3,000 (\$9,000 for 3 year period)**

- Food Assistance

**State of Maryland**

**Maryland Department of Housing and Community Development (DHCD)**

**Emergency Solutions Grant Non-Entitlement (ESG) - \$32,025**

- Mass Shelter Operations
- Eviction Prevention

**Rental Assistance Program (RAP) - \$40,000**

- Rental Subsidy (amounts based on family size)

**Maryland Department of Human Resources (DHR)**

**Emergency and Transitional Housing/Homelessness Prevention Program (ETHS/HPP) \$72,602**

- Mass Shelter
- Eviction Prevention/One Month's Rent

**Howard County Government**

**Community Service Partnerships (CSP) – County General Fund**

- Grassroots - **\$1,393,901** – Emergency Shelter & Crisis Services
- Bridges to Housing stability, Inc. - **\$163,000** – Homelessness Prevention
- Community Action Council - **\$745,133** – Direct Client Assistance
- Domestic Violence Center - **\$619,060** – Crisis Intervention and Recovery

**Family Stabilization Program (FSP) – Department of Citizen Services Operating - \$250,000**

- Permanent Housing & Case Management For Homeless Families
- Housing and Utility Assistance For Persons with Disabilities and Seniors
- Crisis Services for at-risk populations
- Plan to End Homelessness

***A. Programs to Address Priority Homeless Needs***

The Department of Citizen Services (DCS) coordinates the County's Continuum of Care. The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2013. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter and meals are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find



alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.

- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, non-perishable food items and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry, computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves approximately 35-70 persons a day.
- **Health Care for the Chronically Homeless** - Two hundred patients are currently receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.
- **SOBER House** –SOBER Houses provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. The first two sober houses, called for in the Plan to End Homelessness, have opened. The goal is to begin opening other types of units in fiscal year 2014.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Four units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program.
- **Housing Stability Subsidy Program (HSSP)** - This activity will focus on the prevention of homelessness through rental assistance. Low and moderate income households who are at risk of homelessness by virtue of an economic

crisis and a high housing cost burden will be provided rental assistance, thereby assisting families and foster housing stability. The project seeks to keep families in their homes and out of the homeless system of care.

***D. Plan for Leveraging Private and Non-Federal Funds***

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 the low to moderate income households of Howard County.

A proposed budget of \$ 1,000,000.00 for the County’s Housing Initiative Loan Fund and \$ 1,000,000.00 in capital funding for housing programs has been submitted for County fiscal year 2013. The County does not anticipate having any CDBG float-funded activities.

***II. Summary of Specific Annual Objectives (Table 3A)***

<b>Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Homeownership Assistance through moderate income housing unit (MIHU), shared appreciation, and settlement down payment loan programs (SDLP) for housing targeted to households earning between 60% and 80% of AMI.	County SDLP  County MIHU  HCH Commission Equity  HOME	Decent Affordable Housing	Affordability Availability Accessibility	Approximately 45 households could become homeowners through the MIHU program during this program year.
Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.	Local Funds	Decent Affordable Housing	Affordability	Approximately 600 individuals will receive homebuyer and credit counseling.  400 @ Homebuyer Workshops and 200 @ MIHU Workshops

## Summary of Specific Annual Objectives (FFY2012)

<b>Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Provide emergency shelter to individuals and families that are newly homeless.	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 125 individuals will be served by <b>Bridges to Housing Stability. (50 households)</b>
Acquire Public Facility to house individuals who are chronically homeless.	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 2 units will be assisted after acquiring last program year (8 people)  <b>Community Housing Assistance Initiative</b>
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.	CDBG	Suitable Living Environment	Affordability Availability Accessibility	Approximately 60-75 individuals will be served by the <b>U.S Route 1 Day Resource Center.</b>

<b>Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Support Programs and initiatives that improve/increase access to a variety of employment opportunities for low-moderate income persons by promoting geographical or occupational mobility and up skilling current Para-professional workers to professional or management certified employment levels.	CDBG  Local	Creating Economic Opportunities	Availability	30 individuals are expected to benefit from the following programs offered by Howard Community College Educational Foundation: <b>Child Care Tuition</b>  60 Families will receive Family Self Sufficiency (FSS) financial Counseling
Rehabilitate group home for persons with disabilities.	CDBG Bond Bill	Decent Affordable Housing	Affordability Availability Accessibility	-
Continue to support programs that serve low to moderate-income elderly homeowners and those with disabilities to rehabilitate their homes to meet emergency needs and/or improve accessibility.	HOME DHMH	Decent Affordable Housing	Affordability Availability Accessibility	CHDO Activity-2 units  Lease Purchase Program – 6 units  Rehabilitation Program – 10 units  Relocation Assistance – 100 people

<b>Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Support the development of community-based facilities that meet the needs of senior residents, working families and local businesses.	CDBG	Creating Economic Opportunities	Availability Accessibility	25-40 youths are expected to participate in the Hilltop Homework Club @ Roger Carter  Roger Carter Center Re-development -500  - Over 500 people will benefit from services offered through the <b>North Laurel/Savage Multi-Service Center</b> . The Community Action Council of Howard County provides this service.
Encourage collaborations around developing physical, environmental, economic and social assets that highlight the importance of creating communities where people want to “live and work, now and in the future”.	CDBG	Creating Economic Opportunities	Accessibility	

<b>Goal 5. Resource Management - Foster intra-governmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Administer and monitor entitlement programs under the Consolidated Plan	CDBG HOME	N/A	N/A	CDBG Administration  HOME Administration

### ***III. Activity Descriptions of Proposed Projects and Outcome Measures***

This Action Plan is the third annual plan under the County’s fourth Five-Year Consolidated Plan. This is the seventh year in which HUD’s Outcome Performance Measurement System (OPMS) has been incorporated. Objectives and outcomes are shown for each project in the Action Plan. OPMS data will be entered into the HUD Integrated Disbursement and Information System (IDIS) at the “activity” level. Outcome indicators will also be included with each project. The County’s quarterly report form has been revised to reflect HUD’s OPMS. The “Table 3C” format is used to provide a listing of projects and descriptions, funding and other information required by IDIS.

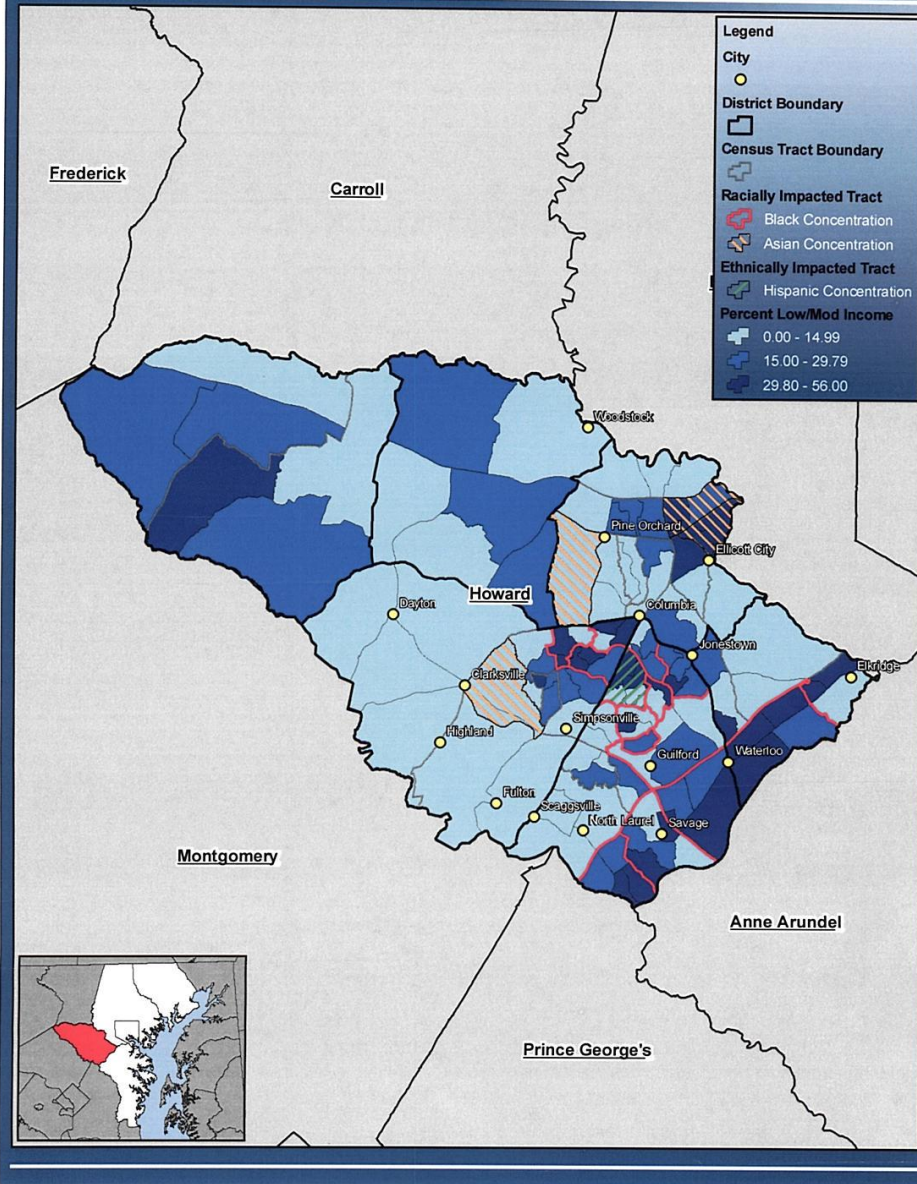
#### ***IV. Geographic Distribution***

For detailed information on the 2010 Census Race Characteristics go to the Department of Planning and Zoning link on the County web page at [www.howardcountymd.gov](http://www.howardcountymd.gov). It is important to note that Howard County continues to allocate its investment in CDBG funds on a very broad countywide basis and does not plan to dedicate substantial resources to specific targeted areas. Of the 9 CDBG projects included in this Action Plan, the target area is community-wide for all but one project. Sub-recipients implementing the various projects report demographic information on quarterly reports which is entered into IDIS database. The information is then reported in the annual Consolidated Annual Performance and Evaluation Report (CAPER), which provides the general public as well as HUD representatives, the opportunity to review the race and ethnicity as well as the income levels of all persons being served by the CDBG and HOME program.

However, as noted above, all but one project is implemented on a countywide basis; only the Homework Club at Roger Carter Community Center will serve one specific community in Howard County. The Homework Club provides former Hilltop/current Burgess Mills/ Ellicott Terrace children and youth opportunities to improve academic success and increase healthy behaviors. Although the community is affordable to low-income families, children/youth continue to be at both a social and economic disadvantage and without CDBG assistance, would not be able to access or afford similar market rate programs outside of their immediate community. This program addresses Goal 3 of the Consolidated Plan. Census data maps are included in the Action Plan to show the distribution of income and race data within the County.

**Map 5: Low and Moderate income Areas and  
Areas of Minority Concentration, 2009**

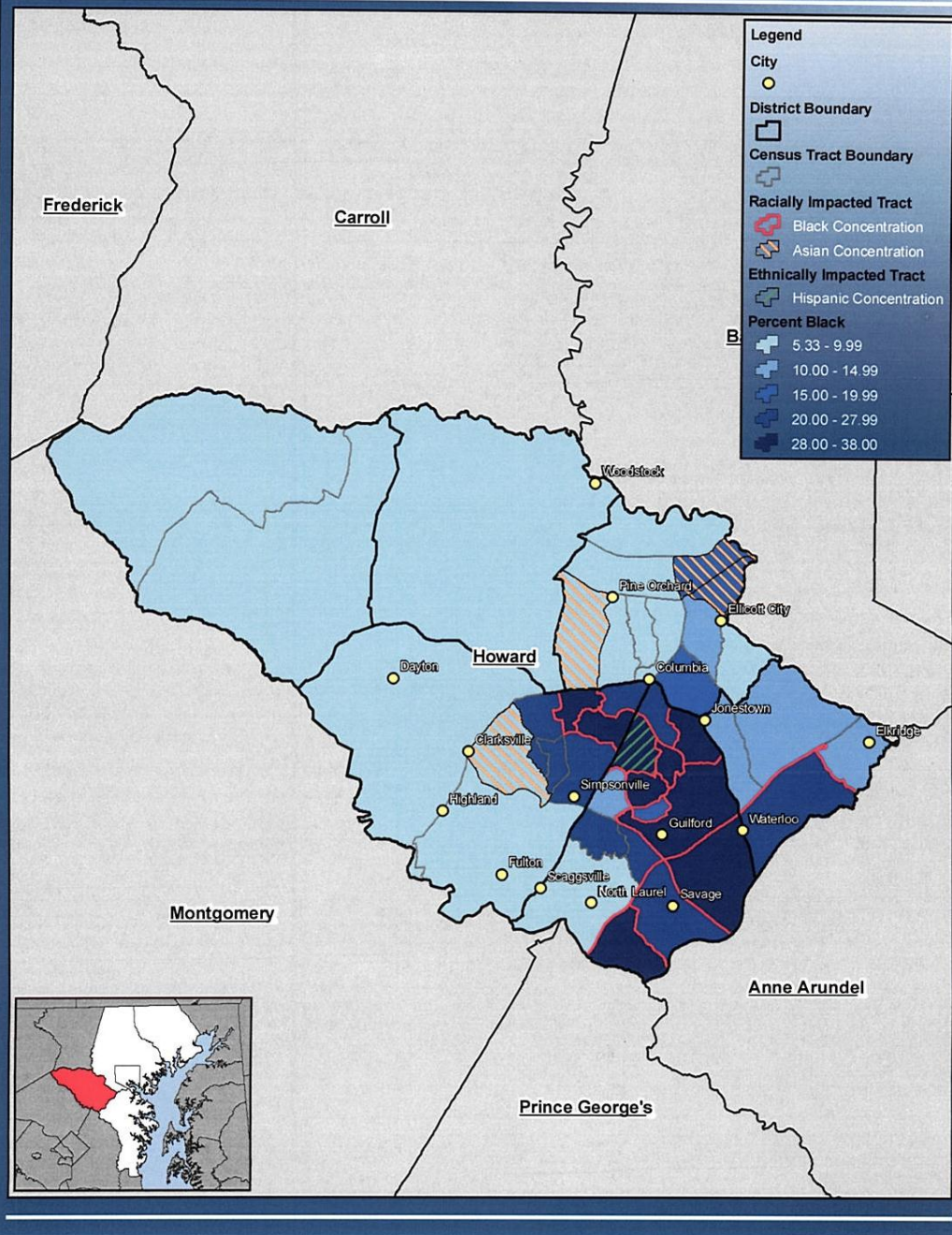
Baltimore Regional Analysis of Impediments to Fair Housing Choice





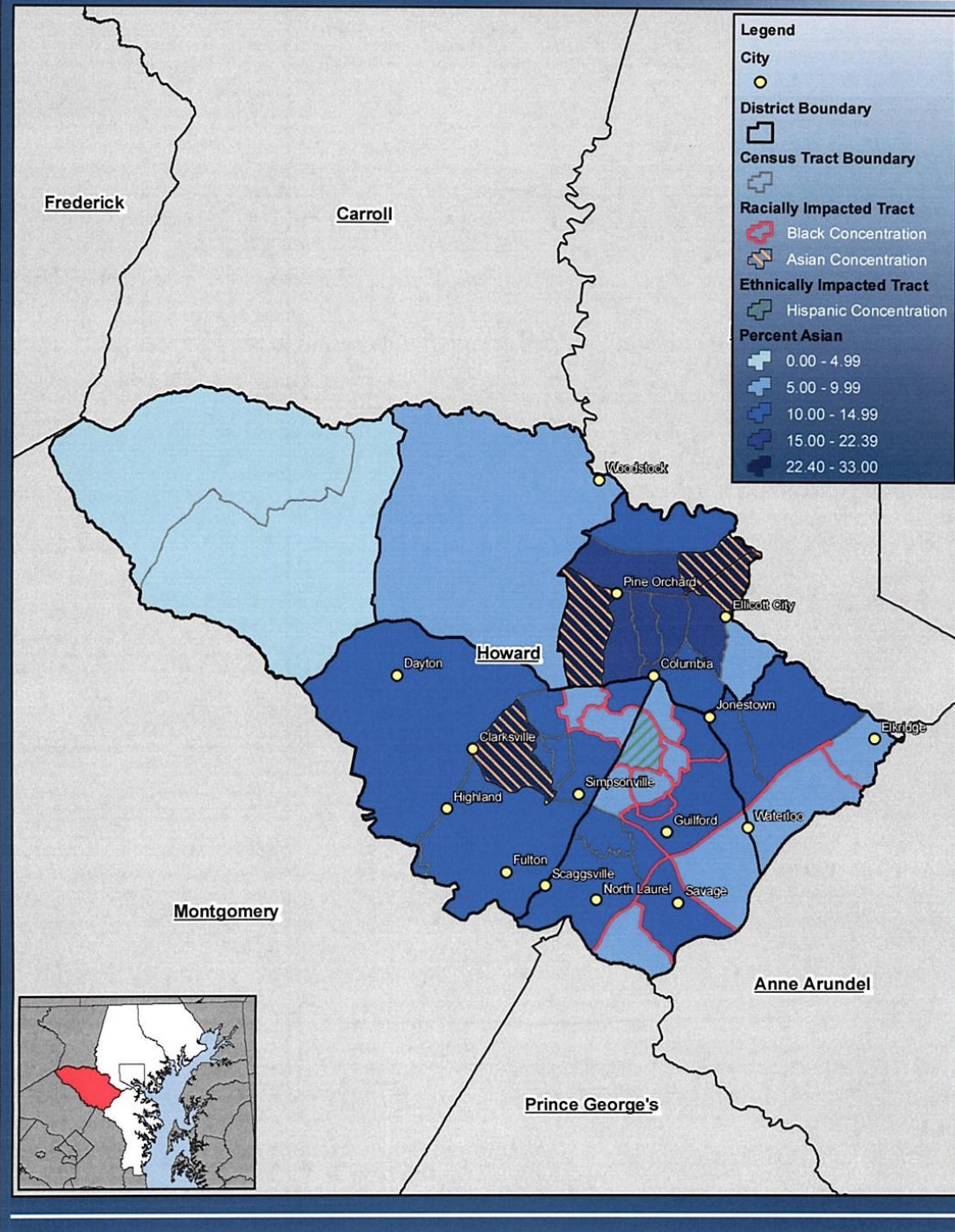
### Map 1: Concentration of Black Residents in Howard County, 2009

Baltimore Regional Analysis of Impediments to Fair Housing Choice

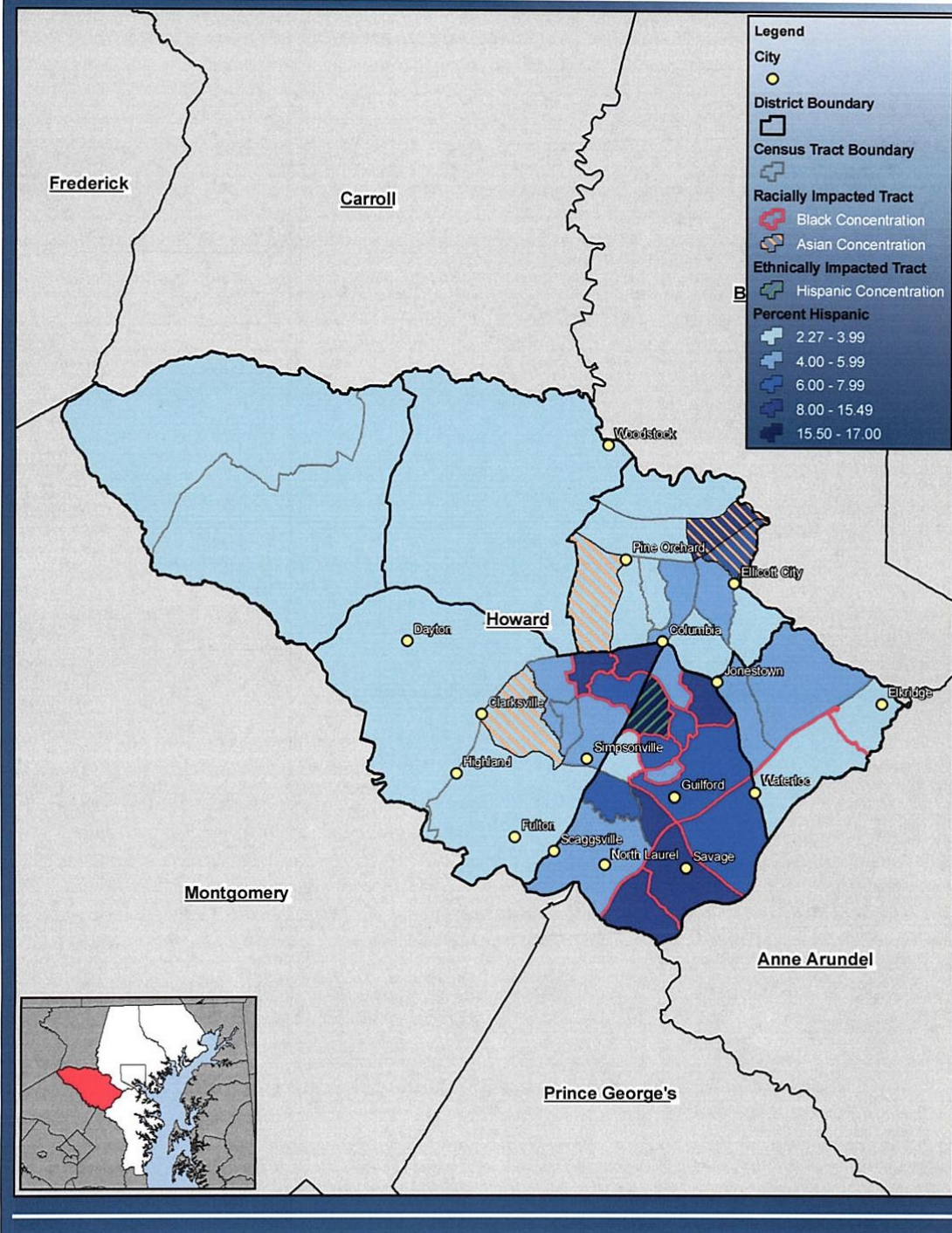


**Map 2: Concentration of Asian Residents in Howard County, 2009**

Baltimore Regional Analysis of Impediments to Fair Housing Choice







## ***V. Homeless and Other Special Needs Activities***

*(Submitted By: Howard County Department of Citizen Services)*

Howard County has identified few homeless veterans. Only 2 were counted during the 2013 Point in Time (PIT) survey and 9 were reported on the 2012 Annual Homeless Assessment Report (AHAR). No VASH vouchers are available in the County. Homeless veterans are referred to the Veterans Administration (VA) in Baltimore for services as well as to Alliance Veterans Housing Outreach and Assistance. A staff person from the VA and a representative from Alliance participate in the County's CoC and regularly attend Plan to End Homelessness meetings. The County also refers homeless veterans to MCVET as appropriate.

The Howard County Police Department brings unaccompanied and potentially homeless youth to Grassroots, the County's crisis intervention center and emergency shelter. Working together, the shelter and the police determine if the child has been reported as a runaway. Grassroots attempts to contact the parents or guardian and may report the situation to the Department of Social Services Child Protective Services. Grassroots follows the policy of reporting any unaccompanied youth to the proper authorities to ensure the safety of the child. The number of unaccompanied youth in the County is very low. No unaccompanied youth were identified during the 2013 PIT and none were recorded in the 2012.

### ***A. Programs to Address Priority Homeless Needs***

In this Action Plan, (the goal is to establish multiple avenues where homeless individuals and families can move out of transitional facilities into permanent housing and to support anti-poverty strategies.) The proposed projects focus on supportive services and providing funding to community-based non-profit organizations, to be used for homelessness prevention and life-skills training.

The Department of Citizen Services (DCS) coordinates the County's Continuum of Care. The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2013. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Plan to End Homelessness** – The County’s Plan to End Homelessness was finalized in November, 2010. A position was created at the County level to coordinate Plan development and implementation. The Continuum of Care (CoC), comprised of multiple agencies, is working on developing strategies to carry out Plan activities.
- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.
- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry, computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves approximately 35-70 persons a day.
- **Health Care for the Chronically Homeless** - Two hundred patients are currently receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas:

cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.

- **SOBER House** –SOBER Houses provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. The first two sober houses, called for in the Plan to End Homelessness, have opened. The goal is to begin opening other types of units in fiscal year 2014.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Four units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program.
- **Housing Stability Subsidy Program (HSSP)** - This activity will focus on the prevention of homelessness through case management. Low and moderate income households who are at risk of homelessness by virtue of an economic crisis and a high housing cost burden will be provided case management support, thereby assisting families to resolve their crises and helping them to develop practices that will foster housing stability. The project seeks to keep families in their homes and out of the homeless system of care.

### ***B. Programs to Address Special Needs***

This Action Plan addresses the Affordable Housing problems in meeting the primary obstacles to the underserved need in Howard County. This is discussed in the next section.

## ***VI. Other Actions***

### ***A. Addressing Obstacles to Meeting Under Served***

The Howard County Housing Action Plan identifies the obstacles to providing Affordable Housing in the County and reports on the actions taken to remove [optimally] those obstacles. These efforts are discussed in detail in the next section.

Obstacles to affordable housing are not isolative, but instead intensified by other community sustaining activities such as transportation, a family's ability to earn wages; and industry discrimination (a.k.a infringement of fair housing rights) in both rental and for sale housing. All of the aforementioned are being evaluated both from the perspective of Howard County as an independent suburban jurisdiction and as a suburban jurisdiction that is a part of an interactive region. At present, HCH is at the height of its self-evaluation, having successfully commissioned and completed an analysis of impediments to fair housing choice – both local and regional; participating in the process of drafting a new County General Plan – Chapter 9: Housing; having successfully published majorly revised Public Housing Occupancy and Housing Choice Voucher Administrative Plans; having recently successfully revised MIHU program rental and homeownership guidelines to ensure program relevance (as the need for affordable rental housing at 30 - 60% of AMI grows) and viability ( as a depressed housing sales market forces purchase prices and home values as low as moderate income prices); continuing to shift a larger percentage of its grant funding authority to activities that directly impact the County's growing affordable housing needs below 80% AMI; and participating in the Limited English Proficiency Committee, the County Executive's Ethnic Roundtable and the implementation of the Plan to End Homelessness to address the affordable housing needs of the County's special populations.

### ***B. Affordable Housing***

#### ***Actions Taken to Address Barriers to Affordable Housing***

HCH remains steadfast in its effort to increase access to affordable housing opportunities. Additionally, HCH increased the County's MIHU rental portfolio with the addition of Orchard Meadows at Northridge and Burgess Mill Station, both located in Ellicott City, MD.

In the rental arena, Monarch Mills/Guilford redevelopment was completed in 2012. The project is currently 88% leased, with all of the affordable units fully leased ahead of schedule. The Burgess Mills development is underway with 114 of the Phase I units complete. Both projects create fiscally self-sustaining communities that yield an increase in the number of affordable units available to low and moderate income renters.

On the homeownership front, HCH will host its annual foreclosure prevention event in partnership with the Maryland Department of Housing and Community Development in October

2013. Preliminary plans are underway to develop and build Greenwood Village, a community of 24 single family detached homes in Jessup, MD. Greenwood Village will showcase many of the green features and universal design elements which received awards in our recently completed project known as The Cottages at Greenwood. HCH will continue to reinvest the modest NSP grant fund proceeds received in 2009 from the Maryland Department of Housing and Community Development to purchase foreclosed properties in the East Columbia and North Laurel areas. As previously acquired properties are renovated and resold to households earning up to 120% of AMI, the sale proceeds will be used to purchase and renovate additional properties. These homes will be available for resale as perpetually affordable homeownership opportunities.

The County's Moderate Income Housing Unit (MIHU) program is a vital tool to increase affordable homeownership and rental housing opportunities in Howard County. Developers are required to build a certain percentage, usually 10-15%, of "for sale" or "for rent" units as MIHUs in certain zoning districts. MIHUs must be sold or rented to moderate income households, the sale price and rents are calculated using an affordability formula based on the area median income in Howard County. For all sales, moderate income is defined as 80% of median income; for all rentals, moderate income is defined as 60% of median income. As of March 2013, MIHU agreements were signed with several developers to provide 90 new, for-sale units for moderate income households in 8 communities within the County. As of March 2013, 413 rental units were occupied by MIHU tenants in Howard County. The Department is aware of several developers that are in early stages of plan submissions to the County's planning and zoning department for new construction for-sale and for-rent developments in 2014 and 2015.

Purchasing a home can be difficult for many low/moderate income families because they lack the savings to meet the downpayment and closing costs requirements for the purchase. The County's SDLP program provides assistance with those costs in the form of a deferred second mortgage that is recorded as a lien on the property. Payments are deferred until resale, refinance or default. The deferred payments do not affect buyers' qualifying ratios and they are usually able to obtain traditional FHA and CONVENTIONAL mortgage financing.

### *Actions to Maintain Affordable Housing*

The Shared Equity Program has been converted to the Permanently Affordable Housing Program. Traditionally mortgage banks prefer a first and second mortgage structure so that the loans can be bundled and sold into the secondary mortgage market. There are two key components to this Program that will allow the unit to remain affordable in perpetuity. The Right of First Purchase component requires a homeowner to grant a right of first purchase in the affordable property to the Howard County Housing Commission at the time of resale. The right of first purchase will be contained in the deed or other instrument and recorded among the Land Records for Howard County. The Covenant component of the program will provide, among other things, that the Property shall not be transferred to anyone other than an Eligible Purchaser upon resale or refinance. The Permanently Affordable Housing Covenant shall be recorded prior to the first mortgage. Similar programs are used in other jurisdictions in Maryland and Virginia; however, affordability time periods vary.

The First time Homebuyer Counseling program is being provided through a partnership between HCH and Consumer Credit Counseling of Maryland and Delaware. The monthly counseling sessions guide prospective homebuyers on how to manage credit, establish a saving plan, and pay down existing debt in a timely manner to help prepare them for affordable homeownership.

While opportunities to purchase undeveloped parcels continue to be limited, HCHC has negotiated a letter of intent to purchase an 8.06 acre parcel to be developed into future multi-family housing with potentially on-site supportive services.

In response, the Housing Commission is in the process of renovating older rental developments to increase the amount of low/mod tenants who will be able to benefit. These developments includes:

- **Hilltop Redevelopment Phase II** – Howard County Housing is in the process of financing the construction for the redevelopment of the Ellicott Terrace Apartments and the existing Roger Carter Recreation Center site into 75 mixed-income units.

- **Hilltop Redevelopment Phase III-** Howard County Housing is in the process of planning the redevelopment of the Granite Manor parcel in conjunction with an adjacent County owned parcel into multi-family housing with structured parking.
- **Greenwood Phase II** – Building upon the successes of the Cottages at Greenwood Phase I, Howard County Housing is in the process of planning and financing the construction of 25-30 new energy-efficient, universally-designed, affordably-priced single family detached homes on Jones Road in Jessup, Maryland.
- **Beechcrest** – HCHC acquired an existing 5.6 acre mobile home park to be redeveloped into proposed future multi-family housing.
- **Housing Rehab Program-** Howard County Housing will be administering the Maryland Housing Repair Program (MHRP) and CDBG funds to serve single family owner occupied homeowners with a home repair program. This program will be on a countywide case by case basis.
- **Lease Purchase Program-** HCHC will acquire existing residential condominium units in communities in which dues delinquencies are high and therefore at risk of de-stabilization. HCHC will renovate the units and offer them for rent, with an option to purchase, to households of limited income who could otherwise afford to buy the home except for credit or debt issues. HCHC will manage the properties and provide homeownership and credit counseling to the lease-purchaser until the household is ready to buy, up to three years.

Howard County Housing will continue to pursue land acquisition opportunities, as well as acquiring existing communities to further expand its affordable housing portfolio.

The First time Homebuyer Counseling program is being provided through a partnership between HCH and Consumer Credit Counseling of Maryland and Delaware. The monthly counseling sessions guide prospective homebuyers on how to manage credit, establish a saving plan, and pay down existing debt in a timely manner.

HCH continues to allocate funds under its Community Housing Assistance Initiative to provide financial resources for acquisition and rehabilitation of public facilities in addition to



rehabilitation and modifications of group homes for individuals with disabilities and transitional housing for homeless individuals and families. These efforts are aimed at ensuring long term availability/accessibility and affordability for specific special needs populations. During the prior and current year, a one group home and one emergency public facility have been identified to receive funding assistance under CDBG. These homes will assist at least three (3) disabled persons and at least five (5 )victims of Domestic Violence.

### ***Affordable Housing One-Year Goals***

The following table details Howard County's one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing with CDBG and HOME funds as well as the one-year goals for the number of households to be provided affordable housing through activities such as rental assistance, production of new units, rehabilitation and/or acquisition of existing units using funds made available through CDBG and HOME.

While Howard County does not receive ESG and HOPWA funds directly from HUD as an Entitlement community, the County does receive ESG funds through State allocations administered through the Maryland Department of Housing and Community Development (DHCD) and Baltimore City respectively. Section V. of this document provides information regarding homelessness and other special needs programs addressed under Howard County's Continuum of Care. In 2012 the HOPWA allocation was \$201,657.00.

### Affordable Housing One Year Goals – Table 3B

Grantee Name: Howard County Program Year: FFY11	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<b><u>BENEFICIARY GOALS</u></b>						
<b><u>(Sec. 215 Only)</u></b>						
Homeless households	125		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	92		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	10		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	227		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><u>RENTAL GOALS</u></b>						
<b><u>(Sec. 215 Only)</u></b>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	92		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	0		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	92		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><u>HOME OWNER GOALS</u></b>						
<b><u>(Sec. 215 Only)</u></b>						
Acquisition of existing units	6		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	10		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	16		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><u>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</u></b>						
Acquisition of existing units	6		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	92		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	10		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	108		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><u>OVERALL HOUSING GOALS</u></b>						
<b><u>(Sec. 215 + Other Affordable Housing)</u></b>						
Annual Rental Housing Goal	92		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	16		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	283		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### *C. Reducing Lead Based Paint Hazards*

When the County provides assistance to homebuyers 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 of the property to ensure the health of residents:

- As part of the 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 elicited 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 base 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 test 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.

**Information on what constitutes a qualified offer is detailed to better to understand the process. It is a legal offer that a landlord may make to a Person at Risk poisoned by lead. When a landlord makes this "offer" he or she will pay for relocation and medical benefits within certain limits. The person receiving a Qualified Offer has 30 days to accept or reject the offer. To be eligible to make a Qualified Offer the Landlord must have:**

- 1) Registered the property annually with the Maryland Department of the Environment prior to rental;
- 2) Given the tenant the "Notice of Tenant's Rights" and pamphlet "Protect your Family From Lead In Your Home" as well as a copy of the current inspection certificate for the property; and

- 3) Performed lead hazard reduction called Risk Reduction Treatments in the property and receive an inspection certificate prior to rental or in response to a Notice of Defect.

If a child under six years, or a pregnant woman, has a blood lead level of 20mcg/dL before February 24, 2006, or a blood lead level of 15 mcg/dL or more on or after February 24, 2006, the property owner may make a Qualified Offer. In order for the property owner to make a valid Qualified Offer, the property must be in full compliance with the law.

**Maryland Department of the Environment Lead Poisoning Prevention Program:  
Childhood Lead Registry  
Blood Lead Testing of Children 0-72 Months in 2011  
Howard County**

Population of Children 0 – 72 months	Children Tested <sup>1</sup>		Prevalence Cases <sup>2</sup>		Incidence Cases <sup>3</sup>		Number of Children at Level of Qualified Offer <sup>4</sup>	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0 – 35 months (11,860)	1,706	14.4	1	0.1	5	0.3	6	0.4
36 – 72 months (12,401)	852	6.9	0	0.0	1	0.1	1	0.1
<b>Total (24261)</b>	<b>2,558</b>	<b>10.5</b>	<b>1</b>	<b>0.0</b>	<b>6</b>	<b>0.2</b>	<b>7</b>	<b>0.3</b>

1. Blood lead reports with missing or wrong date of birth were assumed to be from children less than six (6) year of age with exact age unknown.
2. Any blood lead level >10 ug/dL.
3. Any blood level > 20 ug/dl.
4. Qualified offer sent to tenant and rental property owner when: Child is less than 6 years of age, residence is pre 1950 rental housing and when blood lead level is 10-14ug/dl.

**Children with the First Blood Level Of 5-9 ug/dL in 2011**

Children 0-72 Months Tested for Lead and Had the First Blood Level of 5-9 ug/dL in 2011			
County	Sample Type		Total
	Capillary	Venous	
Howard	10	7	17
* Sample types unknown were counted as capillary			
Note: if a child ever tested for lead and had a blood lead level $\geq 5$ ug/dL before 2011 or a blood level $\geq 10$ ug/dL in 2011 is not included in this table.			

The law provides limited liability relief to property owners who meet minimum risk reduction standard through a Qualified Offer. Compensation is capped at \$17,000: up to \$9,500 for relocation benefits and up to \$7,500 for uncovered, medically necessary expenses. The Person at Risk (or parent or guardian) agrees not to sue their Landlord for possible damages caused by lead poisoning if the Qualified Offer is accepted.

The number of units that carry a potential risk is low considering Howard County has a relatively new housing stock. The majority of homes in Howard County were built during the last 20 years, leading to minimal incidence of lead paint hazards in comparison with other Maryland jurisdictions.

As mentioned in previous Action Plans, the Howard County Housing Commission has tested all of its public housing units that were built before 1978. Of the twelve units in this category, only one unit showed the presence of lead in a single door jam. The door jamb was replaced.

#### ***D. Develop Institutional Structure***

Currently there are no gaps in the institutional structure. Howard County Housing is one of seventeen agencies within Howard County government. The Department Director reports to the County Executive. The Housing and Community Development Board recommends policy for County-owned housing and makes recommendations for approval of County Housing and Community Development loan and grant programs. The Board advises the County Executive on housing policy and community development activities. Additional duties of the Housing and Community Development Board include, but are not limited to:

- Providing guidance for the undertaking of feasible community activities designed to achieve the purposes of the Howard County urban renewal law. Recommendations shall be for separate urban renewal projects that can be undertaken independently to achieve identifiable goals and stated public policy.
- Reviewing and making recommendations to the County Executive and the County Council concerning:
  - Urban renewal plans for Howard County, which may include sub-area plans for all areas of the County exhibiting signs of significant decay and/or deterioration.
  - Operating and capital budget to support any approved urban renewal project.
- Reviewing and making recommendations to plan and promote auxiliary social or community service programs for the residents of areas that are moral, economic and/or physical liabilities to Howard County.

- Reviewing applications for housing related industrial revenue bonds, MIDFA loans and bonds and make recommendations to the industrial revenue bond review subcommittee of the Economic Development Authority.

The Howard County Housing Commission is a separate legal entity that serves as a Public Housing Authority for the purpose of developing and managing housing resources for low- and moderate-income residents. Highlighted below are some of the duties of the Housing Commission within Howard County.

- In the area of housing development, the Howard County Housing Commission may
  - Prepare, carry out, acquire, own, lease and operate housing developments and
  - Prepare for the construction, rehabilitation, improvement, alteration or repair of any housing development or any part of a housing development.
- The Commission may issue bonds in accordance with the provisions of subtitle 5 of the State of Maryland Housing Authorities Law.
- In the area of investigations, the Housing Commission may:
  - Investigate living, dwelling and housing conditions and the possibilities of improving such conditions;
  - Determine the locations of economically depressed or physically deteriorated areas or the areas in which there exists a shortage of decent, safe and sanitary dwelling accommodations for persons of eligible income;
  - Conduct studies and provide recommendations related to (1) site clearance, planning and redevelopment activities within economically depressed or physically deteriorated areas and (2) the challenges of providing dwelling accommodations for persons of eligible income ; and
  - Engage in research and studies on the subject of housing.
- The Housing Commission may act and invest as a general partner or as a limited partner in various legal/financial entities responsible for the development and maintenance of housing developments.



Howard County Department of Housing and Community Development is responsible for oversight, administration, and distribution of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds. The Department of Citizen Services (DCS) provides and funds agencies that offer supportive services for special populations such as frail elderly, the disabled and the homeless. This Department of Citizen Services (DCS) is responsible for disbursement of funds and oversight of the County's Community Service Partnership Program and the Continuum of Care Programs for the homeless. DCS works closely with local non-profit organizations to ensure the effective delivery of critical human services. HCH also administers the HSSP Program.

***E. Enhance Coordination between Public and Private Housing and Social Service Agencies***

The over 140 Howard County based human service providers (non-profit, for-profit and government agencies) and community advocates focused on human service needs within Howard County comprise The Association of Community Services (ACS). The Department of Citizen Services works very closely with the ACS, as well as the Board to Promote Self-Sufficiency, to support the creation of “a community that enables individuals and families to have adequate income and resources to meet their basic needs.”

The Howard County Housing Department continues to provide funding to Howard Community College Educational Foundation, from the Community Development Block Grant Program. This funding serves low-and moderate-income persons in the areas of job training education in order to increase economic opportunities and to assist Howard County student residents to reach self-sufficiency.

Public Hearings related to the application phase of the Action Plan provide an opportunity for non-profit providers to network and learn more about each other's programs, as well as an opportunity to increase further citizen participation. Howard County Housing also supports The Association of Community Services (ACS) which is a dynamic network of Howard County human services providers and advocates focused on serving Howard County families and individuals. ACS offers its members the information, support, training, education and community connections needed to inform the community of the services available to Howard County residents.

### ***F. Foster Public Housing Improvements and Resident Initiatives***

The Howard County Housing Commission currently owns and operates 50 units of public housing. Over half of these are scattered sites and the remainders are 1 Multi-family community. There are no issues that require the County to provide direct financial assistance to the Housing Commission. Residents are highly encouraged to be involved in the development of their communities and the management of their housing; however, scattered site management prevents many residents from becoming active participants in their community.

Through its Homeownership Division, the Department continues to work with public housing clients to assist them with homeownership. This includes, but is not limited to, guidance in credit repair and pre-qualifications for a mortgage. Currently the Division is assisting 6 public housing clients with achieving or realizing their goal of homeownership reach their goal of becoming homeowners.

The County will continue to work with Public Housing clients to determine who may be eligible to graduate to home ownership. The Department is currently working with clients who are interested in the Housing Choice Voucher (Section 8) for Home Ownership Program. The Home Ownership Programs Office continues to work closely with these clients on a one-on-one basis to address areas which need to be accomplished to move to home ownership (credit repair). These Six (6) clients are currently enrolled in the Family Self Sufficiency Program (FSS). The clients of the FSS Program are positioning themselves to participate in the Home Ownership Voucher Program (based on credit, savings and income). At this time staff is currently pursuing new lending partners for Housing Choice Voucher (Section 8) for Home Ownership Program.

### ***G. Anti-Poverty Strategy***

The Community Action Council of Howard County (CAC), organized under the Economic Opportunity Act in 1965 as part of the War on Poverty initiative and was designated as Howard County anti-poverty agency.

As a CAC provides community and neighborhood-based services that are integrated, comprehensive, and empowering for individuals, families, and communities. CAC uses technology to enhance the quality and efficiency of our services and service delivery, holding

itself accountable for measurable results. As an organization that believes the low-income population must be active participants in the ultimate solutions to poverty, CAC develops civic capital and promotes community involvement by identifying and capitalizing on assets, leadership, and talents present within that community,

The mission of the Community Action Council 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 program services that address the challenges faced by low income families. One of the programs, “Head Start”, provides comprehensive child development services to economically disadvantaged children and families. Other services provided by CAC include:

- homeless prevention programs such as Eviction Prevention and Rental assistance
- nutrition and health education
- emergency crisis intervention assistance
- weatherization services
- summer youth employment
- financial literacy program along with asset building offers a 2 to 1 savings match.

Each program area includes a wide array of emergency and crisis-oriented services. The bundled approach allows the organization to put its collective arms around a family and address a variety of challenges simultaneously with focus on long term sustainability.

CAC serves on the Board to Promote Self-Sufficiency, Maryland Community Action Partnership, Maryland Head Start Association, chairs the Committee to End Hunger, and serves on the Women Giving Circle board as well as the Judy Center Advisory Board, Howard County Public School’s Homeless Coalition Advisory Board, Early Childhood Transition Committee, Early Childhood and Child Care Coalition, Maryland State Department of Education Advisory to Accreditation, Center for Social and Emotional Foundations for Early Learning and the Howard County Public School Homeless Committee.

The Community Action Council of Howard County is accredited by:

- *National Association of Education for Young Children*
- *Maryland State Department of Education*
- *Howard County Child Care Licensing, and the*
- *Better Business Bureau*

The Community Action Council was selected as one of the Top 100 Employers in Maryland.

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 Howard County's Plan to End Homelessness enumerating current efforts to address the problem of homelessness and focusing on two principal methods of ending homelessness which are Prevention and Housing First programs. The Plan offers strategies to deal with the two main categories of homelessness which are chronically or situational homelessness, addresses support services such as emergency medical care and public safety – and calls for the committee to continue to work to develop more detailed financial projections. Finally, there is a process to monitor implementation of the strategies.

As the chair of Committee to End Hunger, CAC has brought together more than 20 committed community partners to better understand the challenges of food insecurity, open lines of communication in better understanding, utilizing, and leveraging the existing services as well as improving delivery of service to those who are food insecure.

The Committee's policy statements have been adapted by the Association of Community Services. In addition, the Committee has been asked by the Office of Governor to work with their efforts to End Childhood Hunger in Maryland.

The Department of Social Services (DSS) continues to play a vital role in providing assistance to low-income households. 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.

Howard County's Community Based Development Organization (CBDO), the Howard Community College's Educational Foundation, sponsors job training and education programs that support economic development. These programs have been very successful in assisting clients to identify job opportunities and increase earning potential. Their programs assist the transition from a minimum wage job to a living wage employment.

#### ***H. Affirmatively Furthering Fair Housing Baltimore Regional Fair Housing Efforts***

Below are the final, summary observations of Mullen and Lonergan (AI contractor) that comprise the potential impediments to fair housing choice in Howard County. The potential impediments, including the proposed action, are HCH's charge in its obligation to affirmatively further fair housing. These observations and the Fair Housing Action Plan will guide HCH's activities to educate, empower and better serve the residents of the jurisdiction. As a part of its commitment to affirmatively further fair housing, HCH continues as an active member of the Baltimore Regional /Fair Housing/Group (RFHG), a five member contiguous, regional body - Baltimore City, Anne Arundel, Baltimore, Harford and Howard counties. RFHG voluntarily formed with a memorandum of understanding, to address the potential impediments to fair housing choice that cross jurisdiction lines. The regional AI lists 12 impediments that the RFHG has committed to address, as indicated by each jurisdiction's partial funding of a Regional Coordinator position and active participation in the Sustainable Communities Initiative (newly branded the Opportunity Collaborative) spearheaded by the Baltimore Metropolitan Council.

#### **i. Public Sector – Programmatic**

**Impediment 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.

**Impediment 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.

**Impediment 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**

### **Impediment 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 to moderate income census tracts, low-moderate income residents, and minorities.

**Impediment 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.

**Impediment 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 a disability 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.

**Impediment 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.

**Impediment 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.

**Impediment 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

#### **Impediment 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.

Immediate following is HCH’s Fair Housing Action Plan (HFAP) for the local AI. The HFAP details the proposed goals and tasks toward goal achievement as the jurisdiction works to affirmatively further fair housing over a four year period. HCH is the jurisdiction’s entitlement parliamentarian, the AI custodian, the HFAP project manager and therefore responsible for initiating compliance activity and documenting HFAP progress in the annual CAPER.

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.

Fair Housing Action Plan	2012	2013	2014	2015
	<b>Goal: Establish over-arching fair housing policy to establish a foundation for affirmatively furthering fair housing</b>			
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	•			
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: Promote the dispersal of affordable housing opportunities outside of areas of concentration</b>				
Task: Continually monitor racial and ethnic concentrations and concentrations of lower-income persons in Columbia. Define a strategy to expand fair housing choice in areas outside of Columbia	•	•	•	•
Task: Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County		•		

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: Increase access to County programs for persons with limited English proficiency</b>				
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: Ensure that members of the protected classes are represented on housing-related boards and commissions</b>				
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	.	.	.	.
<b>Goal: Increase the supply of housing affordable to households below 80% MHI, specifically in opportunity areas.</b>				
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: Reduce instances of housing discrimination</b>				
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: Mitigate the extent to which minorities are less commonly represented among those able to purchase a home</b>				
Task: Continue to identify effective ways for the County, 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 home ownership 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.		•	•	•

***VII. Monitoring***

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. General Grantee-level compliance and monitoring functions are performed by the department’s Compliance and Monitoring Officer. Program-specific monitoring under CDBG for such activities as public services, single family housing rehabilitation and economic development, are carried out by staff of the Grants Management division within the department. For both CDBG and HOME, activity-specific checklists are used to help guide the monitoring process and ensure that adequate supporting documentation exists for each project/activity. Program-specific monitoring generally includes review and response to quarterly reports and conducting annual site visits. The FFY2011 CDBG Subrecipient Monitoring was completed in October 2011 with no major findings or concerns. FFY12 annual HOME Monitoring was executed with policies and procedures added to different Grant Agreements. These steps were taken at the suggestion of HUD after the FFY 2010 HUD HOME Monitoring in August of 2011. The Presiding Jurisdiction, in this case the Howard County Government, specifically Howard County Housing, was notified that HOME Procedures needed to be strengthened.

Goals outlined in the Consolidated Plan are regularly monitored by the department. The emphasis of progress achieved due to the on-going work effort of subrecipients, CHDO’s and other partners that carry out activities supporting the Con Plan is critical. By requiring that sufficient documentation exists for each funded activity both at the project level and beneficiary level, unexpected circumstances, delays or prevention of progress in a timely manner can be avoided. The department has developed the necessary strategies to assist projects/activities in



moving towards completion and identified alternative options such as reprogramming of funds in order to maintain an acceptable rate of grant funds expenditure.

Specific to the HOME program and monitoring of affordable housing development projects, homebuyer and CHDO activities, the department focuses its monitoring efforts on confirming the eligibility of costs, property types/standards, beneficiary income eligibility and affordability. A combination of on-site monitoring, desk reviews and beneficiary file reviews are used to ensure ongoing compliance with program requirements. The department's Compliance and Monitoring Officer, the Grants Administrator and Project Managers have shared responsibility for monitoring projects and activities during various stages of project implementation. Post project completion, the Compliance and Monitoring Officer and the Grants Administrator coordinate and carry out the long-term monitoring function as applicable for each project.

### ***VIII. HOME and American Dream Downpayment Initiative***

Howard County anticipates it will be receiving \$295,932.60 in Home Investment Partnerships Program (HOME) funds for Federal FFY2013, based on Sequestration Regulations.

#### **HOME Program Design**

The County's HOME program is designed to serve income eligible families living or working in Howard County. Households with children (including families exiting homelessness that have been in a shelter or transitional housing) may be given preference. Following HUD's guidelines on the need to promote homeownership emphasizing increasing minority groups as new homebuyers, the County will continue its partnership with the Howard County Housing Commission in the development of both rental and homeownership affordable housing opportunities.

As of March 8, 2013 all ADDI funds have been expended. Prior year ADDI funds were used for closing costs for low and moderate Howard County Residents involved in the Howard County MIHU Program.

### ***A. 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. In following the Consolidated Plan, Howard County is currently using the recapture provision. 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.

Howard County property values continue to be high. The greatest challenge is to increase homeownership opportunities for low- and moderate-income households and then retain the properties as affordable units once the units are resold. The department emphasizes ongoing evaluation of County programs, including the Shared Equity Program and the recapture provision under the HOME Program to ensure that housing units remain affordable after the initial homeowner sells the property. Howard County Housing will evaluate the feasibility of modifying its Consolidated Plan to use the resale provision under the HOME Program. This would require the development of a very well defined program design for the resale provision to ensure that the HOME requirements under this provision can be met.

### ***B. Value Limits***

The FFY13 Value Limits will be published on or about March 29, 2013. The information contained in this narrative reflects FFY2012 Value Limits.

When calculating the modest housing limit of a one-unit home, HUD has approved the HOME final rule methodology for Howard County where the purchase price of a standard home or the estimated value after rehabilitation of a home for a low-/moderate-income household

should not exceed 95 percent of the median area purchase price. According to the *applicable* FHA Mortgage Limits, the median purchase price for Howard County is observed at \$416,000. Therefore, the county will use 95 percent of that figure to adopt the modest housing limit of \$395,200.00 for a one-unit modest home, \$505,935.00 for a two unit structure, \$611,565.00 for a three unit structure and \$760,026.00 for a four unit structure.

**C. *Planned Use of ADDI and Targeted Outreach***

There are no remaining ADDI funds to be used in FFY2013.

**D. *ADDI Actions Taken to Ensure Suitability of Families***

Howard County Housing is a certified counseling agency recognized by the State of Maryland. The Department has several staff to work with clients to ensure suitability for homeownership. These include a Chief of Homeownership Programs and a Family Self-Sufficiency Coordinator.

The Chief of the Office of Homeownership Programs works closely with clients to ensure that they can afford to purchase a home and still have a manageable budget. Review of client credit worthiness is an important first step in determining if the client is suitable for homeownership. Area lenders, in partnership with the homeownership team, ensure that all required criteria are met when processing loans. One of the goals of the Family Self-Sufficiency Program (FSS) is to assist clients in improving their credit and reducing debt prior to homeownership.

A monthly home-ownership counseling course is offered to all interested persons. This is also a requirement for all persons receiving homeownership assistance from any State or County program. The curriculum for the course is taken from *A Guide to Homeownership* by Fannie Mae. Topics include, but are not limited to:

- Preparing for Homeownership
- Obtaining a Mortgage
- Shopping for a Home
- Closing
- Credit Repair
- Life as a Homeowner

The course addresses the preparation needed prior to purchasing a home and provides guidance regarding the responsibilities of the homeowner. The importance of (1) meeting obligations as a borrower, (2) maintaining home, (3) budgeting for a household, and (4) reaping the financial benefits of homeownership, are highlighted within as well.

*E. N/A*

### ***F. Federal Program Match Requirements***

In accordance with Federal program requirements, a local match is required for the HOME Program. The match requirement for the HOME Program is 25% of the entitlement funding amount, less administrative funds. This match must come from non-federal sources. For the program year beginning July 1, 2013, Howard County's estimated match obligation will be \$0 because Howard County was granted a HOME Match liability waiver due to the federal disaster declaration for Howard County from Tropical Storm Lee. In general, the anticipated source of matching contributions are from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources. Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations are also eligible sources of Match funding, and the County is researching land acquisition related to HOME projects as a possible Match funding source.

### ***G. Leveraging Private and Non-Federal Funds***

*See page 7 of this plan for details.*

### ***H. CDBG Benefit to Low-mod Income Persons***

Howard County intends to utilize 100% of its CDBG entitlement funds to principally benefit low-mod income persons.



**CDBG Program Federal Fiscal Year 2013 Proposed Use of Funds**

Entitlement for FFY2013  
 Estimated Program Income For FFY2013  
 Program Income Received for FFY2012  
 Entitlement + Estimated Program Income  
 Public Service Cap = 15% of Entitlement + PI Received for FFY2012  
 Administration & Planning Cap = 20% of Entitlement Including PI for FFY2013

\$851,735.80
\$0.00
\$0.00
\$851,735.80
\$127,760.37
\$170,347.16

**Action Plan Project Descriptions**

**Administration and Planning**

Program Administration  
**Total Planning & Administration**

**Public Facilities**

Emergency Public Facilities  
 Roger Carter Recreation Center Re-development  
**Total Public Facilities**

**Housing Activities**

Housing Rehabilitation Program \$50,000.00  
 Lease Purchase Program \$104,523.23  
 Relocation Assistance \$125,105.04  
**Total Housing Programs** \$279,628.27

**Special Economic Development Activities by a CBDO**

Howard Community College Educational Foundation, Inc.-Child Care Tuition \$30,000.00  
**Total Special Economic Development** \$30,000.00

**Public Services**

Bridges to Housing Stability (Homelessness Prevention) \$23,432.60  
 Howard County Recreation & Parks \$25,476.77  
 Grassroots - Route 1 Day Resource Center \$35,000.00  
 CAC-North Laurel Multi-Service Center \$43,851.00  
**Total Public Services** \$127,760.37

**Total (b)**

<b>Public Service Cap</b>	\$127,760.37
<b>Public Service Requests</b>	\$127,760.37
<b>Balance</b>	\$0.00
<b>Administrative Cap</b>	\$170,347.16
<b>Administrative Cap Requests</b>	\$170,347.16
<b>Balance</b>	\$0.00
<b>Net Entitlement + PI Estimated</b>	\$851,735.80
<b>Total of All Activities</b>	\$851,735.80
<b>Balance</b>	\$0.00

FFY 2013 Funding Amount
\$170,347.16
\$170,347.16
\$24,000.00
\$220,000.00
\$244,000.00
\$50,000.00
\$104,523.23
\$125,105.04
\$279,628.27
\$30,000.00
\$30,000.00
\$23,432.60
\$25,476.77
\$35,000.00
\$43,851.00
\$127,760.37
\$851,735.80
\$127,760.37
\$127,760.37
\$0.00
\$170,347.16
\$170,347.16
\$0.00
\$851,735.80
\$851,735.80
\$0.00

**Notes**

- (a) Housing will utilize the allowed 20% for Planning and Administration
- (b) All Calculations based on **projected** FFY2013 Entitlement Award Amounts



**HOME Program Federal Fiscal Year 2013  
Use of Funds**

Entitlement for FFY2013	\$295,932.60
Match.....	\$0.00
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$295,932.60
Program Administration = 10% of Entitlement (a)	\$29,593.26

Action Plan Project Descriptions	FFY 2013			
	Home Entitlement	Match <sup>(b)</sup>	Program Income	Total
Home Administration.....	\$29,593.26			
CHDO set-aside (b).....	\$44,389.89			
Housing Initiative Program (Hilltop Redevelopment).....	\$221,949.45			
Match from County SDLP, donations and other sources (c).....		\$0.00		
<b>Totals</b>	\$295,932.60	\$0.00		\$295,932.60

**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)

Howard County currently has a disaster area match waiver from HUD because of Tropical Storm Lee

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 5. Resource Management - Foster intragovernmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.		
<b>Project Title</b>	<u><b>CDBG Program Administration</b></u>		
<b>Project Description:</b>	Provide for the administration and management of the Howard County Block Grant Program. This does not require an objective or outcome category.		
<b>Objective Category:</b>	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> 6751 Columbia Gateway Drive, Columbia, MD 21046	
<b>Objective Number:</b> N/A	<b>Project ID:</b> 001
<b>HUD Matrix Code:</b> 21A	<b>CDBG Citation:</b> 570.206
<b>Type of Recipient:</b> Public 570.500(c)	<b>CDBG National Objective:</b> N/A
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> N/A	<b>Annual Units:</b> N/A
<b>Local ID:</b> 13CDBG-DHCPA	<b>Units Upon Completion:</b> N/A

<b>Funding Sources:</b>	
CDBG	\$170,347.16
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$170,347.16</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).		
<b>Project Title</b>	<u>Emergency Public Facility</u>		
<b>Project Description:</b>	This activity will allocate funds for property acquired by long-term leasing of a public facility to be utilized for the provision of emergency and transitional housing.		
<b>Objective Category:</b>	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> Howard County	
<b>Objective Number:</b> SL-1	<b>Project ID:</b> 002
<b>HUD Matrix Code:</b> 01	<b>CDBG Citation:</b> 570.201(a)
<b>Type of Recipient:</b> Public 570.500(c)	<b>CDBG National Objective:</b> LMH 570.208(a)(3)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> Housing Units	<b>Annual Units:</b> 2
<b>Local ID:</b> 13CDBG-DHCVM	<b>Units Upon Completion:</b> 2

<b>Funding Sources:</b>	
CDBG	\$24,000.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
<b>Total</b>	<b>\$24,000.00</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |



**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
<b>Project Title</b>	<b><u>Roger Carter Recreation Center Redevelopment</u></b>		
<b>Project Description:</b>	Redevelopment of the Roger Carter Recreation Center associated with the Hilltop/Ellicott Terrace community redevelopment. The amount reflects the projected annual CDBG investment under an approved Pre-award strategy for this project.		
<b>Objective Category:</b>	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> Community Wide	
<b>Objective Number:</b> EO-2	<b>Project ID:</b> 003
<b>HUD Matrix Code:</b> 05L	<b>CDBG Citation:</b> 570.204(a)(2)
<b>Type of Recipient:</b> CBDO 570.204	<b>CDBG National Objective:</b> LMC 570.208(a)(2)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> People	<b>Annual Units:</b> 500
<b>Local ID:</b> 13CDBG-HCCCR	<b>Units Upon Completion:</b> 5000

<b>Funding Sources:</b>	
CDBG	\$220,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$220,000.00</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
<b>Project Title</b>	<u><b>Housing Rehabilitation Program</b></u>		
<b>Project Description:</b>	Countywide Housing Rehabilitation for owner occupied single family homes		
<b>Objective Category:</b>	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> Community Wide	
<b>Objective Number:</b> SL-1	<b>Project ID:</b> 004
<b>HUD Matrix Code:</b> 14A	<b>CDBG Citation:</b> 570.202(a),(b)
<b>Type of Recipient:</b> Public 570.500(c)	<b>CDBG National Objective:</b> LMC 570.208(a)(3)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> Units	<b>Annual Units:</b> 6
<b>Local ID:</b> 13CDBG-DHCHP	<b>Units Upon Completion:</b> 6

<b>Funding Sources:</b>	
CDBG	\$50,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$50,000.00</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
<b>Project Title</b>	<u><b>Lease Purchase Program</b></u>		
<b>Project Description:</b>	Renovate units and offer them for rent, with an option to purchase, to households of limited income. The program also serves households who could not otherwise afford to purchase a home because of limited income, credit or debt issues.		
<b>Objective Category:</b>	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> Community Wide	
<b>Objective Number:</b> EO-1	<b>Project ID:</b> 005
<b>HUD Matrix Code:</b> 13	<b>CDBG Citation:</b> 570.201 (n)
<b>Type of Recipient:</b> Public 570.500(c)	<b>CDBG National Objective:</b> LMC LMC 570.208(a)(3)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> People or units	<b>Annual Units:</b> 10
<b>Local ID:</b> 13CDBG-DHCLP	<b>Units Upon Completion:</b> 10

<b>Funding Sources:</b>	
CDBG	\$104,523.23
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$104,523.23</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
<b>Project Title</b>	<u><b>Relocation Assistance</b></u>		
<b>Project Description:</b>			
<b>Objective Category:</b>	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> Community Wide	
<b>Objective Number:</b> SL-1	<b>Project ID:</b> 006
<b>HUD Matrix Code:</b> 08	<b>CDBG Citation:</b> 570.201 (i)
<b>Type of Recipient:</b> Public 570.500(c)	<b>CDBG National Objective:</b> LMC LMC 570.208(a)(2)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> People	<b>Annual Units:</b> ****
<b>Local ID:</b> 13CDBG-DHCRA	<b>Units Upon Completion:</b> 100

<b>Funding Sources:</b>	
CDBG	\$125,105.04
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$125,105.04</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
<b>Project Title</b>	<b>Child Care Tuition Reimbursement</b>		
<b>Project Description:</b>	This program will provide for childcare assistance to income eligible and curricula eligible students. Completing certification and/or degree programs will allow eligible persons to increase self-sufficiency and possible homeownership.		
<b>Objective Category:</b>	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> Community Wide	
<b>Objective Number:</b> EO-2	<b>Project ID:</b> 007
<b>HUD Matrix Code:</b> 05L	<b>CDBG Citation:</b> 570.204(a)(2)
<b>Type of Recipient:</b> CBDO 570.204	<b>CDBG National Objective:</b> LMC 570.208(a)(2)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> People	<b>Annual Units:</b> 25
<b>Local ID:</b> 13CDBG-HCCCR	<b>Units Upon Completion:</b> 25

<b>Funding Sources:</b>	
CDBG	\$30,000.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
<b>Total</b>	<b>\$30,000.00</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.		
<b>Project Title</b>	<u><b>Housing Stability</b></u>		
<b>Project Description:</b>	This project will provide funding to a local non-profit "Bridges to Housing Stability" for case management for Howard County citizens who are at risk of becoming homeless.		
<b>Objective Category:</b>	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> Community Wide	
<b>Objective Number:</b> SL-1	<b>Project ID:</b> 008
<b>HUD Matrix Code:</b> 03T	<b>CDBG Citation:</b> 570.201(e)
<b>Type of Recipient:</b> Public 570.500(c)	<b>CDBG National Objective:</b> LMC 570.208.(a)(2)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> People	<b>Annual Units:</b> 125
<b>Local ID:</b> 13CDBG-CCHCH	<b>Units Upon Completion:</b> 125

<b>Funding Sources:</b>	
CDBG	\$23,432.60
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$23,432.60</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
<b>Project Title</b>	<b><u>Homework Club at Roger Carter Community Center</u></b>		
<b>Project Description:</b>	This project will provide low to moderate income children with a safe, structured environment in which they receive academic assistance with homework assignments, computer training, help with life skills and recreational pursuits.		
<b>Objective Category:</b>	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input checked="" type="checkbox"/> Sustainability

<b>Location / Target Area:</b> 3676 Fels Lane, Ellicott City, MD 21043	
<b>Objective Number:</b> SL-2	<b>Project ID:</b> 009
<b>HUD Matrix Code:</b> 05D	<b>CDBG Citation:</b> 570.201(e)
<b>Type of Recipient:</b> Public 570.500(c)	<b>CDBG National Objective:</b> LMC 570.208(a)(2)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> Youth	<b>Annual Units:</b> 25-40
<b>Local ID:</b> 13CDBG-DRPRC	<b>Units Upon Completion:</b> 25-40

<b>Funding Sources:</b>	
CDBG	\$25,476.77
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$25,476.77</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.		
<b>Project Title</b>	<u><b>Grassroots- Route 1 Day Resource Center</b></u>		
<b>Project Description:</b>	The project will provide funding to a local non-profit for leasing associated with a day center where critical social and human services are provided to both sheltered and unsheltered homeless individuals.		
<b>Objective Category:</b>	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> U.S Route 1 Corridor, Jessup, MD	
<b>Objective Number:</b> SL-1	<b>Project ID:</b> 010
<b>HUD Matrix Code:</b> 03T	<b>CDBG Citation:</b> 570.201(e)
<b>Type of Recipient:</b> Public 570.500(c)	<b>CDBG National Objective:</b> LMC 570.208.(a)(2)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> People	<b>Annual Units:</b> 60-75
<b>Local ID:</b> 13CDBG-GRSDR	<b>Units Upon Completion:</b> 60-75

<b>Funding Sources:</b>	
CDBG	\$35,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$35,000.00</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |



**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
<b>Project Title</b>	<u><b>Housing Commission-North Laurel Multi-Service Center</b></u>		
<b>Project Description:</b>	CDBG funds will be used to cover a portion of the leasing costs associated with a public facility where crisis intervention and other human and social services will be provided to assist low and moderate income individuals and families living in the North Laurel/Savage area of Howard County.		
<b>Objective Category:</b>	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area</b> Savage/N. Laurel, MD	
<b>Objective Number:</b> SL-1	<b>Project ID:</b> 011
<b>HUD Matrix Code:</b> 05	<b>CDBG Citation:</b> 570.201(e)
<b>Type of Recipient:</b> 570.500(c)	<b>CDBG National Objective:</b> 570.208.(a)(1)
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> Persons	<b>Annual Units:</b> 500
<b>Local ID:</b> 13CDBG-CACNL	<b>Units Upon Completion:</b> 500

<b>Funding Sources:</b>	
CDBG	\$43,851.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$43,851.00</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 5. Resource Management - Foster intragovernmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.		
<b>Project Title</b>	<u><b>HOME Program Administration</b></u>		
<b>Project Description:</b>	This project provides for the administration and coordination of the HOME Program. It does not require an objective or outcome category.		
<b>Objective Category:</b>	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area</b> 6751 Columbia Gateway Drive, Columbia, MD 21046	
<b>Objective Number:</b> N/A	<b>Project ID:</b> 012
<b>HUD Matrix Code:</b> 21H	<b>CDBG Citation:</b> N/A
<b>Type of Recipient:</b> N/A	<b>CDBG National Objective:</b> N/A
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> N/A	<b>Annual Units:</b> N/A
<b>Local ID:</b> 13HOME-DHCPA	<b>Units Upon Completion:</b> N/A

<b>Funding Sources:</b>	
CDBG	.....
ESG	.....
HOME	\$29,593.26
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
<b>Total</b>	<b>\$29,593.26</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
<b>Project Title</b>	<u><b>CHDO Set-aside</b></u>		
<b>Project Description:</b>	A qualified designated CHDO will use these funds for eligible CHDO activities that increase and retain affordable housing in the County. Funds will be used for acquisition and new construction of affordable housing and/or to purchase and rehabilitate existing properties to increase homeownership and/or rental opportunities for income eligible families.		
<b>Objective Category:</b>	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> Community Wide	
<b>Objective Number:</b> DH-2	<b>Project ID:</b> 013
<b>HUD Matrix Code:</b> 14G	<b>CDBG Citation:</b> N/A
<b>Type of Recipient:</b> N/A	<b>CDBG National Objective:</b> N/A
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> Housing Units	<b>Annual Units:</b> 2
<b>Local ID:</b> 13HOME-IHOSA	<b>Units Upon Completion:</b> 2

**Funding Sources:**

CDBG	_____
ESG	_____
HOME	\$44,389.89
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
<b>Total</b>	<b>\$44,389.89</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

**Table 3C  
Consolidated Plan Listing of Projects**

<b>Jurisdiction's Name:</b>	Howard County Government		
<b>Priority Need:</b>	Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).		
<b>Project Title</b>	<b><u>HOME Housing Initiative Program (Hilltop)</u></b>		
<b>Project Description:</b>	Provide funding for the re-development of Hilltop, a multi-family rental community and through new construction, build Burgess Mill Station, a 200 unit rental community approved as part of a pre-approved funding strategy.		
<b>Objective Category:</b>	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
<b>Outcome Category:</b>	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

<b>Location / Target Area:</b> 3676 Fels Lane, Ellicott City, MD 21043	
<b>Objective Number:</b> DH-2	<b>Project ID:</b> 014
<b>HUD Matrix Code:</b> 14B	<b>CDBG Citation:</b> N/A
<b>Type of Recipient:</b> N/A	<b>CDBG National Objective:</b> N/A
<b>Start Date:</b> 07/01/2013	<b>Completion Date:</b> 06/30/2014
<b>Performance Indicator:</b> Housing Units	<b>Annual Units:</b> 92
<b>Local ID:</b> 13HOME-DHCHL	<b>Units Upon Completion:</b> 206

<b>Funding Sources:</b>	
CDBG	_____
ESG	_____
HOME	\$221,949.45
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
<b>Total</b>	<b>\$221,949.45</b>

The primary purpose of the project is to help:

- |  |  |
|--|--|
| <input type="checkbox"/> the Homeless              | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs  |

## **Program Year 2013 Action Plan Schedule-Publication Copy**

December 27, 2012	Public Notice published in Howard Times / Columbia Flier
January 10, 2013	Initial <b>Public Meeting</b> and Application for Funding released (RFP) - Gateway Building Room #401 – 6:00 pm
January 24, 2013	Notice of Public Hearing (PH#1) published in Howard Times / Columbia Flier
February 4, 2013	RFP Submission Deadline
February 14, 2013	<b>Public Hearing #1</b> – Housing & Community Development - Gateway Building Room #303 – 6:00 pm
February 21, 2013	Funding Recommendations Review
March 4, 2013	Notice of conditional selection/rejection to applicants
March 22, 2013	Preliminary Action Plan public comment period begins (30-day review period)
March 28, 2013	Council Resolution regarding Action Plan Introduced to County Council
April 15, 2013	<b>Public Hearing #2</b> - County Council Hearing -Testimony on Proposed Action Plan
April 16, 2013	<b>Public Hearing #3</b> – Housing and Community Development Board to vote on Action Plan submission, 7:30 pm
April 22, 2013	Action Plan Public comment period ends
May 6, 2013	County Council vote on resolution regarding Action Plan*
May 15, 2013	<b>FINAL</b> Action Plan due to HUD (45 days prior to end of fiscal year)
July 1, 2013	CDBG / HOME Award

\* Council has the authority to delay vote until their next legislative session on June 3, 2013.

\* Council has the authority to delay vote until their next legislative session on June 4, 2012.