

Phyllis Zolotorow
8720 Ridge Road #208 Ellicott City, MD 21043
Cjz1984@aol.com tel: 410-461-5134
IndivisibleHoCoMD - Aging and Disabilities Team Facilitator

Low income Senior Citizens Suffer Housing Discrimination by Being Ignored

Resolution CR47-2018 April 16, 2018

I have read the Howard County 2018 Annual Action Plan. Nowhere in the plan are low income senior citizen renters mentioned. Howard County low income senior citizen renters, an exploding community, suffer housing discrimination by being ignored. All Baby Boomers will be 65 and over in eleven years. Our needs are neither being met nor even being considered by the county. Where are Howard County's plans for new 202 buildings to house this quickly growing population?

Rents in Senior Tax Credit buildings are increased by HUD, not based on the senior occupants' income but based on the Area Mean Income (AMI). This will not change until the counties and state make HUD aware of this inequity and insist on a fair assessment system. Tax credit buildings do accept Section 8 Vouchers but Howard County's Section 8 program has been closed since 2012 with 5,000 applications at that time. Reopen the program!

In wealthy Howard County the HUD calculated average mean income is \$98,000/yr. Based on that figure the Fair Market Rent for a 1-bedroom apartment is \$1,579/month. In a Howard County Senior Tax Credit building that means rent can be as high as \$1,025/month. In Garret County with a mean average income of \$47,000/yr the Fair Market Rent for a 1-bedroom apartment is \$579/month.

In January, my Social Security was raised \$21/month to \$1,116, while, as a resident of Park View, a senior tax credit building in Ellicott City, my rent was raised \$37/month to \$962 leaving me \$154/month for expenses. I, as well as most of my neighbors, am rent overburdened. A senior citizen living in Garret County with Social Security of \$1,116/month will pay only \$481/month rent leaving \$635/month for expenses and we live in the same state! Res No.47 states:

In Resolution No. CR47-2018 it states: WHEREAS, the primary objective of HUD in awarding Community Development Block Grant (CDBG) and HOME funds is to develop viable urban communities by providing funding and programs principally for persons of low and moderate incomes; and

WHEREAS, in order to obtain the yearly entitlement of CDBG and HOME funds, the County must adopt an Annual Action Plan that implements the Strategic Plan as required under the Consolidated Housing Plan. Where is the Strategic Plan for the urgent need of Low Income Senior Housing?

I have been a resident of Ellicott City for 30 years. During those years my main job was a full time, but unpaid, medical case manager for my family. My husband, Mike, had a near fatal heart attack at age 51 and was disabled until his death eight years later in December 2013. My son, Craig, had numerous, serious, chronic, life threatening illnesses from the time he was two.

For most of his childhood he grew up in the Johns Hopkins Children's Center with me by his side as the rooming in parent. His Hopkins pediatric specialists advised me that they didn't have any nurses who could devote most of their time to managing Craig's case, so I was "it"! I did not accrue social security credits for my 24/7 "job", nor was I able to start and add to a retirement fund. On January 12, 2015, at age 30, Craig passed away. I am now a widow and bereaved mother of my only child.

There are many Howard County senior citizens whose "job" was caring for ill family members, single mothers who worked paycheck to paycheck to support her children and families who earned salaries just enough to make ends meet without any income to invest in retirement plans.

We are expecting that the Howard County government show us the respect we deserve by requiring that Senior Low Income Rental Housing be included in the Annual Action Plan. I think it should very embarrassing to have Grandmas and Grandpas living under bridges in one of the richest counties in the wealthiest country in the world. Do something because senior citizens VOTE!

Phyllis S. Zolotorow

Cjz1984@aol.com Tel: 410-461-5134

IndivisibleHoCoMD - Aging & Disabilities Team
HOWARD COUNTY, MARYLAND – LOW INCOME RENTAL HOUSING

Action Requested:

- County:**
1. Establish a waiting list of County residents who qualify for Low Income Housing.
 2. Establish requirement that all housing construction projects contribute to a Low Income Housing Fund managed by County government at a rate of 10% of total units planned for construction.
 3. Provide County funding to supplement the Low Income Housing Fund to ensure that all persons who qualify receive housing benefits within 12 months of registering.
 4. Reopen the Public Housing for Seniors and Disabled Waitlist closed since 2012.
 5. Reopen Howard County Housing Commission Section 8 HCV Waiting List closed since 2012 with 5,000 applications.
- State:**
1. Establish a waiting list of state residents who qualify for Low Income Housing.
 2. Establish a state funded program to subsidize rental housing costs for state residents who qualify for Low Income Housing.
- Federal:**
1. Increase funding for the HUD Section 8 program to ensure that all eligible people receive Low Income Housing program benefits.
 2. Base senior citizens' "Tax Credit" building rents on current income instead of Area Mean Income (AMI) so all senior Marylanders' rents will allow money left from S.S. for living expenses.
 3. Continue and increase funding the Low Income Energy Assistance Program (LIHEAP).

By 2029 all "Baby Boomers" will be age 65 and over. Very many will not have been able to save enough money to guarantee a comfortable and safe retirement for their lifetimes. Among those retirees will be many widows, statistically the group most likely to end up in poverty. No new Low Income Housing has been built or older units made available. In contrast, more new hi-end senior communities are planned in Howard County, while Low Income (LI) and Extremely Low Income (ELI) seniors continue to be in desperate need of affordable low income housing. Howard County stands to receive a windfall in new taxes from these new planned communities. It is only right and fair to designate a percentage of Howard County's property tax windfall to subsidize Rental Assistance for LI and ELI income seniors.

Housing should be a human right and policies are needed to support this. The Senate THUD Bill (Transportation, HUD Appropriations Bill) was passed on July 27, 2017. The bill provides \$60,058 billion in discretionary spending for the Department of Transportation, U.S. Department of Housing and Urban Development and related agencies. HUD receives \$40.244 billion in discretionary appropriations, an increase of 1.4 billion above the FY2017 level. Included in this bill is \$21.365 billion for tenant-based Section 8 vouchers, \$1.07 billion above FY2017 level. Part of this bill targets funding for continuing investment in **maintaining** rental assistance and community development programs. The elderly or disabled comprise approximately 57% of the 5 million individuals and families receiving housing assistance through HUD. This appropriation will provide needed increases to **continue** assistance to those **currently** served by this program. Including survivorship of Section 8 vouchers passing from one generation to another.

No new low income senior or disabled applicants are being added to the program. The Federal Section 8 voucher program needs to be reopened and expanded. Eliminated in the Administration's FY2018 budget is the Low Income Energy Assistance Program (LIHEAP) which helps low income persons and families pay for monthly heating and cooling bills. This will leave many vulnerable populations freezing in winter and trying to tolerate or survive increasingly hot summers due to climate change.

The Howard County Senior Rental Assistance Program applications and all Low Income Public Housing for Seniors and Disabled waiting lists have been closed since 2012 as is the federal Section 8 Voucher program that had 5,000 applicants when it also closed in 2012, according to the Howard County Housing Commission.

There are no statistics on how many low income residents need a Section 8 voucher, rental assistance or low income apartment in the last five years since no applications are being accepted. When asked what rental assistance is available for low income seniors and disabled persons in wealthy Howard County, the Howard County Housing Commission said there is presently no help and none coming in the future. When informed that less than half of all "Baby Boomers" are over age 65 and low income housing will be an exploding problem in the next 12 years when the youngest "Baby Boomers" reach 65 and asked what low income housing is being planned, the answer was none.

“Affordable housing” is a misnomer. Affordable housing is unaffordable if you are living on an income of social security or SSI only. “Low income housing” is the more accurate and understandable term. In the redevelopment plan for Columbia, Howard County, Maryland, James Rouse’s planned community, now 50 years old, with new building already in progress, 400 – 900 so called ‘affordable’ rental units are planned. The rental rates will be 50%, 40% and 30% of Area Median Income (AMI).

AMI levels are: Low = 80% of AMI, Very Low = 50% of AMI and Extremely Low Income (ELI) = 30% of AMI. According to the Howard County Department of Citizen Services, as of 2015 approximately 28% of residents age 65 and older have household incomes of \$40,000 or less. (1) Maryland’s poverty level is \$12,060 for 1 person. According to DATAUSA the area median income for Howard County, Maryland is \$98,000 a year. Fair Market Rent based on Howard County’s AMI will be \$1,025 monthly rent, higher than many LI and ELI seniors’ monthly social security checks. The low income population is obviously being ignored. Over 8.1 million ELI renters account for almost 75% of severely cost burdened households in the United States. Eighty-seven percent of ELI renters spend more than 30% of their income on housing causing them to be cost burdened.

Maryland legislators and the Governor should lobby the federal government for immediate increases in federal low income housing subsidies. It must be stressed to Congress that appropriating sufficient funds to HUD for low income housing and community developments are needed to end homelessness and make housing really affordable to LI and ELI seniors, disabled persons and Extremely Low Income families.

References and Additional Resources:

1. “Planning for the Growth of the Older Population in Howard County: Creating an Age-Friendly Community”, Howard County Department of Public Services, 2015.
2. Poverty Guidelines ASPE 2017; per link below:
<https://aspe.hhs.gov>
3. “Republican Plans to Cut Taxes Now, Cut Programs Later Would Increase Homelessness and Hardship”, Center on Budget and Policy Priorities, posted November 8, 2017; per link below:
<https://www.cbpp.org/research/federal-budget/republican-plans-to-cut-taxes-now-cut-programs-later-would-increase>
4. Low Income Housing Tax Credit Program explanation, NOVOGRADAC & Co. LLC, Affordable Housing Resource Center, per link below:
<https://www.novoco.com/resource-centers/affordable-housing-tax-credits/lihtc-basics/about-lihtc>



**NATIONAL LOW INCOME
HOUSING COALITION**

Out of Reach 2017: Maryland

MINIMUM WAGE

\$9.25

AVERAGE RENTER WAGE

\$16.88

2-BEDROOM HOUSING WAGE

\$28.27

NUMBER OF RENTER HOUSEHOLDS

718,727

PERCENT RENTERS

33%

Minimum Wage Worker

\$481/mo

Household at 30% of Area Median Income

\$721/mo

Worker Earning Average Renter Wage

\$878/mo

1-Bedroom Fair Market Rent

\$1,219/mo

\$1,579/mo in Howard County

2-Bedroom Fair Market Rent

\$1,470/mo

Low Income Housing Tax Credits in Howard County

The Low-Income Housing Tax Credit (LIHTC) program aims to create affordable rental housing for low and very low income families.

From 1988 to 2012, 18 low income apartment communities containing 1,831 rental apartments have been constructed and made affordable to low income persons in Howard County by the Low Income Housing Tax Credit Program.

You can identify apartment communities that participate in the program in Howard County by looking for the Low Income Housing Tax Credit tag in the apartment list above.

If your income is less than 60% of the Area Median Income (AMI), you should not expect to pay more than the rent value for a unit in the table below. However, Affordable apartment communities that receive funding through the Low Income Housing Tax Credit program may have rental units that are not subject to income and rent limits.

Rent limits for the LIHTC Program are determined so that a household making the maximum income for the expected household size of the unit would only pay 30% of their income for rent.

Howard County Low Income Housing Tax Credit Income Limits

AMI Band	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
50%	\$31,900	\$36,450	\$41,000	\$45,550	\$49,200	\$52,850	\$56,500	\$60,150
60%	\$38,280	\$43,740	\$49,200	\$54,660	\$59,040	\$63,420	\$67,800	\$72,180

For example, the expected household size for a two bedroom apartment is 3 people. Using the table above, the maximum income for a 3 person household at 60% of the AMI in Howard County is \$49,200 a year, or \$4,100 a month. To determine the maximum rent in the table below we multiply the monthly maximum income, \$4,100 by 30% to get a maximum rent of \$1,230 a month.

Rent for units in the LIHTC Program include a utility allowance which is determined by the average monthly cost of utilities paid directly by residents. This allowance has not been subtracted from the rents in the table below. These utility allowances are set on a property by property basis.

% of AMI	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
50%	\$798	\$854	\$1,025	\$1,184	\$1,321	\$1,458
60%	\$957	\$1,025	\$1,230	\$1,421	\$1,586	\$1,750

Fair Market Rents in Howard County

OPEN SECTION 8 WAITING LISTS

MARYLAND

SECTION 8 WAITING LISTS IN MARYLAND

THERE ARE 26 HOUSING AUTHORITIES IN MARYLAND WHICH OFFER THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM. FOR MORE ON THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM VISIT THE HOUSING CHOICE VOUCHER SECTION OF OUR LOW INCOME HOUSING RENTER'S GUIDE.

AS OF MARCH 12TH 2018, THERE ARE 4 SECTION 8 WAITING LISTS THAT ARE OPEN NOW, OPENING SOON, OR ALWAYS OPEN.

SECTION 8 WAITING LISTS OPEN INDEFINITELY

THERE ARE 4 SECTION 8 HOUSING CHOICE VOUCHER WAITING LISTS IN MARYLAND THAT ARE EITHER ALWAYS OPEN OR THAT HAVE NOT ANNOUNCED A CLOSING DATE.

SEARCH:

WAITING LIST

- BALTIMORE COUNTY HOUSING OFFICE
- HARFORD COUNTY HOUSING AND COMMUNITY DEVELOPMENT
- HOUSING AUTHORITY OF WASHINGTON COUNTY
- HOUSING OPPORTUNITIES COMMISSION OF MONTGOMERY COUNTY

SERVES

- BALTIMORE CITY, BALTIMORE COUNTY, BALTIMORE +13 MORE
- HARFORD COUNTY, EDGEWOOD, ABERDEEN +3 MORE
- WASHINGTON COUNTY, SMITHSBURG, HANCOCK +180 MORE
- MONTGOMERY COUNTY, SILVER SPRING, GAITHERSBURG +17 MORE

CLOSED SECTION 8 WAITING LISTS

THE FOLLOWING WAITING LISTS HAVE BEEN CONFIRMED TO BE CLOSED.

SEARCH:

WAITING LIST

- CALVERT COUNTY HOUSING AUTHORITY
- HOUSING AUTHORITY OF BALTIMORE CITY
- HOUSING AUTHORITY OF PRINCE GEORGES COUNTY
- HOUSING AUTHORITY OF QUEEN ANNE'S COUNTY
- HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
- HOUSING AUTHORITY OF THE CITY OF FREDERICK
- HOUSING AUTHORITY OF THE CITY OF HAGERSTOWN
- HOUSING COMMISSION OF ANNE ARUNDEL COUNTY

CLOSED DATE

-
- MAY 31ST, 2016
- MAY 13TH, 2016
-
-
- MAY 31ST, 2015
-
-
- NOVEMBER 17TH, 2016
-
- MAY 29TH, 2015

HOWARD COUNTY HOUSING COMMISSION

- MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
- MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
- WICOMICO HOUSING AUTHORITY

1

AFFORDABLE HOUSING ONLINE HAS SERVED LOW INCOME RENTERS IN THE U.S. FOR MORE THAN 15 YEARS WITH THE MOST COMPLETE AND UP-TO-DATE INFO ON LOW INCOME HOUSING, AFFORDABLE HOUSING, AFFORDABLE APARTMENTS, SUBSIDIZED HOUSING, PUBLIC HOUSING AND SECTION 8 HOUSING CHOICE VOUCHER (HCV) WAITING LIST INFORMATION. WE PROVIDE CURRENT DATA ON MORE THAN 77,500 APARTMENT COMMUNITIES CONTAINING MORE THAN 6,229,000 APARTMENT HOMES. WE ALSO PROVIDE DETAILED INFORMATION ABOUT 4,058 LOCAL PUBLIC HOUSING AUTHORITIES (PHA) WITH HOUSING AUTHORITY CONTACT, PROGRAM, AND CURRENT WAITING LIST INFORMATION - INCLUDING INSTRUCTIONS ON HOW TO APPLY FOR WAITING LISTS AND COMPLETE HOUSING APPLI

Howard County Housing Commission Section 8 HCV Waiting List : **Closed** Hide

This information was last updated on July 14th, 2016.

The Howard County Housing Commission (HCHC) Section 8 Housing Choice Voucher Waiting List is currently closed. It was last open in July 2012. There is no notice of when this waiting list will reopen.

For more information, visit the HCHC website, or call the office at (410) 313-6320.

Public Housing Waitlist: **Closed** Hide

This information was last updated on May 22nd, 2015.

The Howard County Housing Commission (HCHC) is not accepting public housing waiting list applications at this time.

Public Housing for Senior and Disabled Waitlist: **Closed** Hide

This information was last updated on May 22nd, 2015.

The Howard County Housing Commission (HCHC) is not accepting public housing waiting



CURRENT:GARRETT COUNTY, MD (2018)



Garrett County

Fair Market Rent

FY 2018 Garrett County, MD Rental Data

Fair Market Rent Prices in Garrett County, MD :

Maryland

\$468

\$579

\$733

\$975

Studio / Efficiency

1-Bedroom

2-Bedroom

3-Bedroom



**Howard County Council
Public Hearing Testimony
April 16, 2017**

Council Resolution 47-2018: Howard County's Annual Action Plan

The Association of Community Services supports the Council's adoption of the Annual Action Plan for housing and community services. The Plan describes how federal Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds will be expended. These combined funds are a critical source of revenue that complements the County's other investments in the Plan to End Homelessness and other initiatives that support the housing safety net for low income families, persons with disabilities and our community's seniors.

As the Plan states, "The largest obstacle to addressing the County's underserved needs are financial in nature; there is a need for additional federal, state and local funding to undertake additional housing and community development projects." As indicated by that statement and the extensive need articulated in the Annual Plan, the limited CDGB and HOME funds received by Howard County are insufficient to make major strides in reducing homelessness and helping to keep significantly more families stably housed. However, the 16 projects that will be funded, which range from eviction prevention to creation of three new affordable and accessible housing units, will make a difference to at least some.

Thank you for this opportunity to support both the Plan and the Department of Housing and Community Development that works diligently to ensure that these CDGB and HOME funds are not left on the federal table and therefore lost to the County.

Respectfully,

Jackie Eng

Jackie Eng, Chairman
ACS Public Policy Committee

FFY 2018 Annual Action Plan

Draft

Howard County, MD



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

Director, Kelly Cimino

HOWARD COUNTY, MD - FFY2018 ANNUAL ACTION

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Executive Summary

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

1. Introduction

In accordance with federal requirements for jurisdictions receiving funds from the United States Department of Housing and Urban Development (HUD) for housing and community development programs, Howard County has prepared its FFY2018 Annual Action Plan in accordance with its four year Consolidated Plan for FFY2016-2019. This Action Plan outlines how the County will use federal resources to address the current housing and community development needs of our low to moderate income population, while remaining aligned with the goals outlined in our Consolidated Plan.

Howard County's FFY2016-2019 Consolidated Plan identifies that housing affordability is the primary barrier to households finding accessible, decent, safe and sanitary housing; 46.8 % of all renter households and 42.3% of all homeowner households are cost overburdened by 30% or more. Plus the need for this housing far exceeds the supply of housing; especially for cost-burdened and low-income (6,039), very low-income (5,265), and extremely low-income (4,330) households in the County.

Additionally, the County's owner-occupied housing units (74.2%) exceeds the renter occupied units (25.8%) by a factor of 3 to 1; putting an additional housing affordability demand on the County's housing stock. Coupling this housing scarcity is the fact that household incomes are not keeping pace with the cost of housing. Income grew by 45.4% while housing costs for renting increased by 60.2% and the cost of buying a home increased by 111.0% from 2000 to 2011.

The Con Plan identifies, using U.S. Census data; that lower income renter and owner households; elderly persons; frail elderly; single person households; large families; victims of domestic violence, dating violence, sexual assault and stalking; and persons with disabilities were more affected by these housing problems. The concern about rent and mortgage overburdened households is that low-income residents that experience rent or mortgage overburden can become unstable and face homelessness with first-time crises, loss of income, or health issues.

The FFY18 Annual Action Plan, the 3rd year of our 4-year plan, awarded funding to projects that address the priorities identified through the County's needs hearing and citizen participation and consultation process. This process revealed that the County's current needs and priorities remain to be reflective of the broader input received during the development of Howard County's FFY2016-2019 Consolidated Plan.

Through this application, Howard County is working to not only preserve and retain the affordable housing stock through housing rehabilitation projects, but is also increasing the availability of affordable permanent housing for persons with disabilities, special needs populations and homeless citizens in our community.

To address the complex issues contributing to homelessness in our community, the activities submitted provide a multi-faceted network of programs and support services that prevent homelessness as often as possible and coordinates care for homeless individuals and families so they may become self-sufficient as quickly as possible.

In addition to these other activities, Howard County is working with our nonprofit partners to upgrade aging and failing HVAC systems with newer more energy efficient system for two nonprofits who serve persons with disabilities. Additional upgrades will improve access to the services by expanding the parking lot.

2. Summarize the objectives and outcomes identified in the Plan

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

Please see AP-20 Annual Goals and Objectives section for this information.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

3. EVALUATE PAST PERFORMANCES

Howard County strives to equitably allocate CDBG and HOME funds to income eligible areas and persons throughout the County and funded activities during the second year to continue meeting the County's FFY 2016 to FFY 2019 Four Year Consolidated Plan goals and objectives. The County's CDBG and HOME Programs regularly meet the performance standards established by HUD. Each year the County prepares its Consolidated Annual Performance and Evaluation Report (CAPER) which summarizes the objectives it has addressed in achieving the Con Plan goals and objectives. The County submits its CAPER within ninety (90) days of the start of the new program year. Copies of the CAPER are available for review at the County's Department of Housing and Community Development and on the Department's webpage.

In the FFY 2016 CAPER, Howard County expended 97.78% of its CDBG funds to benefit low- and moderate-income persons. The County expended 13% of its funds during the FFY 2016 CAPER period on public service, which is below the statutory maximum of 15%. The County expended 20% of its funds

during this CAPER period on Planning and Administration. The County met the required 1.5 maximum drawdown ratio. The County's ratio was .49 as of May 2, 2017.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held five (5) public hearings on the needs and goals of the County's CDBG and HOME Programs. The public hearings provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier on November 16, 2017, December 21, 2017, February 22, 2018, and March 29, 2018.

The County maintains a stakeholder contact list for the CDBG and HOME programs. All stakeholders received emails notifying the listees of the public hearings, meetings, and the survey. A copy of the list can be found in the attachment. A "Draft Plan" was placed on display at the Department of Housing and Community Development, 6751 Columbia Gateway Drive, 3rd Floor, Columbia, MD 21046 from February 19, 2018 until March 26, 2018 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier on February 22, 2018. The advertisement was also published on the Department's webpage.

Additionally, during the planning phase of the Howard County's FFY2018 Annual Action Plan, the Department's staff created an online survey to acquire additional feedback from human service and housing providers, as well as advocates serving clients in Howard County. The survey was posted on the County's website for anyone that was interested in taking the survey. The survey was open from December 7, 2017 until February 05, 2018.

The County developed the Annual Action Plan based on the input received from stakeholders. All comments and surveys received during our needs assessment phase were considered in our CDBG and HOME program application process, ranking and review, and in the writing of Howard County's Annual Action Plan to HUD.

5. Summary of public comments

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

The County held its Needs Public Hearing on December 7, 2017 at 1:30 PM. The County held its Second Public Hearing on January 11, 2018 at 1:30 PM. The County held its Third Public Hearing on March 15, 2018 at 6 PM. The County held the Forth Public Hearing on April 12, 2018 at the Housing Board monthly meeting. A Fifth Public Hearing was held on April 16, 2018 at 7 PM during the Howard County Council's April Hearing. A full list of meeting notes can be found in the Citizens Participation appendix.

The Needs Survey was live from December 7, 2017 until February 05, 2018. A copy of the survey can be found in the Citizens Participation appendix.

The County developed the Annual Action Plan based on the input received from stakeholders. All comments and surveys received during our needs assessment phase were considered in our CDBG and HOME program application process, ranking and review, and in the writing of Howard County's Annual Action Plan to HUD.

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

All comments and view were incorporated into this plan.

7. Summary

The County has allocated its CDBG funds for FFY 2018 based on activities which will principally benefit low- and moderate-income persons.

The Public Facilities activities serve a low- and moderate-income clientele or provide a presumed benefit.

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

The Public Service activities serve a low- and moderate-income clientele or provide a presumed benefit.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

Elizabeth Meadows, Chief

Howard County Department of Housing & Community Development
 6751 Columbia Gateway Drive, 3rd Floor
 Columbia, MD 21046
 Phone: 410-313-6324
 Fax: 410-313596

Email: emeadows@howardcountymd.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held five (5) public hearings on the needs and goals of the County's CDBG and HOME Programs. The public hearings provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier on November 16, 2017, December 21, 2017, February 22, 2018, and March 29, 2018.

The County maintains a stakeholder contact list for the CDBG and HOME programs. All stakeholders received emails notifying the listees of the public hearings, meetings, and the survey. A copy of the list can be found in the attachment. A "Draft Plan" was placed on display at the Department of Housing and Community Development, 6751 Columbia Gateway Drive, 3rd Floor, Columbia, MD 21046 from February 19, 2018 until March 26, 2018 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier on February 22, 2018. The advertisement was also published on the Department's webpage.

Additionally, during the planning phase of the Howard County's FFY2018 Annual Action Plan, the Department's staff created an online survey to acquire additional feedback from human service and housing providers, as well as advocates serving clients in Howard County. The survey was posted on the County's website for anyone that was interested in taking the survey. The survey remained accessible from December 7, 2017 until February 05, 2018.

The County developed the Annual Action Plan based on the input received from stakeholders. All comments and surveys received during our needs assessment phase were considered in our CDBG and HOME program application process, ranking and review, and in the writing of Howard County's Annual Action Plan to HUD.

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

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

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

Howard County Housing Commission - manages the Section 8 Housing Choice Voucher Program,

administers the Family Self Sufficiency Program, and develops affordable housing in mixed income communities.

Social Services Agencies - provides services to address the needs of low- and moderate-income persons

Housing Providers - rehabilitates and develops affordable housing for low- and moderate-income families and individuals

Howard County Department of Community Resources and Services - oversees the Continuum of Care (CoC) Network for Howard County

Collaboration and coordination with these entities will continue throughout the four-year period in order to capitalize on potential future funding opportunities. Collaboration and coordination will take advantage of potential partnership opportunities that would result in increased benefits to low- and moderate-income households and persons.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

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

The CoC Lead Agency manages the Housing Management Information Systems (HMIS) and has written policies and procedures for the administration of HMIS. The CoC uses ServicePoint (Bowman) as its HMIS software provider. All programs funded through ESG and CoC are required to enter all applicable data into HMIS. The HMIS Subcommittee meets quarterly to review data quality and discuss questions posed by providers. The HMIS Subcommittee holds monthly study halls and provides one-on-one trainings to subgrantees to ensure timeliness standards and data quality are maintained at a high standard.

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

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

The CoC Lead Agency manages the Housing Management Information Systems (HMIS) and has written policies and procedures for the administration of HMIS. The CoC uses ServicePoint (Bowman) as its HMIS software provider. All programs funded through ESG and CoC are required to enter all applicable data into HMIS. The HMIS Subcommittee meets quarterly to review data quality and discuss questions posed by providers.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOWARD COUNTY HOUSING COMMISSION
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Housing Commission was consulted to obtain information on the County's housing and community development needs.
2	Agency/Group/Organization	Howard County Department of Community Resources and Services
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Howard County Department of Resources and Services was consulted to obtain information on the County's housing and community development needs.
3	Agency/Group/Organization	Maryland Department of the Environment
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Maryland Department of the Environment was consulted to obtain information on the County's housing and community development needs.
4	Agency/Group/Organization	Association Of Community Services Of Howard County (ACS)
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Association of Community Services was consulted to obtain information on the County's housing and community development needs.

5	Agency/Group/Organization	Bridges to Housing Stability, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bridges to Housing Stability was consulted to obtain information on the County's housing and community development needs.
6	Agency/Group/Organization	COMMUNITY ACTION COUNCIL OF HOWARD COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Action Council of Howard County was consulted to obtain information on the County's housing and community development needs.
7	Agency/Group/Organization	Howard County Mental Health Authority
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Mental Health Authority was consulted to obtain information on the County's housing and community development needs.
8	Agency/Group/Organization	Heritage Housing Partners Corp.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Heritage Housing Partnership was consulted to obtain information on the County's housing and community development needs.
9	Agency/Group/Organization	Howard County Autism Society
	Agency/Group/Organization Type	Advocacy
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Autism Society was consulted to obtain information on the County's housing and community development needs.
10	Agency/Group/Organization	Howard County Department of Social Services
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Department of Social Services was consulted to obtain information on the County's housing and community development needs.

11	Agency/Group/Organization	HUMANIM, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Services-Employment Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HUMANIM was consulted to obtain information on the County's housing and community development needs.
12	Agency/Group/Organization	Help End Homelessness HC, Inc.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Help End Homelessness HC was consulted to obtain information on the County's housing and community development needs.
13	Agency/Group/Organization	IHOMES, INC.
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	IHOMES, Inc was consulted to obtain information on the County's housing and community development needs.
14	Agency/Group/Organization	Living in Recovery
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Living In Recovery was consulted to obtain information on the County's housing and community development needs.
15	Agency/Group/Organization	Rebuilding Together Howard County
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together of Howard County was consulted on the County's housing and community development needs.
16	Agency/Group/Organization	Howard County Department of Corrections
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Department of Corrections was consulted on the County's housing and community development needs.
17	Agency/Group/Organization	THE ARC OF HOWARD COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Arc of Howard County was consulted to obtain information on the County's housing and community development needs.
18	Agency/Group/Organization	We are Hope Works of Howard County
	Agency/Group/Organization Type	Housing Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	We Are HopeWorks of Howard County was consulted to obtain information on the County's housing and community development needs.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Howard County Department of Resources and Services	The CoC is the primary provider of housing and supportive services for the area's homeless and at risk of being homeless population. The goals of the County and the CoC are complementary.
5 Year Plan and Annual Action Plan	Howard County Housing Commission	The Howard County Housing Commission is the lead agency providing Section 8 vouchers in the County. The goals of the County and Howard County Housing Commission are complementary.
The 2012 Comprehensive Plan	Howard County Government	The 2012 Comprehensive Plan was developed as a plan for land use and land conservation and multiyear development plans for transportation, public facilities, water, sewage, parkland, housing, human services, and environmental protection. The goals of the plans are complementary.
The Analysis of Impediments to Fair Housing	Baltimore Regional Housing Initiative	The RAI is the Analysis of Impediments that the County has adopted. The goals of the County and the RAI are complementary.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Howard County's Department of Housing and Community Development is the lead planning and administering agency in the County's CDBG and HOME programs. The Vision of Howard County's FFY2016-2019 Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. The planning process for the FFY2018 Annual Action Plan, Year 3 of our Four Year Consolidated Plan, maintained consistency in the County's commitment to partnering.

AP-12 Participation – 91.105, 91.200(c)

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

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held five (5) public hearings on the needs and goals of the County's CDBG and HOME Programs. The public hearings provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier on November 16, 2017, December 21, 2017, February 22, 2018, and March 29, 2018.

The County maintains a stakeholder contact list for the CDBG and HOME programs. All stakeholders received emails notifying the listees of the public hearings, meetings, and the survey. A copy of the list can be found in the attachment. A "Draft Plan" was placed on display at the Department of Housing and Community Development, 6751 Columbia Gateway Drive, 3rd Floor, Columbia, MD 21046 from February 26, 2018 through March 26, 2018 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier on February 22, 2018. The advertisement was also published on the Department's webpage.

Additionally, during the planning phase of the Howard County's FFY2018 Annual Action Plan, the Department's staff created an online survey to acquire additional feedback from human service and housing providers, as well as advocates serving clients in Howard County. The survey was posted on the County's website for anyone that was interested in taking the survey. The survey was open from December 7, 2017 until February 5, 2018.

The County developed the Annual Action Plan based on the input received from stakeholders. All comments and surveys received during our needs assessment phase were factored into our CDBG and HOME program application process.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Public Hearing was held Thursday, December 7, 2017	A summary of the Public Hearing can be found in the Citizen Participation Plan	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	Public Hearing was held on Thursday, January 11, 2018.	A summary of the Public Hearing can be found in the Citizen Participation Plan.	All comments were accepted.	
3	Public Hearing	Non-targeted/broad community	Public Hearing to be held on Thursday, March 15, 2018.	Comments will be updated at the conclusion of the 30-day draft period.		
5	Public Hearing	Non-targeted/broad community	Public Hearing to be held Monday, April 16, 2018.	Comments will be updated at the conclusion of our 30-day draft period.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Howard County has completed the planning and writing of the FFY2018 Annual Action using estimated amounts that are the awarded totals the County received in FFY2017 for both CDBG and HOME programs. The County anticipates receiving \$1,082,979 in CDBG and \$355,837 in HOME funds for the FFY 2018 program year. To maintain compliance with requirements and timing for submission of the Annual Action Plan to HUD, the County has chosen to move forward with the planning, writing, 30-day public comment period with the anticipated amounts for these programs.

The County's FFY 2018 CDBG and HOME program year starts on July 1, 2018 and concludes on June 30, 2019. The County projects its CDBG and HOME allocations to remain level over the remaining two years of the four-year period.

In the event the FFY2018 CDBG and HOME Program awards vary from the FFY2017 award, Howard County intends to adjust the amounts equally

among the CDBG and the HOME projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,082,979	10,779	0	1,093,758	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	355,837	0	0	355,837	0	

Table 5 - Expected Resources – Priority Table

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

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental

opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives.

For the projects submitted through this application, Howard County has funded an additional \$2,815,045.00 from the Community Services Partnership (CSP) Grants for County Fiscal Year 2018. Additionally, through a newly created funding application, the County's MIHU Fee-In-Lieu Program, (\$400,000) will further support the goals set within the Consolidated Plan.

A proposed budget of \$3,004,000 for the County's Housing Initiative Loan Fund has been requested for County Fiscal Year 2018.

The County will use \$88,959.25 of contributions from the County's Banked Match from prior projects as HOME match for FFY2018.

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

The following locations have been identified as potential for future development:

- W. Watersville Road, Mt. Airy - Tax ID 333217
- SE/side, Beetz Road, Mt. Airy – Tax ID 333195
- 589 Woodbine Road, Woodbine – Tax ID 313089
- Woodbine Road, Woodbine – Tax ID 374355
- 15959 Union Chapel Road, Woodbine – Tax ID 323742
- Route 40 @ Pine Orchard, Ellicott City – Tax ID 258714
- 3420 Martha Bush Drive, Ellicott City – Tax ID 218488
- Rogers Avenue, Ellicott City – Tax ID 265729
- 3713 Fels Lane, Ellicott City – Tax ID 201259
- 7151 Mayfield Avenue, Elkridge – Tax ID 159496
- Adjacent to MD Route 100, Ellicott City – Tax ID 291483
- 12201 Hall Shop Road, Clarksville – Tax ID 351995
- Route 29, Laurel – Tax ID 391478

Discussion

The County's CDBG and HOME program year runs from July 1, 2018 through June 30, 2019. These funds will be used to address the following priority needs set within the FFY 2016 to FFY 2019 program years:

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2016	2019	Affordable Housing	Howard County	Housing Priority	CDBG: \$150,000	Homeowner Housing Rehabilitated: 32 Household Housing Unit
2	HO-2 Operation/Support	2016	2019	Homeless	Howard County	Homeless Priority	CDBG: \$30,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
3	HO-4 Housing	2016	2019	Homeless	Howard County	Homeless Priority	CDBG: \$138,983	Housing for Homeless added: 1 Household Housing Unit
4	SN-1 Housing	2016	2019	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$24,000 HOME: \$202,410	Rental units constructed: 9 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit Homeless Person Overnight Shelter: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	CD-1 Community Facilities	2016	2019	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$242,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 700 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 8 Households Assisted
6	CD-3 Public Services	2016	2019	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$23,621	Public service activities for Low/Moderate Income Housing Benefit: 55 Households Assisted
7	AM-1 Overall Coordination	2016	2019	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: \$203,753 HOME: \$33,428	Other: 2 Other
8	AM-2 Fair Housing	2016	2019	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: \$10,000	Other: 1 Other
9	HO-3 Prevention and Housing	2016	2019	Homeless	Howard County	Homeless Priority	CDBG: \$71,000	Homelessness Prevention: 55 Persons Assisted
10	HS-4 Home Ownership	2016	2019	Affordable Housing	Howard County	Housing Priority	HOME: \$120,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted

Table 6 – Goals Summary
Annual Action Plan
2018

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Continue to provide financial assistance to low - and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
2	Goal Name	HO-2 Operation/Support
	Goal Description	Assist providers in the operating of housing and support services for the homeless and persons at-risk of becoming homeless.
3	Goal Name	HO-4 Housing
	Goal Description	Support the rehabilitation of and making accessibility improvements to emergency shelters, transitional housing, and permanent housing for the homeless.
4	Goal Name	SN-1 Housing
	Goal Description	Increase the supply of affordable, decent, safe, sound and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
5	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.
6	Goal Name	CD-3 Public Services
	Goal Description	Improve and increase public safety, municipal services, and public services programs throughout the County.

7	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing and compliance with all Federal, state and local laws and regulations.
8	Goal Name	AM-2 Fair Housing
	Goal Description	Promote fair housing choice through education and outreach in the County.
9	Goal Name	HO-3 Prevention and Housing
	Goal Description	Continue to support the prevention of homelessness and programs for rapid rehousing.
10	Goal Name	HS-4 Home Ownership
	Goal Description	Assist low-and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.

Projects

AP-35 Projects – 91.220(d)

Introduction

In order to address the identifiable needs of Howard County, the proposed FFY 2018 One-Year Action Plan proposes the following activities:

Projects

#	Project Name
1	CDBG Administration
2	Fair Housing Service Activity
3	Roger Carter Recreation Center Redevelopment
4	Emergency Public Facility
5	Homeowner Rehabilitation
6	Route One Day Resource Center
7	Transitional Housing Program
8	Housing Stability Program
9	Bridges to Housing Stability
10	Living in Recovery Facilities Improvement
11	The Arc of Howard County Facilities Improvement
12	HOME Program Administration
13	iHomes Development
14	The Arc of Howard County- Valley Road Renovation
15	The Arc of Howard County - Bright Plume Renovation
16	Down Payment Assistance

Table 7 - Project Information

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

The allocations and priorities were established through discussions with County decision makers, meetings with stakeholders, survey responses, and public meetings. The largest obstacle to addressing the County's underserved needs are financial in nature. There is a need for additional federal, state, and local funding to undertake additional housing and community development projects.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$203,753
	Description	Howard County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program-related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising the progress of the project, managing the project budget, preparing and submitting performance reports.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Fair Housing Service Activity
	Target Area	
	Goals Supported	AM-2 Fair Housing
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$10,000

	Description	Howard County along with Baltimore City, Anne Arundel, Baltimore, and Harford County will fund a portion of the salary for a Regional AI Coordinator. Howard County in cooperation with these jurisdictions contracted with a consultant to complete a regional and jurisdiction-specific Analysis of Impediments to Fair Housing (AI) which was formally accepted in February 2012. The AI Coordinator works to guide the implementation of the regional initiatives to address identified potential impediments to Fair Housing Choice.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	Roger Carter Recreation Center Redevelopment
	Target Area	
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000
	Description	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. The Roger Carter Recreation Center Re-development is a key vehicle for neighborhood revitalization. This activity will benefit the residents of Burgess Mill Station and surrounding Ellicott City area in the community located on Burgess Mill Way, Ellicott City, MD 21043. This Project will serve approximately 500 Howard County residents in FFY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
4	Project Name	Emergency Public Facility
	Target Area	
	Goals Supported	HO-4 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$24,000
	Description	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. This activity will allocate funds to support the property acquired by long-term leasing of a public facility being utilized as a provision of emergency housing. This activity ensures the safety of Howard County Residents who are struggling with domestic abuse. Eligibility requirement: Howard County residents fleeing domestic violence situations. This Project will serve approximately 100 Howard County residents in FFY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Homeowner Rehabilitation
	Target Area	
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$150,000

	Description	Rebuilding Together, Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide free home repairs to Howard County low to moderate income homeowners to preserve the stock of safe, affordable single family homes in Howard County. Rebuilding Together clients include veterans, people with disabilities, families with small children and the elderly. Income eligibility: Howard County residents between 0% - 80% Area Median Income for the Baltimore Metropolitan Region, adjusted by family size, as established by HUD. This Project will serve approximately 32 households in Howard County in FFY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	Route One Day Resource Center
	Target Area	
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$30,000
	Description	Grassroots Crisis Intervention Center, Inc. (Grassroots), a 501 (c)(3) nonprofit, will utilize CDBG funds for utility expenses associated with the newly constructed Day Resource Center where critical social and human services are provided to both sheltered and unsheltered homeless individuals. The Center will be open three (3) times a week for four (4) hours. Mondays 2pm-6pm Wednesday 3pm-7pm Saturdays 10am-2pm
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
7	Project Name	Transitional Housing Program
	Target Area	
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$23,621
	Description	Hope Works of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide partial salary for the Transitional Housing Victims Advocate and partial utility payments for their transitional houses to operate their program. The Transitional Housing Program provides housing to Howard County residents that are made homeless due to sexual and intimate partner violence and allows victims to be housed for up to one (1) year. Clients have access to all Hope Works services such as legal advocacy/representation, clinical counseling and case management. Referrals for employment training, education and other community services are also available. HopeWorks is the sole provider of comprehensive domestic violence and rape crisis and recovery services in Howard County. Specifically, HopeWorks is the only residential program in the county that has the experience, expertise and internal capacity necessary to address the multiple, interlocking needs of domestic violence victims, and their families. Eligibility requirement: Howard County residents fleeing domestic violence situations. This Project will serve approximately 35 households in Howard County in FFY18
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities		
8	Project Name	Housing Stability Program
	Target Area	
	Goals Supported	HO-3 Prevention and Housing
	Needs Addressed	Homeless Priority

	Funding	CDBG: \$71,000
	Description	The Community Action Council of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide housing stability for low and moderate income Howard County residents through eviction prevention. Direct payment to landlords and/or mortgage companies will be made based on an eviction judgment. Income eligibility: Howard County residents between 0% - 80% Area Median Income for the Baltimore Metropolitan Region, adjusted by family size, as established by HUD. Eligibility requirement: Direct payments based on eviction judgement/proceedings. This Project will serve approximately 55 households in Howard County in FFY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	Bridges to Housing Stability
	Target Area	
	Goals Supported	HO-4 Housing
	Needs Addressed	Housing Priority
	Funding	CDBG: \$138,983
	Description	Bridges to Housing Stability, Inc., a 501 (c)(3) nonprofit, will utilize CDBG Program funds to acquire one (1) housing unit in FFY18 to rent to persons working in Howard County earning between 30 percent and 60 percent of the Howard County area median income. Income eligibility: Howard County residents between 0% - 80% Area Median Income for the Baltimore Metropolitan Region, adjusted by family size, as established by HUD. Eligibility requirement: Acquisition of existing dwelling units. This project will create 1 unit of affordable housing in Howard County in FFY18
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	Living in Recovery Facilities Improvement
	Target Area	
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$42,400
	Description	Living in Recovery Inc., a 501 (c) (3) non-profit in Howard County will utilized CDBG funds in FFY18 to replace the existing HVAC system, install insulation and air sealing measures and expand the parking area. Income eligibility: Howard County residents with severe disabilities that earn between zero and eight percent of the area median income (AMI) for the HUD Baltimore- Columbia-Towson Metropolitan Statistical Area (MSA).Eligibility requirement: Rehabilitation of a public facility and expand parking lotThe project will serve approximately 8 individuals in FFY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	The Arc of Howard County Facilities Improvement
	Target Area	
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000

	Description	The Arc of Howard County, a 501 (c) (3) nonprofit will use CDBG funds for the planning, design, acquisition, construction and installation of a new HVAC system to replace older existing system on a facility that supports many activities and programs for persons with intellectual and developmental disabilities. Income eligibility: Howard County residents with severe disabilities that earn between zero and eighty percent of the area median income (AMI) for the HUD Baltimore- Columbia-Towson Metropolitan Statistical Area (MSA).Eligibility requirement: Rehabilitation of a public facilityThe project will serve approximately 1115 individuals and their families in FFY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	HOME Program Administration
	Target Area	
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$33,427
	Description	FFY 2018 HOME program administration will use HOME funds towards the administration of the HOME program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. Staff members are responsible for performing program related duties, such as financial, environmental, and program eligibility review according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with funding agencies, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, tracking match, monitoring program rents and incomes and preparing and submitting performance reports.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	iHomes Development
	Target Area	
	Goals Supported	SN-1 Housing
	Needs Addressed	Housing Priority
	Funding	HOME: \$165,928
	Description	iHomes Inc., a 501 (c) (3) non profit and the only certified CHDO in Howard County will utilize HOME funds to design, develop, build and manage three single- family dwelling units for persons with varying degrees of developmental and physical disabilities. Support services will be provided by Humanim Inc. The units will be designed using green buidling strategies that will result in a net zero energy efficient building. Income eligibility: Howard County residents with severe disabilities that earn between zero and eight percent of the area median income (AMI) for the HUD Baltimore- Columbia-Towson Metropolitan Statistical Area (MSA).Eligibility requirement: New Construction.The project will create 3 units of affordable housing in FFY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	Project Name	The Arc of Howard County- Valley Road Renovation
	Target Area	
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Other Special Needs Priority

	Funding	HOME: \$23,782
	Description	The Arc. of Howard County, a 501 (c) (3) non profit will utilize HOME funds for the renovation an existing nursing home with the installation of a natural gas powered generator. Income eligibility: Howard County residents with severe disabilities that earn between zero and eighty percent of the area median income (AMI) for the HUD Baltimore-Columbia-Towson Metropolitan Statistical Area (MSA).Eligibility requirement: Rehabilitation of an existing house.The project will serve approximately 65 families in FFY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	The Arc of Howard County - Bright Plume Renovation
	Target Area	
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	HOME: \$12,699
	Description	The Arc. of Howard County, a 501 (c) (3) non profit will utilize HOME funds for the renovation an existing nursing home with the installation of a natural gas powered generator. Income eligibility: Howard County residents with severe disabilities that earn between zero and eighty percent of the area median income (AMI) for the HUD Baltimore-Columbia-Towson Metropolitan Statistical Area (MSA).Eligibility requirement: Rehabilitation of an existing house.The project will serve approximately 4 individuals in FFY18
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
16	Project Name	Down Payment Assistance
	Target Area	
	Goals Supported	HS-4 Home Ownership
	Needs Addressed	Housing Priority
	Funding	HOME: \$120,000
	Description	The Department of Housing and Community Development will provide down payment and /or closing cost assistance to eligible homebuyers for the purchase of one dwelling unit in Howard County. Eligible awardees will not only meet the HUD program household income limits but must have attended homebuyer workshops offered in the County.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Howard County will direct CDBG and HOME funds countywide. It is the policy of Howard County that activities will not be qualified based on service area benefit. On June 4, 2014, Howard County passed Bill No. 18-2014, an Act amending the Rehabilitation Loan Program to allow loans for renovations and expansions; amending the moderate income housing unit provisions to prohibit certain alternatives in certain areas; requiring the use of fee in lieu funds for homeownership opportunities in certain areas; prohibiting the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects; and generally related to moderate income housing units and the Rehabilitation Loan Program in Howard County. Specific to CDBG and HOME funds, the Bill restricted the construction of housing in Census Tracts and Block Groups if the poverty level is 10% or greater. The purpose of the Bill was to address concentration of subsidized housing and to encourage future affordable housing development outside of areas of concentration thus affirmatively furthering fair housing. Included in the Executive Summary is a map highlighting the poverty rates per Census Tract.

Geographic Distribution

Target Area	Percentage of Funds
Howard County	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County has allocated its CDBG funds for FFY 2018 based on which activities will principally benefit low- and moderate-income persons.

The Public Facilities activities serve a low- and moderate-income clientele or presumed benefit.

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

The Public Service activities serve a low- and moderate-income clientele or presumed benefit.

Discussion

Under the FFY 2018 CDBG Program, the County will receive a grant in the amount of \$1,082,979 and anticipates \$10,778.81 in program income for the year for a total FFY 2018 budget of \$1,093,757.81. The County will budget \$113,753.40 for general administration and \$100,000 for Fair Housing activities for a total Administration and Planning Budget of \$213,753.40 (20.0%). The balance of funds (\$880,004.41) will be allocated to activities which principally benefit low- and moderate-income persons in the amount

of \$880,004.41 (80.0%) and \$0 for the removal of slums and blight (0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities \$466,400 (53.0%), Housing activities \$288,983.28 (33.0%), and Public Service activities \$124,621.13 (14.0%).

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	1
Non-Homeless	32
Special-Needs	9
Total	42

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	9
Rehab of Existing Units	32
Acquisition of Existing Units	1
Total	42

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

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

Howard County intends to complete the following affordable housing goals during FFY 2018:

- Rehab thirty-two (32) existing affordable housing units - incomes below 60%AMI;
- Acquire one (1) existing units (1) homeless family unit below 60% AMI,
- Construct (9) CHDO project units, Special Needs Rental below 60% AMI,

AP-60 Public Housing – 91.220(h)

Introduction

The Howard County Housing Commission received \$10,084,128 in FFY 2017 funding. Funding for FFY 2017 remained constant as compared to FFY 2016's funding allocation of \$10,034,665. The average Housing Assistance Payment for voucher units in 2017 was \$1,069.01 per unit month.

The Housing Commission anticipates the following financial resources during the upcoming fiscal year:

- HCV HAP Funds \$10,084,128
- HCV Administrative Fees \$534,492
- FSS Coordinator Funds \$61,056
- Portability HAP Funds \$8,623,680
- Portability Administration Fees \$280,708
- HOPWA Funds \$294,400

Actions planned during the next year to address the needs to public housing

The Housing Authority identified the following new activities under its FFY 2016 Annual PHA Plan:

The Housing Commission will continue its participation in a regional initiative to provide one hundred (100) project-based vouchers in opportunity areas in the Baltimore Region. Howard County will be contributing 3 project-based vouchers toward this initiative. The project is being coordinated by the Baltimore Regional Council, and Howard County serves as the fiscal agent for the project.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Howard County Housing Commission operates a Homeownership Voucher Program. The Commission does not limit the number of families participating in the program. The program eligibility requirements are as follows:

Families participating in the Section 8 Homeownership Program must be in good standing and must have participated in the Section 8 Program, or other Howard County or Housing Commission programs for at least 2 years prior to execution of the Contract of Sale. The family must also have participated in the Family Self Sufficiency Program for a period of at least 6 months prior to the date of settlement.

The minimum income required for program participation is \$24,000.00. If the family meets the HUD minimum income requirements of the Federal Minimum hourly wage rate multiplied by 2,000 hours and has been pre-qualified for financing with a lending institution which meets the requirements of Section

25.7 of this plan, they are exempted from the \$24,000.00 minimum income requirement.

Welfare assistance shall not be counted towards the \$24,000.00 minimum income requirement unless the head of household is elderly or disabled, as defined in the Administrative Plan.

Eligible families must demonstrate that at least one adult member of the family who will own the home at commencement of homeownership assistance is currently employed at least 30 hours per week, and has been continuously employed for at least one year prior to the commencement of homeownership assistance. This requirement does not apply to families where the head of household is elderly or disabled.

In order to qualify for participation in the Section 8 Homeownership Program, the family must qualify as a "first-time homeowner". A first-time homeowner is defined as a family of which no member owned or presently has any ownership interest in a unit during the three years before the commencement of homeownership assistance. A first-time homeowner also includes a single parent or displaced homemaker who while married, owned a home with his or her spouse, or resided in a home owned by his or her spouse.

Eligible families shall not include any family with a member who has previously received assistance under the homeownership option and has defaulted on a mortgage securing debt incurred to purchase the home.

Prior to commencement of homeownership assistance, the family must attend and satisfactorily complete pre-assistance homeownership counseling with a HUD-approved counseling agency, or an equivalent program of counseling activities as designated by the Commission.

The Housing Commission sponsors a "Getting Ahead" Program that targets Family Self Sufficiency Participants, Zero Income Families and other low-income families residing in Howard County. The "Getting Ahead" Initiative examines the causes of Poverty and helps participants to understand that poverty is not simply caused by the choices of the individual, but is both "generational" and "situational". Program participants perform a Self-Assessment, identify personal strengths and establish a personal plan for building resources. The initiative focuses on "Bridges out of Poverty" and examines what the community has to offer as well as what participants can contribute to the community.

HCHC's HUD required FSS program size is 69 families; however, this number is reduced each time a program participant graduates. This number will be expanded to comply with the minimum program size required by HUD as HCHC is awarded additional units. The required program size minus program graduations is currently 43 families. The actual number of families currently enrolled in FSS is 31. HCHC will assist additional families above the HUD required program size provided the resources and support network is available to meet the needs of participating families.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

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

Discussion

Howard County has identified that there is a need for affordable, accessible, decent, safe, and sanitary housing to address the households affected by housing problems, severe housing problems, and housing cost burdens. The largest income group affected by housing problems in the County are extremely low-income households. The Howard County Housing Commission is a vital part of the County's housing strategy. The Housing Commission is the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of Howard County.

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

Introduction

The Department of Community Resources and Services (DCRS) is the Lead Agency for both the Howard County CoC and HMIS. DCRS receives CoC funding on behalf of Howard County Government, and works with partner agencies to further the goals of HUD. DCRS prepares and submits the CoC Collaborative Application to HUD. DCRS is direct Recipient on behalf of Howard County, MD with HUD for all CoC Funds, except the S+C Project to Howard County Mental Health Authority. The DCRS staffs the Steering Committee on Homeless Services (Steering Committee), a BPSS committee. The committee provides a forum for discussing the Plan to End Homelessness, educating the community on homeless issues, eliciting input on the operations of homeless services and programs, and advocates on federal, state, and county levels regarding issues affecting homelessness and at-risk of homelessness. In the CoC FFY 2014, FFY15 and FFY16 Competition, the CoC was awarded a Planning Grant to update the Plan to End Homelessness, 2010 to reflect accomplishments made. In summer and fall of 2016, the CoC began working avidly with a consultant to set actionable goals and tasks to make homelessness rare, brief and non-reoccurring. The Update will include timelines for ending homelessness in Howard County. It is the CoC's goal to end homelessness by priority population, with the ultimate goal of setting a path to ending and preventing all types of homelessness. The Update will include annual goals to ensure County-wide efforts are on track to meet set timelines. Howard County is slated to have an adopted Plan by June 2017 at which time the following overarching foci will be incorporated: 1) Focus Area 1: Coordinated Access System; 2) Focus Area 2: Adequate Supply of Affordable Housing for 0-30% below AMI Renters; 3) Focus Area 3: Develop Rental Subsidies; and 4) Focus Area 4: Develop Supportive Services. **Howard County Coordinated System of Homeless Services (CSHS)** is a network of community services and supports coordinating efforts to end homelessness in Howard County through the Continuum of Care. The goals of the system are 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. CSHS is comprised of 15 service providers and government agencies which offer resources to households in need, to prevent loss of stable housing or regain housing that has been lost. Financial assistance is available through multiple community partners; households needing resources may contact the system's Single Point of Entry for assessment and connection to varying levels of support. Intensive Case Management services assist households to: 1) identify and address barriers to housing stability; 2) connect to resources and ongoing supports; and 3) identify appropriate and affordable housing. CSHS also provides access to: employment services; addiction and trauma treatment; and support for domestic violence survivors; re-entry services for homeless persons formerly incarcerated; and supports for school-age children experiencing homelessness through Howard County's Public School System. **CSHS Partners:**1). Bridges to Housing Stability, Inc. 2). Community Action Council of Howard County, Inc. 3). Family and Children's Services of Maryland 4). Grassroots Crisis Intervention Center, Inc. 5). HopeWorks of Howard County, Inc. 6). Howard County Department of Community Resources and Services 7). Howard County Department of Corrections 8). Howard County Health Department 9). Howard County Housing Commission 10). Howard County Office of Workforce Development 11). Howard County Public School System 12). Humanim, Inc.

13). Laurel Advocacy and Referral Services (LARS) 14). Makingchange, Inc. 15). Salvation Army.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Howard County adopted a local Plan to End Homelessness (PEH) in 2010. Efforts and County funding have increased to end homelessness, yet no dates have been set by subpopulation. Currently, the PEH 2010 has the following targets, adopted by the CoC's Board, and are monitored and tracked on a monthly basis: Reduce length of homeless episodes, Reduce recidivism, and Reduce number of newly homeless. The CoC is in the process of updating its' Plan to End Homelessness, 2010. In summer and fall of 2016, the CoC began working avidly with a consultant. The Update will include timelines for ending homelessness in Howard County. The County is slated to have an adopted Plan by June 2017. The primary focus area that will assist in increasing the outreach for homeless persons is the "Coordinated Access System." The CoC utilizes the Self Sufficiency Matrix (SSM amended Vulnerability Index). The SSM is used as an intake tool to measure a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline, at the Howard County Health Department at through the Department of Corrections' Reentry program for homeless persons leaving detention. The following have been consistent strategies and actions the CoC has taken to ensure persons who are literally homeless are aware of the array of interventions to end their homelessness: 1) The first is the operation of the Day Resource Center located in North Laurel, Maryland, a program of Grassroots Crisis Intervention Center, Inc. The DRC is open three days a week, for four hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless. 2) Outreach Cards which lists a brief description of services provided through the CoC partners, listing a phone call number for assessment and entry to be connected to agencies providing shelter, services and housing. The cards are distributed across the County at libraries, DSS locations, convenience stores, hotels/motels and other areas. 3) The third are the Point in Time events that have been held every other year. To date, two events have been held: one in in January 2015 and one in January 2017. For the 2015 annual Point in Time, the CoC hosted a Resource Day co-locating services for the literally homeless and providing transportation/shuttles so persons were able to attend. The second event for the Point in Time in 2017 included multiple Resource Center locations across the County where surveys, gift cards, backpacks, and meals were provided to capture the number of persons experiencing literal homelessness on that day. Additionally, groups of street surveys were conducting surveys for persons who were not able to access the Resource Center locations, and who were in places not meant for human habitation. 4) Howard County CoC has funded

Outreach positions through the Emergency Solutions Grant program to the Department of Corrections beginning during calendar year 2017 (FFY 16). This allocation of funding will be aimed at connecting literally homeless persons with any history of incarceration. Typically disconnected from sheltering programs, by increasing the outreach activities for this population & connecting to rapid rehousing or the new emergency shelter, the CoC will start addressing the needs of the unsheltered with a forensic background.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC is in the process of updating its' Plan to End Homelessness, 2010 to reflect accomplishments made since inception. In summer and fall of 2016, the CoC began working avidly with a consultant to set actionable goals and tasks to make homelessness rare, brief and non-reoccurring. Howard County is slated to have an adopted Plan by June 2017. The primary focus area that will assist in address the emergency sheltering and transitional needs of homeless persons is by addressing "Adequate Supply of Affordable Housing for 0-30% Median Income renter" and "Develop Rental Subsidies." At this time specific actions and outcomes are not yet finalized, but the focus to create units and subsidies for persons in combination with a robust coordinated assessment system, will ensure quicker links to emergency shelter and permanent housing placements.

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

To address the emergency shelter needs of the literally homeless in the County, the primary service provider is Grassroots Crisis Intervention Center, Inc., which operates the Family and Men's shelter, the Day Resource Center, the Motel Program (overflow shelter), and Cold Weather Shelter Programs from November through March each winter. When a unit or bed becomes available the respective program takes a person or family that is most vulnerable, as evaluated through the coordinated entry process utilizing the SSM. In this way, those which present with the most severe service needs or who would be most vulnerable unsheltered, are prioritized for shelter

HopeWorks of Howard County Inc., also operates a Safe House emergency shelter and transitional safe houses. Due to the confidentiality requirements, they do not enter into HMIS but they do share aggregate numbers of households served, exits to housing, and types of services they provide. HopeWorks is also piloting a Rapid Rehousing program for households who are homeless due to domestic violence as a way to quickly address their housing needs.

The Department of Corrections is in the planning phase of opening an emergency shelter for homeless

persons with a forensic background. Oftentimes due to the type of criminal history, persons re-entering the community from detention and unsheltered homeless persons with a forensic background have high barriers to obtaining their own permanent housing. This new sheltering option will serve to immediately address the unsheltered needs of the homeless. Additionally, Department of Corrections is piloting a Rapid Rehousing program for homeless households with a forensic background to quickly address their housing needs, and assist in lowering barriers to becoming permanently housed.

Transitional Housing was not funded in HUD the Continuum of Care FFY15 competition. The households were phased out of the program through county support; households were able to obtain the lease in their own name and were able to continue to access support services to transition from the program.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

In order to accomplish quickly housing households who are chronically homeless, veterans, households with children and unaccompanied youth, the CoC has the following strategies and programs in place: 1) the CoC is developing a By-Name list for all persons experiencing homelessness to assist in transitioning into permanent housing quickly. This will prioritize those who meet the definition of Chronic Homeless, those who have the longest history of homelessness and/or have the severest service needs. This will be used to plan the number of units and subsidies required to effectively end homelessness for those who are chronic, households w/children, veterans, and unaccompanied youths. 2) The Howard County Housing Commission (Commission) in partnership with VOA of the Chesapeake is opening a 35-unit efficiency apartment building to rehouse chronically homeless persons in summer 2017. Placements will be taken from the CoC's By-Name list. The apartments will be subsidized with Project Based Vouchers through the Housing Choice Voucher program. 3) Grassroots Crisis Intervention Center - emergency shelter for families and singles in Howard County, shortening shelter stay time is critical to reducing & ending homelessness, assisting in transitioning to permanent housing, and shortening the homeless episode in general. The CoC is actively working on strategies to maintain a decrease in the length of stay in shelters for this goal. 4) Permanent Supportive Housing for Persons with Disabilities - CoC commits all turned-over permanent supportive housing units to those who are chronically homeless. In the FFY2015 CoC Application, the CoC estimated that approximately four units will be made available within the next year. 5) Rapid Rehousing. Many times homeless households need short to medium term rental assistance and resources in order to maintain their housing. ESG – Rapid Rehousing. Funded in FFY2015, the ESG grant was awarded to Howard County through the State's DHCD for Rapid Rehousing. This program will target homeless households that need medium-term rental assistance and case management. Two agencies will be operating the Rapid Rehousing program: Howard County Department of Corrections, and HopeWorks of Howard County. 6) County Flexible Financial Assistance

(FFA) Rehousing - Another strategy to reduce homeless episodes and reducing returns to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide move-in funds, security deposit & 1st month's rent, as well as short and medium term rental assistance for literally homeless persons to gain access to permanent housing. Rental assistance and case management are provided for up to six months, on average. 7) Prevention. To reduce returns to homelessness, the CoC funds a variety of prevention programs, and coordinates with outside funders to reduce recidivism. There are four primary mechanisms to ensure this goal is being met: a) ESG – Homelessness Prevention grant programs target households who are at imminent risk of becoming literally homeless with short-term rental assistance and case management. b) County Flexible Financial Assistance (FFA) Prevention is a strategy for households to not return to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide short and medium term rental assistance to allow households to stay in their unit. Rental assistance and case management are provided for up to six months, on average. c) United Way of Central MD (UCWM) In collaboration with the CoC, funds a “Family Stability” & “Shelter Diversion” programs which targets highly vulnerable households with children in the local public schools and at-risk households respectively, both providing rental assistance and case management.

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

State Department of Human Resources/Department of Social Services - Foster Care focuses programming on youth in their custody who are not residing in their court-ordered placement and follows the State policy for out-of-home placement as found at COMAR Citation: 07.02.11.04. There are discharge policies on file for youths exiting systems of foster care to avoid homelessness.

The Howard County Department of Corrections a Reentry Program - This program is in place for offenders leaving local detention to “re-enter” the community. A variety of services are provided including case management, connection to mainstream resources and housing. If a person meets HUD's definition of homeless (was literally homeless prior to detention and was in custody less than 90 days), they are eligible for program in the CoC. The Reentry Program is one of the PILOT programs for the Rapid Rehousing program through FFY15 ESG. The Reentry Program was also selected for continuation of Rapid Rehousing through FFY 16 ESG. This will strengthen the program so that persons exiting detention have housing options and are not discharged back into homelessness, if eligible per HUD's definition. Additionally, the Department of Corrections is opening an emergency shelter house for persons with a forensic background and a history of literal homelessness to quickly house them in the community. This will also close a gap for persons who are unable to access shelter at Grassroots due to

types of criminal histories.

The Howard County Department of Community Resources and Services (DCRS), CoC Lead Agency:

- Has established priorities for services for categories of the Homeless Definition. Limited resources restrict current expansion for households who are exiting institutions when residing there longer than 90 days.
- Serves on the Discharge for Homeless workgroup of the Reentry Coordinating Council to work on ways to decrease exits into homelessness from detention settings.
- Is also the County human services funder and supports non-profits in Howard County that coordinate activities to ensure persons exiting correctional facilities, foster care, and health care facilities are being stabilized and provided as many services as possible, so that homelessness does not occur.
- Howard County General Hospital and The Local Children's Board, for instance, work closely with CoC partners to decrease homelessness occurrences but are not officially connected to the CoC's coordinated system. It is the goal of the CoC to expand collaboration and coordination with all institutions in Howard County to decrease any exits to homelessness in the community.

Discussion

In the CoC FFY 2014, FFY15 and FFY16 Competition, the CoC was awarded a Planning Grant to update the PEH 2010 to reflect accomplishments made. In summer and fall of 2016, the CoC began working avidly with a consultant to set actionable goals and tasks to make homelessness rare, brief and non-reoccurring.

The Update will include timelines for ending homelessness in Howard County. It is the CoC's goal to end homelessness by priority population, with the ultimate goal of setting a path to ending and preventing all types of homelessness. The Update will include annual goals to ensure County-wide efforts are on track to meet set timelines. Howard County is slated to have an adopted Plan by June 2017 at which time the following overarching foci will be incorporated:

- Focus Area 1: Coordinated Access System
- Focus Area 2: Adequate Supply of Affordable Housing for 0-30% below Median Income renter
- Focus Area 3: Develop Rental Subsidies
- Focus Area 4: Develop Supportive Services

The CoC will continue to create and build upon strategies to address the needs of the homeless,

including the four focus areas above, and the following:

1. Reaching out to homeless persons and assessing their needs
2. Addressing the emergency and transitional housing needs of homeless persons
3. Making transitions to permanent housing and independent living: shortening homeless episodes, moving quickly into affordable housing, and recidivism (preventing formerly homeless persons from future homeless episodes)
4. Discharge policies to avoid homelessness upon exiting publically funded institutions, systems of care, or who are receiving public or private human services assistance.

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

Introduction:

The Howard County Human Rights Law states that Howard County shall foster and encourage growth and development so that all persons have an equal opportunity to pursue their lives free of discrimination. The ordinance states it is unlawful to discriminate against a person based on: race, creed, religion, disability, color, sex, national origin, age, occupation, marital status, political opinion, sexual orientation, personal appearance, familial status, and source of income. Potential housing, law enforcement, employment, public accommodations, and financing complaints are accepted by the Howard County Office of Human Rights.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Attached in the unique appendix section is the County's RAI strategy to remove or ameliorate the barriers to affordable housing.

Discussion:

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The County will fund the following affordable housing projects with FFY 2018 CDBG funds:

- CD-18-02 – Fair Housing Activity
- CD-18-05 – Rebuilding Together Homeowner Rehab
- CD-18-08 – Bridges to Housing Stability

AP-85 Other Actions – 91.220(k)

Introduction:

Howard County has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public, private housing, and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite the County's best efforts and efforts of service providers, there continues to be obstacles to meeting the underserved needs in Howard County. Some of these needs are the high cost of housing; gap between incomes and housing costs; high cost of developable land; handicap housing needs; and cycle of poverty. Under the FFY 2018 CDBG Program, the County will take the following actions to better address underserved needs:

- Continue to leverage its financial resources and apply for additional public and private funds
- Continue to provide financial assistance for new housing development and rehabilitation
- Continue to provide funding for public service activities
- Continue to provide public facility improvements

Actions planned to foster and maintain affordable housing

The County will fund the following affordable housing projects with FFY 2018 CDBG and HOME funds:

- CD-18-02 – Fair Housing Activity
- CD-18-05 – Rebuilding Together Homeowner Rehab
- CD-18-09 – Bridges to Housing Stability
- CD-18-10 – Living in Recovery Facilities Improvement
- CD-18-11 – The Arc of Howard County Facilities Improvement
- HO-18-13 – iHomes Development
- HO-18-14 – The Arc of Howard County Facilities Improvement (Valley Road)
- HO-18-15 - The Arc of Howard County Facilities Improvement (Bright Plume)
- HO-18-06 – Down payment Assistance

Actions planned to reduce lead-based paint hazards

When the County provides assistance to homebuyers or homeowners for homes constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. The following tasks are performed prior to the start of the actual

rehabilitation or purchase of the property to ensure the health of residents:

- As part of a loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information solicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.
- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff will provide a current list of certified contractors for use by the applicant in obtaining proposals.

HCH informs applicants, voucher holders and landlords participating in the Housing Choice Voucher Program of lead based paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional information.

Actions planned to reduce the number of poverty-level families

Based on 2008-2012 ACS data, approximately 4.4% of the County's residents live in poverty, which is less than the State of Maryland's poverty rate of 9.4%. Female-headed households with children are particularly affected by poverty at 15.9% and 5.0% of all youth under the age of 18 were living in

poverty. The County's goal is to reduce the extent of poverty by actions the County can control and through work with other agencies and organizations. During this program year the County will fund the following activities with FFY 2018 CDBG and HOME funds to reduce the number of poverty-level families:

- CD-18-02 – Fair Housing Activity
- CD-18-05 – Rebuilding Together Home Owner Rehab
- CD-18-06 – Route One Day Resource Center
- CD-18-07- Transitional Housing
- CD-18-09 – Bridges to Housing Stability
- CD-18-10 – Living in Recovery Facilities Improvement
- CD-18-11 – The Arc of Howard County Facilities Improvement
- HO-18-13 – iHomes Development
- HO-18-14 – The Arc of Howard County Facilities Improvement (Valley Road)
- HO-18-15 - The Arc of Howard County Facilities Improvement (Bright Plume)
- HO-18-06 – Down payment Assistance

Actions planned to develop institutional structure

Howard County has a productive working relationship with many community partners in the implementation of the County's housing and community development projects. The County's Department of Housing and Community Development coordinates activities among the public and private agencies and organizations in the County. This coordination will ensure that the goals and objectives outlined in the FY 2016-2019 Four Year Consolidated Plan will be effectively addressed by more than one entity. The following entities will carry out the FFY 2018 annual goals and objectives:

- Howard County Housing Commission – manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing in mixed income communities.
- Howard County Department of Community Resources and Services (DCRS) – oversees the County's CoC and administers the County's aging and disability services.
- Bridges to Housing Stability – will provide housing to a homeless family.
- Rebuilding Together – will provide housing rehabilitation to qualified owner occupied households
- Grassroots Crisis Intervention Center – will provide supportive services to homeless persons.
- Hope Works – will provide transitional housing.
- Community Action Council – will provide housing stability assistance to prevent eviction.

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

service agencies

The County's Housing and Community Development Department will continue to act as a coordinator between housing and social service activities provided by the County and activities provided by the Housing Authority, the Continuum of Care, private and non-profit housing providers, and social service agencies to address the housing and community development needs of the County. The Department will accomplish this coordination by continuing to attend outside agency planning meetings, provide technical assistance for funding options and program compliance, participate in planning initiatives, and act as network connection between entities.

Discussion:

The Department of Housing and Community Development has the primary responsibility for monitoring the County's Consolidated Plan and Annual Action Plan. The Department maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity. The Department has a monitoring process that is focused on analyzing and comparing projects and activities based on program performance, financial performance, and regulatory compliance. The accomplishments of the FFY 2018 CDBG and HOME activities will be reported in the FFY 2018 Consolidated Annual Performance and Evaluation Report and be used as a basis for future funding decisions.

Program Specific Requirements

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

Introduction:

Howard County has completed the planning and writing of the FFY2018 Annual Action Plan using estimated amounts that are the awarded totals the County received in FFY2017 for both CDBG and HOME programs

Howard County anticipates it will receive an annual allocation of CDBG funds in the amount of \$1,082,979 and anticipates \$10,778.81 in program income for the year for a total FFY 2018 budget of \$1,093,757.81. The County also anticipates it will receive an annual allocation of HOME funds in the amount of \$355,837, anticipates \$0 in program income, and will match \$88,959.25 (25% required match less administration and CHDO set aside) for a total FFY 2018 budget of \$321,512.20. Since the County receives CDBG and HOME allocations, the questions below have been completed as applicable.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	10,779
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	10,779

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

0.00%

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

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

See attached HOME Policies and Procedures.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. Howard County has previously used the recapture provision and will continue to do so throughout the FFY2016-2019 Consolidated Plan period. Recapture provides a mechanism to recapture all, or a portion of, the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period, the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from time to time review its cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

For additional information, see attached HOME Policies and Procedures.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. Howard County has previously used the recapture provision and will continue to do so throughout the FFY2016-2019 Consolidated Plan period.

Recapture provides a mechanism to recapture all, or a portion of, the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from time to time review its cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

For additional information, see attached HOME Policies and Procedures.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

Under the FFY 2018 CDBG Program, the County will receive a grant in the amount of \$1,082,979 and anticipates \$10,778.81 in program income for the year for a total FFY 2018 budget of \$1,093,757.81. The County will budget \$113,753.40 for general administration and \$100,000 for Fair Housing activities for a total Administration and Planning Budget of \$213,753.40 (20.0%). The balance of funds (\$880,004.41) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$880,004.41 (80.0%) and \$0 for the removal of slums and blight (0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities \$466,400 (53.0%), Housing activities \$288,983.28 (33.0%), and Public Service activities \$124,621.13 (14.0%).

The County makes applications available to non-profits, for-profit agencies, and other public agencies/organizations for CDBG eligible funded activities. A percentage of the County's Community Development Block Grant (CDBG) funds are awarded on a competitive basis to applicants of eligible activities. The applications are reviewed by the Department of Housing and Community Development and finally submitted to the Howard County Council for approval.



CDBG Program Federal Fiscal Year 2018 Use of Funds

Entitlement for FFY2018.....	\$1,082,979.00
Estimated Program Income For FFY2018.....	\$10,778.81
Program Income Carry over For FFY2017.....	\$0.00
Entitlement + Estimated Program Income.....	\$1,093,757.81
Public Service Cap = 15% of Entitlement + PI Received for FFY2017.....	\$164,063.67
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2018.....	\$218,751.56

Action Plan Project Descriptions

Administration and Planning

	FFY 2018 Funding Amount
Program Administration.....	\$203,753.40
Fair Housing - Regional Fair Housing Coordinator.....	\$10,000.00
Total Planning & Administration.....	\$213,753.40

Public Facilities

Roger Carter Recreation Center Re-development*.....	\$200,000.00
Emergency Public Facilities*.....	\$24,000.00
Living In Recovery Facilities Improvement	\$42,400.00
The Arc of Howard Co Facilities Improvement	\$200,000.00
Total Public Facilities Programs.....	\$466,400.00

Housing Activities

Bridges to Housing Stability.....	\$138,983.28
Rebuilding Together / Home Owner Rehab.....	\$150,000.00
Total Housing Programs.....	\$288,983.28

Public Services

Grassroots / Route One Day Resource Center	\$30,000.00
Hope Works / Transitional Housing.....	\$23,621.13
CAC / Housing Stability.....	\$71,000.00
Total Public Services.....	\$124,621.13

Total \$1,093,757.81

Maximum Public Service Cap @ 15% =	\$164,063.67
Public Service Funding =	\$124,621.13
Maximum Administration and Planning Cap @ 20% =	\$218,751.56
Administration and Planning Funding =	\$213,753.40
Net Entitlement + PI Estimated.....	\$1,093,757.81
Total of All Activities	\$1,093,757.81

Notes

* Multi-year Commitment



**HOME Program Federal Fiscal Year 2017
Use of Funds**

Entitlement for FFY2018	\$355,837.00
Match.....	\$88,959.25
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$444,796.25
Program Administration = 10% of Entitlement (a).....	\$33,427.50

Action Plan Project Descriptions

FFY 2018

	Home Entitlement	Match ^(c)	Program Income	Total
Home Administration.....	\$33,427.50			\$33,427.50
Ihomes CHDO project (b).....	\$165,928.50			\$165,928.50
The Arc of Howard Co - Valley Rd Renovation Initiative.....	\$23,782.00		\$0.00	\$23,782.00
The Arc of Howard Co - Bright Plume Renovation Initiative.....	\$12,699.00		(d)	\$12,699.00
Downpayment and Closing Cost Assistance	\$120,000.00			
Match (Contributions from the County's Banked Match from prior projects).....		\$88,959.25		\$88,959.25
Totals	\$355,837.00	\$88,959.25	\$0.00	\$324,796.25

Notes

(a) Housing will use 10% of the Entitlement + Program Income for Program Administration.

(b) Including Required minimum 15% CHDO Set-aside

(c) Required Match Obligation @ 25% of (Entitlement, less administrative cost, less CHDO set-aside)

(d) \$60,000 of Receipted Program Income will be used toward the future affordable housing project.