

County Council Of Howard County, Maryland

2012 Legislative Session

Legislative Day No. 4

Resolution No. 45 -2012

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

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

Introduced and read first time March 29, 2012.

By order Stephen M LeGendre
Stephen LeGendre, Administrator

Read for a second time at a public hearing on April 16, 2012.

By order Stephen M LeGendre
Stephen LeGendre, Administrator

This Resolution was read the third time and was Adopted , Adopted with amendments___, Failed___, Withdrawn___, by the County Council on MAY 7, 2012.

Certified By Stephen M LeGendre
Stephen LeGendre, Administrator

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

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

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

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

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

18
19 **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,
20 Maryland this 7th day of MAY, 2012 that it adopts the Howard County Annual
21 Action Plan Program Year 2012 in substantially the form as attached hereto for purposes of
22 qualifying for Community Development Block Grant and Home Investment Partnership Program
23 funds.



**Annual Action Plan
Program Year 2012**

**Prepared by
Howard County Department of Housing and Community Development
6751 Columbia Gateway Drive
Columbia, Maryland 21046**

**Submission Date – May 15, 2012
U.S. Department of Housing and Urban Development**

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Summary of Citizen Participation Process

Howard County manages the Citizen Participation Process by holding several public hearings annually regarding the annual Action Plan and any Action Plan Amendments. These forums provide Howard County's non-profit providers, housing advocates, officials and the general public with an opportunity to gain information and comment on Howard County's proposed activities to be funded using CDBG and HOME funds during the coming Federal Fiscal Year. These public hearings and meeting are announced through Public Notices that are published in local newspapers and posted on the Howard County web-site. HCH also distributes these Public Notices for publication in area non-profit provider's newsletters and web-sites. Draft copies of the Action Plan are also made available throughout the process at all Howard County libraries. Howard County observes a similar process for the Consolidated Plan and the Consolidated Annual Performance Report (CAPER).

Summary of Consultation Process

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

Summary of Efforts to Broaden Public Participation

The Howard County Citizen Participation Plan includes efforts to broaden public participation (e.g., accommodations for non-English speaking persons and vision and hearing impaired persons). HCH's web page has been updated in order to keep citizens better informed. The new web-site displays up-to date news, current events and County contact information. In

addition to recent technology upgrades, the following text has become standard in the Department's Public Notices and other forms of literature when applicable:

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

The text was provided in part by the Howard County Department of Citizen Services' Office of Disabilities Services.

Summary of Public Comments

Comments received during the planning process are summarized in Appendix # __ of this document.

I. Sources of Funds

A. Federal Resources (Entitlement Funds)

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

Program	Amount
Community Development Block Grant	\$896,564.00
CDBG Program Income Estimate	\$0
HOME	\$311,508
HOME Program Income	\$0
Total Action Plan Budget	\$1,208,072

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

B. Additional Federal Resources

1. The County also receives funding under the HUD Housing Choice Voucher Program. In FFY2011 the County received \$8,974,822. The amount available for FFY2012 is \$9,005,207.
2. The County is anticipating the following Low-Income Housing Tax Credits (LIHTCs) transaction activity during the upcoming program year:

PROGRAM YEAR 2012 ANTICIPATED LOW-INCOME HOUSING TAX CREDITS (LIHTCS)			
PROJECT	LIHTCS	TOTAL PROJECT COST	STATUS
Hilltop Redevelopment Phase I	\$4,631,772.00	\$38,731,634.	Under Construction
Hilltop Redevelopment Phase II (Ellicott Terrace & Roger Carter Recreation Site)	\$2,011,710	\$16,553,000	Underwriting with Maryland DHCD

3. The County has been awarded and will utilize the following Economic Development Initiative – Special Projects (EDI-SP) funds during the upcoming program year:

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

The Howard County Department of Citizen Services (DCS), coordinating agency for CoC planning, has direct oversight for the County’s Continuum of Care. DCS works in conjunction with the Howard County Board to Promote Self-Sufficiency and its Committee to End Homelessness, to address issues related to emergency sheltering, transitional and permanent housing, crisis intervention and prevention of homelessness. Howard County Housing works to ensure that the activities of both county agencies are complementary and that there is not a duplication of effort. The following funding sources will support homelessness prevention, intervention and housing activities during FFY2012:

McKinney-Vento Competitive Grant Awards

Supportive Housing Program (SHP) (MD06-504)

- Permanent Housing For Homeless Persons with Disabilities - **\$430,368.00**
- Transitional Housing For Homeless Families - **\$70,504.00**

McKinney-Vento Non-Competitive Grant Awards

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

- Permanent Housing for Homeless Persons - **\$166,788.00**

Other Federal

Emergency Food and Shelter National Board Program (Phase 29) - \$19,789.00

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

The Emergency Food Assistance Program (TEFAP) - \$3,000.00 (\$9,000 for 3 year period)

- Food Assistance

State of Maryland

Maryland Department of Housing and Community Development (DHCD)

Emergency Solutions Grant Non-Entitlement (ESG) - \$14,400.00

- Mass Shelter Operations
- Eviction Prevention

Maryland Department of Human Resources (DHR)

Emergency and Transitional Housing/Homelessness Prevention Program (ETHS/HPP) \$78,760.00

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

Rental Assistance Program (RAP) - \$40,000 Rental Subsidy (amounts based on family size)

Howard County Government

Community Service Partnerships (CSP) – County General Fund

- Grassroots - **\$1,386,050.00** – Emergency Shelter & Crisis Services
- Bridges to Housing stability, Inc. - **\$163,000** – Homelessness Prevention
- Community Action Council - **\$699,000.00** – Direct Client Assistance
- Domestic Violence Center - **\$619,059.00** – Crisis Intervention and Recovery

Family Stabilization Program – Department of Citizen Services Operating - \$250,000

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

D. Plan for Leveraging Private and Non-Federal Funds

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

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

HCH will continue to utilize revenue from Transfer Tax and Bond Financing when appropriate and available. State funds from the Maryland Department of Housing

and Community Development and the Maryland Department of the Environment (MDE) will be used as integral parts of proposed funding strategies in connection with current redevelopment efforts such as, Ellicott Terrace and Hilltop.

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

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

Summary of Specific Annual Objectives (FFY2012)

Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at or below 80% of AMI (Area Median Income).				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Creation of sustainable, cash flowing, mixed income communities.	HOME LIHTC State Partnership Funds HUD 221 (d4)	Decent Affordable Housing	Affordability Availability Accessibility	- Hilltop Redevelopment- 67 units
Homeownership Assistance to include shared appreciation and housing targeted to households between 60% and 80%. of AMI.	HOME CDBG Enterprise Community Loan Fund HCH Commission Equity	Decent Affordable Housing	Affordability Availability Accessibility	Approximately 6 homeownership units will be constructed during this program year. Greenwood Village.
Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.	CDBG	Decent Affordable Housing	Affordability	Approximately 300 individuals will receive counseling. 200 Homeownership Workshop 100 MIHU Workshop
Encourage and assist non-profit organizations with efforts to acquire and rehab property to be used as affordable rental housing for seniors, the disabled or other low/moderate-income individuals and families with special needs.	HOME Bond Bill CDBG	Decent Affordable Housing	Affordability Availability Accessibility	1 single family unit will be rehabilitated. The ARC of Howard County

Goal 2. Homelessness – Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a “Housing First” approach to homelessness prevention and intervention.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Provide emergency shelter to individuals and families that are newly homeless.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 280 (70 families) individuals will be served – Grassroots Emergency Motel Program. Approximately 200 individuals will be served by Bridges to Housing Stability. (50 households)
Acquire Public Facility to house individuals who are newly homeless.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 2 units will be acquired Community Housing Assistance Initiative
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.	CDBG	Suitable Living Environment	Affordability Availability Accessibility	Approximately 60-75 individuals will be served by the U.S Route 1 Day Resource Center.

Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Support Programs and initiatives that improve/increase access to a variety of employment opportunities for low-moderate income persons by promoting geographical or occupational mobility and up skilling current para-professional workers to professional or management certified employment levels.	CDBG	Creating Economic Opportunities	Availability	10 individuals are expected to benefit from the following programs offered by Howard Community College Educational Foundation: RENEW Program 60 Families will receive Family Self Sufficiency (FSS) financial Counseling
Rehabilitate group home for persons with disabilities.	CDBG Bond Bill	Decent Affordable Housing	Affordability Availability Accessibility	1 single family unit will be rehabilitated. Serving 3 individuals.
Continue to support programs that serve low to moderate-income elderly homeowners and those with disabilities to rehabilitate their homes to meet emergency needs and/or improve accessibility.	HOME DHMH	Decent Affordable Housing	Affordability Availability Accessibility	CHDO Activity-2 units

Goal 4. Community Sustainability - To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Support the development of community-based facilities that meet the needs of senior residents, working families and local businesses.	CDBG	Creating Economic Opportunities	Availability Accessibility	25-40 youths are expected to participate in the Hilltop Homework Club @ Roger Carter Roger Carter Center Re-development - Over 500 people will benefit from services offered through the North Laurel/Savage Multi-Service Center . The Community Action Council of Howard County provides this service.
Encourage collaborations around developing physical, environmental, economic and social assets that highlight the importance of creating communities where people want to “live and work, now and in the future”.	CDBG	Creating Economic Opportunities	Accessibility	32 children are expected to benefit from the HCC Educational Foundation – Child Care Tuition Assistance Program

Goal 5. Resource Management - Foster intragovernmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Administer and monitor entitlement programs under the Consolidated Plan	CDBG HOME	N/A	N/A	CDBG Administration HOME Administration

III. Activity Descriptions of Proposed Projects and Outcome Measures

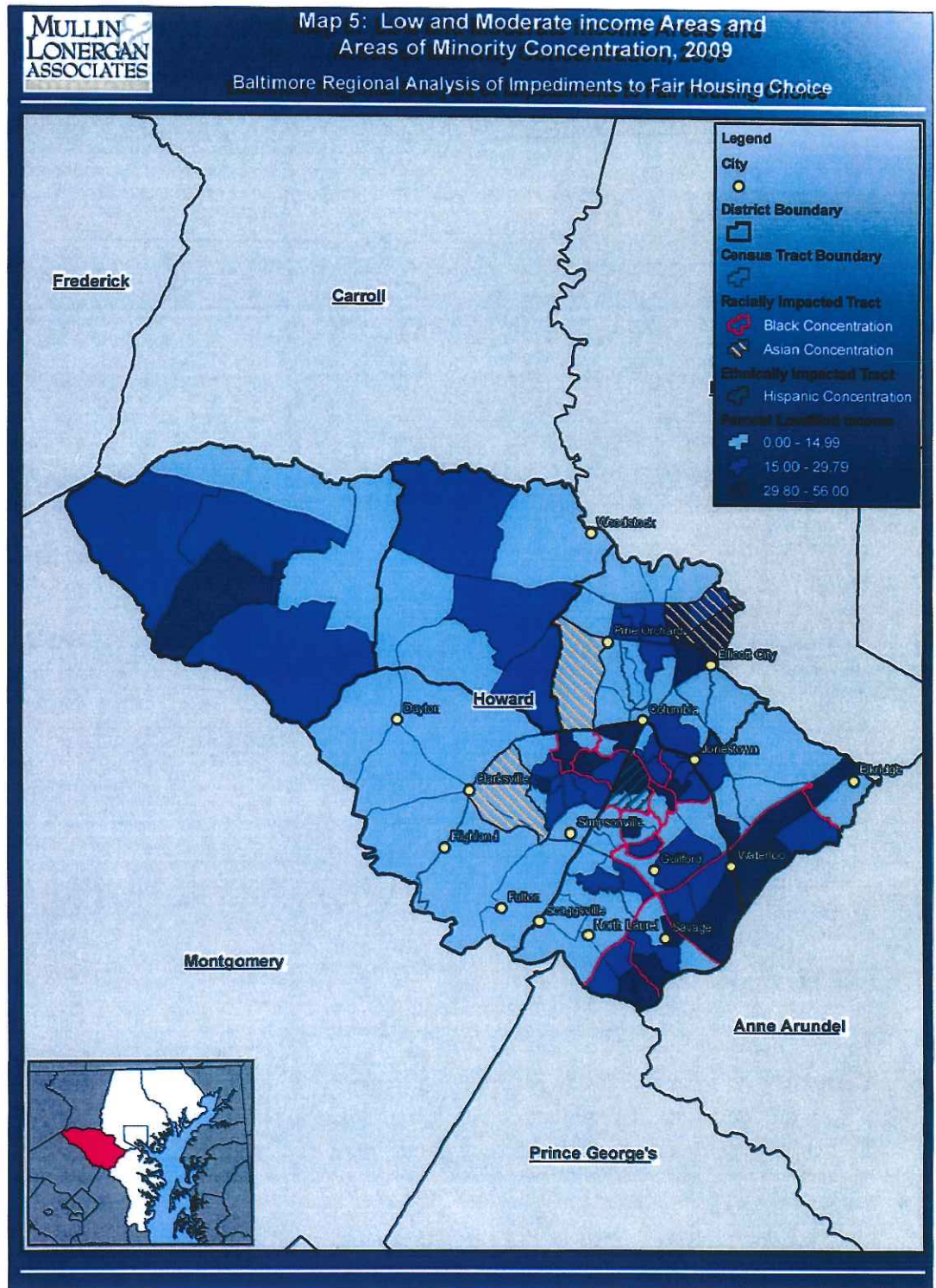
This Action Plan is the second annual plan under the County's fourth Five-Year Consolidated Plan. This is the sixth year in which HUD's Outcome Performance Measurement System (OPMS) has been incorporated. Objectives and outcomes are shown for each project in the Action Plan. OPMS data will be entered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

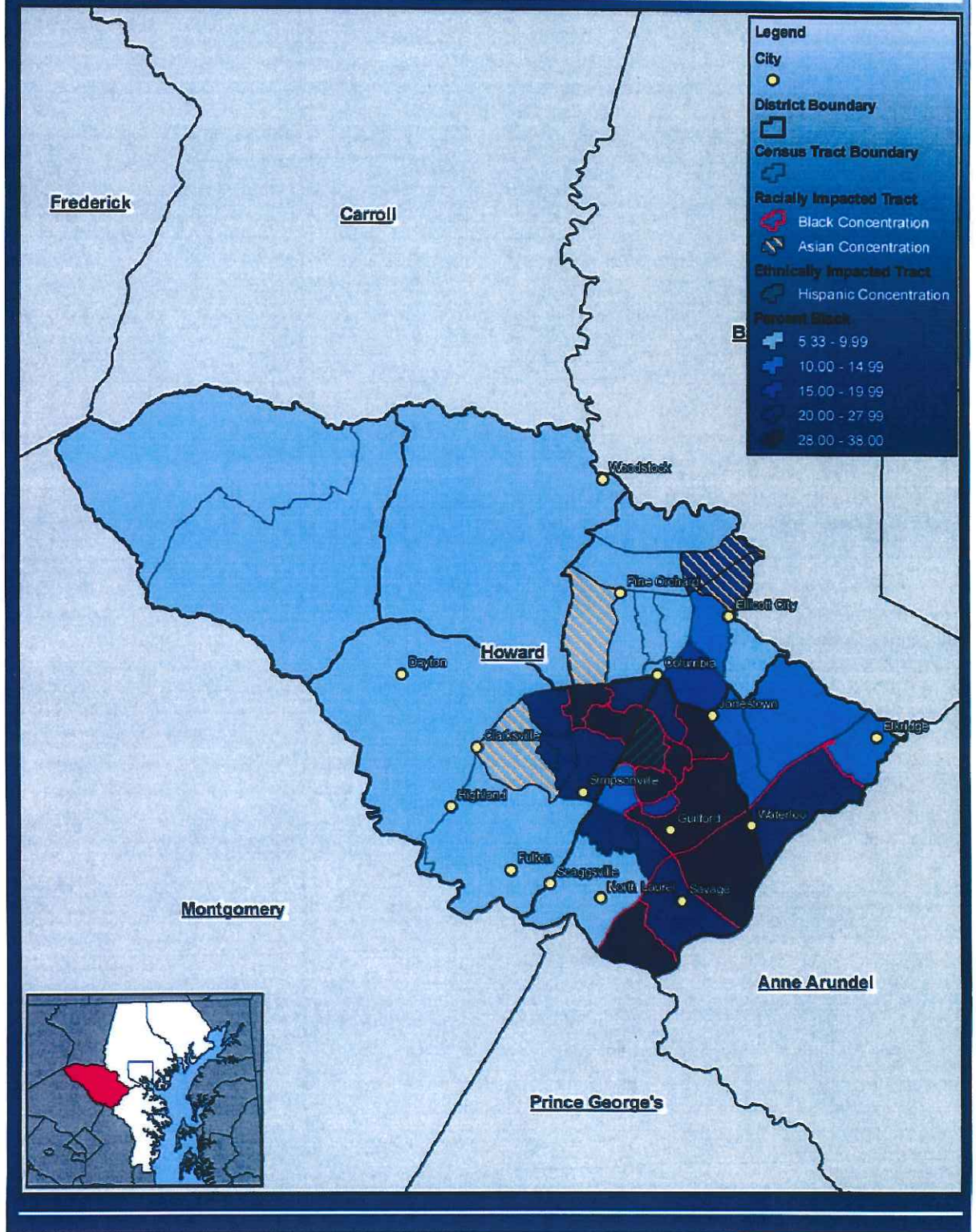
IV. Geographic Distribution

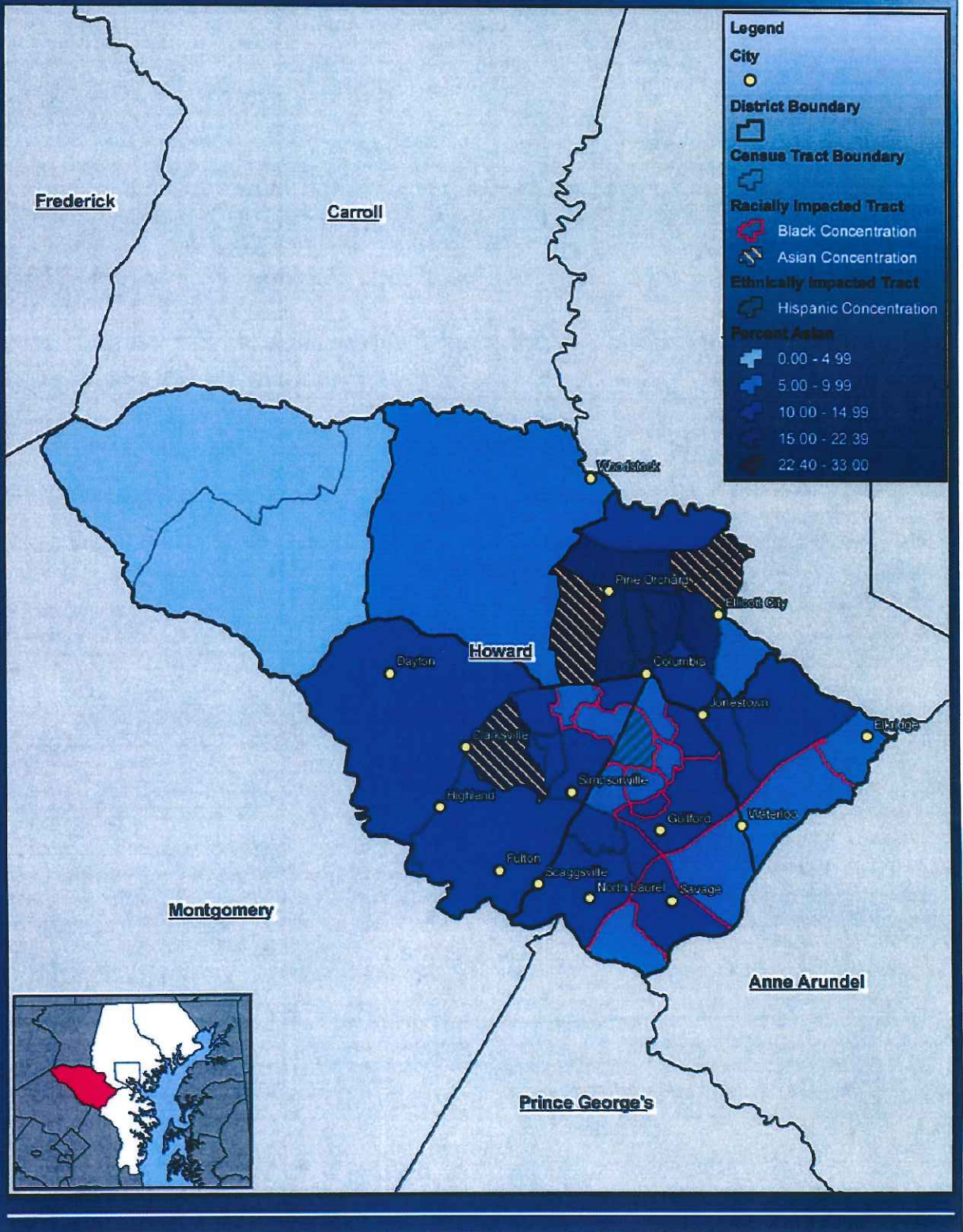
For detailed information on the 2010 Census Race Characteristics go to the Department of Planning and Zoning link on the County web page at www.howardcountymd.gov. It is important to note that Howard County continues to allocate its investment in CDBG funds on a very broad countywide basis and does not plan to dedicate substantial resources to specific targeted areas. Of the twelve (12) projects under CDBG included in this Action Plan, the target area is community-wide for all but one project. Sub-recipients implementing the various projects report demographic information on quarterly reports which is entered into IDIS database. The information is then reported in the annual Consolidated Annual Performance and Evaluation Report (CAPER), which provides the general public as well as HUD representatives the opportunity to review the race and ethnicity as well as the income levels of all persons being served by the CDBG and HOME program.

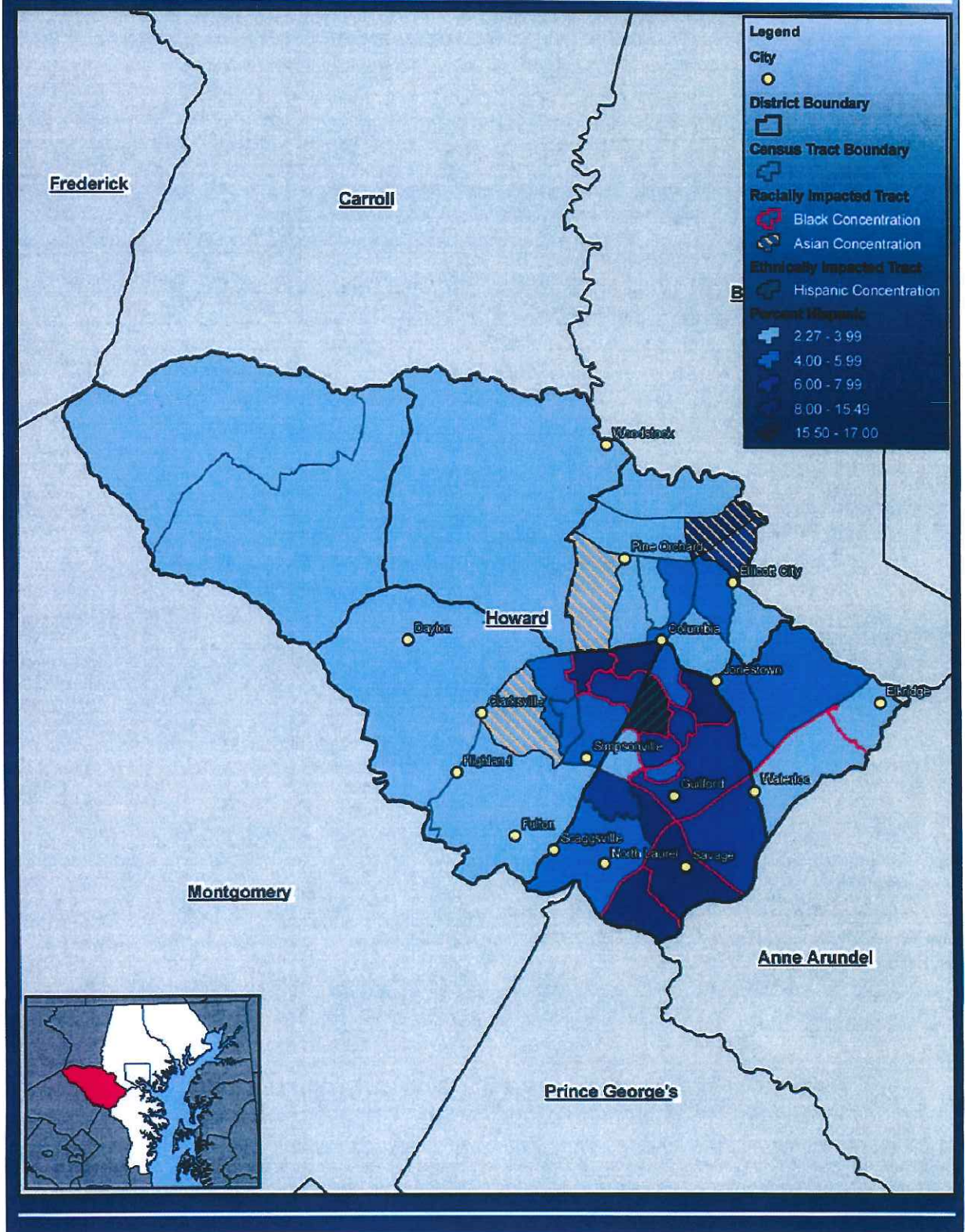
The Hilltop Homework Club at Roger Carter will provide children and youth opportunities to improve academic success and increase healthy behaviors. Although the community is affordable to low-income families, children/youth continue to be at both a social and economic disadvantage and without CDBG assistance,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

project are implemented on a countywide basis; therefore, the maps are not related to the project location/implementation.









V. Homeless and Other Special Needs

A. Programs to Address Priority Homeless Needs

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

The Department of Citizen Services (DCS) coordinates the County's Continuum of Care. The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2012. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Plan to End Homelessness** – The County's Plan to End Homelessness was finalized in November, 2010. A position was created at the County level to coordinate Plan development and implementation. The Continuum of Care (CoC), comprised of multiple agencies, is working on developing strategies to carry out Plan activities.
- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.
- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the

U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves from 35-70 persons a day.

- **Health Care for the Chronically Homeless** - Two hundred patients are currently receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.
- **SOBER House** – This Project is still in the planning stages. Funding strategies and location plans are underway for at least one SOBER House in the County. The SOBER House will provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. Fiscal models, sponsorship, and other factors associated with establishing a House is being explored.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Three units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program. DCS has been awarded one additional unit of housing under the 2009 COC application, which will continue through FFY2011. Efforts will be continued to make this housing to a chronically homeless person.
- **Homelessness Prevention Program**- This activity will focus on the prevention of homelessness through case management. Low and moderate income households who are at risk of homelessness by virtue of an economic crisis and a high housing cost burden will be provided case management

support, therefore assisting families to resolve their crises and develop practices that will foster housing stability. The project seeks to keep families in their homes and out of the homeless system.

B. Programs to Address Special Needs

This Action Plan addresses special needs population as described under Goals 1, 2 and 3, Services, Community Housing Assistance Initiative and HOME Housing Initiative Program.

VI. Other Actions

A. Addressing Obstacles to Meeting Under Served

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

Obstacles to affordable housing are not isolative, but instead intensified by other community sustaining activities such as transportation, a family's ability to earn wages; and industry discrimination (a.k.a infringement of fair housing rights) in both rental and for sale housing. All of the aforementioned are being evaluated both from the perspective of Howard County as an independent suburban jurisdiction and as a suburban jurisdiction that is a part of an interactive region. At present, HCH is at the height of its self-evaluation, having successfully commissioned and completed an analysis of impediments to fair housing choice; participating in the process of drafting a new County General Plan; having successfully published majorly revised Public Housing Occupancy and Housing Choice Voucher Administrative Plans; having recently successfully revised MIHU program guidelines to maintain program viability in a depressed housing market; continuing to shift a larger percentage of its grant funding authority to activities that directly impact affordable housing and participating in the implementation of the Plan to End Homelessness.

B. Affordable Housing

Actions Taken to Address Barriers to Affordable Housing

HCH remains steadfast in it's' effort to increase access to affordable housing opportunities. In the rental arena, Monarch Mills/Guilford redevelopment was completed in 2012. The project is continuously over 80% leased, with all of the affordable units fully leased ahead of schedule. The Hilltop redevelopment is underway, starting with the relocation of all residents in Phase I and II of the development. Both projects create fiscally self-sustaining communities that yield an increase in the number of affordable units available to low and moderate income renters. Additionally, HCH increased the County's MIHU rental portfolio with the addition of Alta at Regency Crest and Mission Place. Finally, HCH committed, and thereby exhausted all its funds for the Homelessness Prevention and Rapid Re-Housing and Rental Assistance Programs.

On the homeownership front, HCH hosted its annual foreclosure prevention event in partnership with the Maryland Department of Housing and Community Development. Cottages at Greenwood, HCH's premiere affordable, sustainable and universally designed for sale community, was completely sold out ahead of schedule. Finally, HCH continues to reinvest the modest NSP grant from the Maryland Department of Housing and Community Development to purchase foreclosed properties, transforming the home into a perpetually affordable homeownership opportunity.

The County's Moderate Income Housing Unit (MIHU), program is a vital tool to increase affordable homeownership and rental housing opportunities for County residents. Developers are required to build a certain percentage, usually 10-15%, of "for sale" or "for rent" units as MIHUs in certain zoning districts. MIHUs must be sold or rented to moderate income households and prices and rents are calculated using an affordability formula based on the area median income in Howard County. For sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. As of March 2012, MIHU agreements were signed with several developers to provide 90 for-sale units for moderate income households in 8 communities in the County. In 2011, 10 single family homes were awarded and sold to MIHU applicants who became first-time homeowners in Howard County. Currently 396 rental units are occupied by MIHU tenants in Howard County. The economy is expected to recover slowly over the next few years and developers are planning to break ground on several new for-sale and for-rent developments in 2013 and 2014.

Actions to Maintain Affordable Housing

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

Opportunities to purchase undeveloped parcels continue to be limited. In response, the Housing Commission is in the process of renovating older rental developments to increase the amount of low/mod tenants who will be able to benefit. These developments are:

- **Howard County Housing (owner), the Stavrou Companies (developer)** and Marks Thomas Architects, Hamel Builders, and Humphrey Management are executing the Hilltop Redevelopment project located on Mt. Ida Drive, in Ellicott City, Maryland. The Stavrou Companies is serving as a “for fee” developer for Howard County Housing, which will be the general partner and long term owner of the community. Through a competitive developer selection process that began one year ago, we have assembled a high caliber team of local experts with proven experience in sustainable design & construction practices that have worked diligently and collaboratively to develop a project that goes beyond our project goals. The project involves the demolition of 94 older rental units and the existing Roger Carter Recreation Center, and new construction of 198 units of mixed-income rental housing. Howard County currently owns the two parcels that will be redeveloped into a mix of manor house, garden, and townhouse structures. The resulting

community will offer an array of high quality amenities, with approximately 45% of the units governed by income restrictions and the remaining 55% at market rate levels. Howard County will lease the site to the Howard County Housing Commission, which will ultimately own the project. The site wraps around an existing 25-unit senior community, Tiber Hudson apartments, which will be excluded from the redevelopment. The County will also be constructing a new 45,000 SF state of the art County Recreation Center within the Hilltop site, which is part of the overall redevelopment effort but will be owned, managed, and financed separately.

- **Hilltop Redevelopment Phase II** – Howard County Housing is in the process of planning and financing the construction for the redevelopment of the Ellicott Terrace Apartments and the existing Roger Carter Recreation Center site into 75 mixed-income units.
- **The Cottages at Greenwood Phase I** - The Cottages at Greenwood development is an essential and pivotal project that will allow Howard County Housing to narrow the undeniable gap between the need and availability for full spectrum affordable homeownership opportunities in Howard County. The Commission’s affordability strategy starts with the principle that high-quality design must make homes more affordable to purchase and economical to live in. The Commission has accomplished both of these goals by designing super-insulated, Near Net Zero Energy homes, which harness inexpensive construction strategies to produce dramatically lower utility bills. It is the Commission’s intention for this high-quality sustainable development to be architecturally distinctive; energy efficient and constructed with environmentally friendly building products; and implement universal design concepts and products throughout the development. The development contains ten (10) 3-BR/2BA for-sale single-family detached residences, with approximately 1,313 square feet of living space and benefits residents earning up to 80% of the Baltimore Metropolitan Statistical Area (MSA) median income.
- **Greenwood Phase II** – Building upon the successes of the Cottages at Greenwood Phase I, Howard County Housing is in the process of planning and financing the construction of 25-30 new energy-efficient, universally-

designed, affordably-priced single family detached homes on Jones Road in Jessup, Maryland.

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

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

HCH continues to allocate funds under its Community Housing Assistance Initiative to provide financial resources for acquisition and rehabilitation of public facilities in addition to rehabilitation and modifications of group homes for individuals with disabilities and transitional housing for homeless individuals and families. These efforts are aimed at ensuring long term availability/accessibility and affordability for specific special needs populations. During the prior and current year, a one group home has been identified to receive funding assistance under CDBG.

Affordable Housing One-Year Goals

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

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

Affordable Housing One Year Goals-Table 3B

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

C. Reducing Lead Based Paint Hazards

When the County provides assistance to homebuyers and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. The following tasks are performed prior to the start of the actual rehabilitation of the property to ensure the health of residents:

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

will provide a current list of certified contractors for use by the applicant in obtaining proposals.

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

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months test positively for elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. There were six (6) know cases of lead poisoning in Howard County in 2011. One case has been closed and another case was moved to Baltimore City. Out of the six (6) cases, four (4) other children affected were of Asian descent, one (1) one was Hispanic/Latino and one (1) was multi-racial. The four (4) cases involving Asian children were the result of "Surma", a cosmetic eye makeup of middle-eastern or Asian origin. The case that was moved to Baltimore City was caused by the child being exposed to lead at a family member's house in Baltimore City. The final case involved a family member's one-hundred (100) year old house in Laurel right over the Howard County line into Prince Georges County. Medical assistance was provided with the children being routinely examined for elevated blood lead levels. That case is being handled in Howard County. Unfortunately, there was no income information available for the six (6) cases. The public school system provides blood lead level testing for children currently living (or previously) within a targeted area with high levels of lead paint.

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

- 1) Registered the property annually with the Maryland Department of the Environment prior to rental;
- 2) Given the tenant the "Notice of Tenant's Rights" and pamphlet "Protect your Family From Lead In Your Home" as well as a copy of the current inspection certificate for the property; and
- 3) Performed lead hazard reduction called Risk Reduction Treatments in the property and receive an inspection certificate prior to rental or in response to a Notice of Defect.

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

Maryland Department of the Environment Lead Poisoning Prevention Program: Childhood Lead Registry Blood Lead Testing of Children 0-72 Months in 2010 Howard County								
Population of Children 0 – 72 months	Children Tested ¹		Prevalence Cases ²		Incidence Cases ³		Number of Children at Level of Qualified Offer ⁴	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
25,645	2,631	9.74	1	0	2	.1	3	0.1%

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

The law provides limited liability relief to property owners who meet minimum risk reduction standard through a Qualified Offer. Compensation is capped at \$17,000: up to \$9,500 for

relocation benefits and up to \$7,500 for uncovered, medically necessary expenses. The Person at Risk (or parent or guardian) agrees not to sue their Landlord for possible damages caused by lead poisoning if the Qualified Offer is accepted.

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

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

D. Develop Institutional Structure

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

- Providing guidance for the undertaking of feasible community activities designed to achieve the purposes of the Howard County urban renewal law. Recommendations shall be for separate urban renewal projects that can be undertaken independently to achieve identifiable goals and stated public policy.
- Reviewing and making recommendations to the County Executive and the County Council concerning:
 - Urban renewal plans for Howard County, which may include sub-area plans for all areas of the County exhibiting signs of significant decay and/or deterioration.

- Operating and capital budget to support any approved urban renewal project.
- Reviewing and making recommendations to plan and promote auxiliary social or community service programs for the residents of areas that are moral, economic and/or physical liabilities to Howard County.
- Reviewing applications for housing related industrial revenue bonds, MIDFA loans and bonds and make recommendations to the industrial revenue bond review subcommittee of the Economic Development Authority.

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

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

- Engage in research and studies on the subject of housing.
- The Housing Commission may act and invest as a general partner or as a limited partner in various legal/financial entities responsible for the development and maintenance of housing developments.

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

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

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

The Howard County Housing Department continues to partner with a Community Based Development Organization, Howard Community College, through the Howard Community College Educational Foundation, with the Community Development Block Grant Program. This partnership serves low-and moderate-income persons in the areas of job training education and child care in order to increase economic opportunities and to assist Howard County student residents to reach self-sufficiency.

Public Hearings related to the application phase of the Action Plan provide an opportunity for non-profit providers to network and learn more about each other's programs, as

well as an opportunity for further citizen participation. Howard County Housing also supports The Association of Community Services (ACS) which is a dynamic network of Howard County human services providers and advocates focused on serving Howard County families and individuals. ACS offers its members the information, support, training, education and community connections needed to inform the community of the services available to Howard County residents.

F. Foster Public Housing Improvements and Resident Initiatives

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

In September of 2009, The Howard County Housing Commission began holding quarterly citizen participation meeting regarding the planned re-development of the Hilltop Apartments and Ellicott Terrace Apartments. These meetings were held nearby those properties at Tiber Hudson, so residents of those properties could be involved from the initial stage of planning/development. In April, 2010, a development team was selected to design and incorporate the re-development. Stavrou Associates was chosen through 2-tier RFP bidding process and together with the Howard County Housing Commission, decided that monthly resident meetings were necessary in order to update the status of the re-development process. Redevelopment of Hilltop Apartments began in December of 2011 and construction is expected to be completed in the Spring of 2013.

Through its Homeownership Division, the Department continues to work with public housing clients to assist them with homeownership. This includes, but is not limited to, guidance in credit repair and pre-qualifications for a mortgage. Housing is currently assisting (ten) 10 public housing clients reach their goal of becoming home owners.

The County will continue to work with Public Housing clients to determine who may be eligible to graduate to home ownership. The Department is currently working with clients who are interested in the Housing Choice Voucher (Section 8) for Home Ownership Program. The

Home Ownership Programs Office continues to work closely with these clients on a one-on-one basis to address areas which need to be accomplished to move to home ownership (credit repair). These ten (10) clients are currently enrolled in the Family Self Sufficiency Program (FSS). The clients of the FSS Program are positioning themselves to participate in the Home Ownership Voucher Program (based on credit, savings and income).

The Howard County Housing Commission was recently designated as “troubled” by the U.S. Department of Housing & Urban Development (HUD). The basis for the designation was a failing financial score, which was the result of the renovation of the 24 unit Colt’s Crossing Public Housing Complex. The Commission borrowed \$1,000,000 from Howard County for the renovation, and the manner in which the loan was structured negatively impacted the Commission’s REAC score. HUD is satisfied with the Commission’s plan to restructure the loan and has therefore decided that an “Action Plan” to reverse the Commission’s troubled status is not needed. The loan has presently been restructured and the Commission anticipates a satisfactory REAC score during the upcoming rating period.

G. Anti-Poverty Strategy

The Community Action Council of Howard County (CAC), organized under the Economic Opportunity Act in 1965, is the designated anti-poverty organization in Howard County. As such, the CAC is the primary agency in Howard County to address the needs of low-income households. CAC’s mission is to provide programs and services to low-income Howard County residents in order to alleviate the effects of poverty and promote self-sufficiency.

CAC’s focus is driven by successful outcomes that impact an entire family and as such its goals are designed to deliver client and not program based services.

CAC delivers bundled services that address a myriad of challenges faced by low income families. One of the services include Head Start which provides comprehensive child development services to economically disadvantaged children and families. Other services provided by CAC include health and nutrition education, emergency crisis intervention assistance, housing and energy assistance, Weatherization services, summer youth employment, financial management along with asset building that offers a 2 to 1 savings match. The bundled approach allows the organization to put its collective arms around a family and address a variety

of challenges simultaneously with focus on long term sustainability.

Additionally, CAC is the lead agency for the North Laurel-Savage Multiservice Center which joins the resources of the agency with other organizations to provide one-stop human services for low income residents in the North Laurel and Savage areas of Howard County. This project is supported by the Community Development Block Grant program. The project allows clients to access a comprehensive mix of services close to their homes and address multiple problems at one location. The Center houses thirteen other organizations which provide direct service to low-income families. These organizations include Family and Children Services of Central Maryland, Domestic Violence Center, FIRN, Howard County Department of Social Services (DSS), Grassroots, Workforce Development, Legal Aide Bureau, Women, Infant and Children Services, MakingChange, Success in Style, Howard County Detention Center, Satellite Library, Meals on Wheels. In addition, the Center serves as a host site for the Howard County Circuit Court for the Supervised Visitation and Monitored Exchange program between parents and children living in the Howard County.

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

In 2009, the Howard County Board to Promote Self-Sufficiency charged its Committee to End Homelessness (CEH) with developing a Howard County Plan to End Homelessness (the Plan). The CEH mobilized more than 50 committed participants from human service agencies, local government and the community, forming task groups to study the situation in Howard County and best practices for ending homelessness that have been successful in other communities.

In November 2010, the CEH issued Howard County's Plan to End Homelessness enumerating current efforts to address the problem of homelessness and focusing on two

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

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

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

The Department of Social Services (DSS) continues to play a vital role in providing assistance to low-income households. For those who qualify, DSS provides food stamps, administers the medical assistance program, and provides job search assistance, including resume preparation, job banks and interviewing practice and transportation while on the job search. Job training is offered through the state Employment and Training Office. A limited number of Purchase of Care vouchers are also available for currently enrolled Department of Social Services (DSS) customers to assist with childcare expenses.

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

H. Affirmatively Furthering Fair Housing Baltimore Regional Fair Housing Efforts

HCH is an active member of the Baltimore Regional Cooperative/Group which commissioned the completion of the regional and jurisdiction specific analysis of impediments (AI) to fair housing. The BRC has joined forces with the Baltimore Metropolitan Council (BMC) to address the identified regional impediments. The BMC is a recent Sustainable Communities Initiative (SCI) awardee and as a part of that grant is hiring a Regional AI Coordinator to manage the actions taken to address the regional impediments. The salary for this position is being paid in from SCI grant funds and CDBG contributions from the members of the BRC.

HCH is an active member of the Limited English Proficiency (LEP) Task Force and HCH has developed a working relationship with the County Executive's Special Assistant to Minority Affairs, who leads the LEP Task Force and the Minority Affairs Roundtable. HCH continues to lead the Affordable Housing Advocates Committee and is a participating member in the Committee to End Homelessness (CEH) and the following subcommittees:

- Housing
- Single point of entry
- Partnership Building

Below are the final, summary observations of the consultant that comprise the impediments to fair housing choice in Howard County. The impediments are HCH's charge in its obligation to affirmatively further fair housing and the following proposed actions will guide HCH's activity to educate, empower and better serve the residents of the jurisdiction. As a part of its commitment to affirmatively further fair housing, HCH continues as an active member of the Baltimore Regional Cooperative/Group. A five member regional body voluntarily formed to address regional impediments to fair housing choice that cross jurisdiction lines. The regional AI lists 12 impediments that the body is committed to addressing as indicated by each jurisdictions partial funding of a Regional Coordinator position and active participation in the Sustainable Communities Initiative spearheaded by the Baltimore Metropolitan Council.

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

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

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

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

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

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

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

Impediment C. Howard County’s activities to affirmatively further fair housing have been well documented, but could be strengthened.

The County has many programs and initiatives in place to address previously identified impediments to fair housing choice. In addition to these policies and programs, the County should be conducting frequent and empirical evaluations of the fair housing landscape (i.e. housing market patterns, discrimination complaints data, number of family units developed outside of impacted areas, number of Section 8 households who choose to live outside of impacted areas, etc.). The fair housing environment has been improved by the County's various outreach and education efforts. However, true progress can be made and measured in expanding enforcement activities while incorporating new policy development initiatives and activities aimed at expanding fair housing choice.

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

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

ii. Public Sector – Programmatic

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

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

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

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

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

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

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

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

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

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

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

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

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

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

While over 65% of the complaints filed through HUD in the County were found to be without probable cause, the predominance of complaints on the basis of race and disability is evidence that education, information and referral regarding fair housing issues for persons with disabilities is increasingly critical. As of the AI's writing, there were 11 open housing cases at OHR. From the time that the last AI was completed in September of 1996 through March 11, 2010, there have been 1,144 cases filed with OHR, of which 162 cases (14%) involved housing. Because the Maryland Commission on Human Relations withholds detailed information about the housing discrimination complaints it receives, entitlement communities and fair housing advocates have one less resource upon which to base testing, education, and outreach efforts. Local testing efforts are increasingly important to ensure that education and outreach efforts are focused on the most critical needs in the County. The County does not engage in routine paired testing for housing discrimination. By establishing a qualified organization to conduct discrimination testing, the County could more effectively focus its education and outreach efforts on the members of the population that are experiencing discrimination in housing practices.

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

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

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

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

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

the key to meeting the County's affordable housing needs. However, the County has not defined a specific strategy to address the need for fixed units of affordable rental housing for lower income families (including members of the protected classes) currently living in or expected to reside in Howard County. The General Plan is now more than 10 years old. The process to update the plan is forthcoming and provides an opportunity to incorporate fair housing initiatives.

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

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

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

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

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

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

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

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

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

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

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

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

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

iii. Private Sector

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

Minorities, both lower-income and upper-income households, were denied home mortgages at higher rates than White households. These patterns are consistent with discrimination. Most notably, upper-income Black households had the same denial rate of about 14% as lower income White households. Additionally, minorities are over-represented in high-cost mortgage loans. In 2008, the rate of high-cost lending was higher for upper income Black and Hispanic households than that of White households. Recent trends in mortgage denial rates and high-cost loans among Black and Hispanic households in Howard County warrant further review as these trends are consistent with discrimination.

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

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

VII. Monitoring

Howard County's Department of Housing and Community Development is the administering agency for both the CDBG and HOME programs. The department is responsible for ensuring that each Subrecipient, Development Partner, CHDO, CBDO and other program/project sponsors achieve and maintain full compliance with applicable program and administrative requirements. General Grantee-level compliance and monitoring functions are

performed by the department's Compliance and Monitoring Officer. Program-specific monitoring under CDBG for such activities as public services, single family housing rehabilitation and economic development, are carried out by staff of the Grants Management division within the department. For both CDBG and HOME, activity-specific checklists are used to help guide the monitoring process and ensure that adequate supporting documentation exists for each project/activity. Program-specific monitoring generally includes review and response to quarterly reports and conducting annual site visits.

Goals outlined in the Consolidated Plan are regularly monitored by the department. The emphasis of progress achieved due to the on-going work effort of subrecipients, CHDO's and other partners that carry out activities supporting the Con Plan is critical. By requiring that sufficient documentation exists for each funded activity both at the project level and beneficiary level, unexpected circumstances, delays or prevention of progress in a timely manner can be avoided. The department has developed the necessary strategies to assist projects/activities in moving towards completion and identified alternative options such as reprogramming of funds in order to maintain an acceptable rate of grant funds expenditure.

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

VIII. HOME and American Dream Downpayment Initiative

Howard County will receive \$311,508.00 in Home Investment Partnerships Program (HOME) funds for Federal FFY2012.

HOME Program Design

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

Funds from prior year ADDI allocations were used to assist income eligible families, who were first-time homebuyers, to purchase homes at The Cottages at Greenwood in FY2011. ADDI was used to assist with the payment of closing costs for those buyers. ADDI funds disbursed in FFY2011 totaled \$70,000.00. As of April 9, 2012, the available balance of ADDI funds will be \$9,334.00. These funds will be used to provide closing cost assistance to a first-time buyer for the purchase of a property that was acquired with HUD Neighborhood Stabilization Program grant funds in 2009. A description of these projects is located in Section II of this Action Plan.

A. Recapture Guidelines

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

recapture an amount less than or equal to the net proceeds.

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

B. Value Limits

The FFY12 Value Limits were published on as of ?. The information contained in this narrative reflects FFY2012 Value Limits.

When calculating the modest housing limit of a one-unit home, HUD has approved the HOME final rule methodology for Howard County where the purchase price of a standard home or the estimated value after rehabilitation of a home for a low-/moderate-income household should not exceed 95 percent of the median area purchase price. According to the *applicable* FHA Mortgage Limits, the median purchase price for Howard County for is observed at \$416,000. Therefore, the county will use 95 percent of that figure to adopt the modest housing limit of \$_____ for a one-unit modest home, \$_____ for a two unit structure, \$_____ for a three unit structure and \$_____ for a four unit structure.

C. Planned Use of ADDI and Targeted Outreach

There are no remaining ADDI funds to be used in FFY2012.

D. ADDI Actions Taken to Ensure Suitability of Families

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

and a Family Self-Sufficiency Coordinator.

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

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

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

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

E. N/A

F. Federal Program Match Requirements

In accordance with Federal program requirements, a local match is required for the HOME Program. The match requirement for the HOME Program is 25% of the entitlement, less administrative funds and the CHDO set-aside. This match must come from non-federal sources. For the program year beginning July 1, 2012, Howard County's estimated match obligation will be \$58,407.75. The calculation is consistent with 24CFR 92.218, as amended. The anticipated

source of matching contributions is from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources. Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations and/or or local developers are some of the sources to meet the matching requirements.

G. Leveraging Private and Non-Federal Funds

See page 7 of this plan for details.

H. CDBG Benefit to Low-mod Income Persons

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



CDBG Program Federal Fiscal Year 2012 Use of Funds

Entitlement for FFY2012	\$896,564.00
Estimated Program Income For FFY2012.....	\$0.00
Program Income Received for FFY2011.....	\$0.00
Entitlement + Estimated Program Income.....	\$896,564.00
Public Service Cap = 15% of Entitlement + PI Received for FFY2011.....	\$134,484.60
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2012 ^(a)	\$179,312.80

Action Plan Project Descriptions

Administration and Planning

	FFY 2012 Funding Amount
Total Planning & Administration.....	\$179,312.80
Roger Carter Recreation Center Re-development.....	\$220,000.00
Community Housing Assistance Initiative	
Total Public Facilities.....	\$213,109.60
Housing Activities	
Total Housing Programs.....	\$24,950.00
Special Economic Development Activities by a CBDO	
Total Special Economic Development	\$124,707.00
Public Services	
Total Public Services.....	\$134,484.60
Total (b)	\$896,564.00

Public Service Cap.....	\$134,484.60
Public Service Requests.....	\$134,484.60
Balance.....	\$0.00
Administrative Cap.....	\$179,312.80
Administrative Cap Requests.....	\$179,312.80
Balance.....	\$0.00
Net Entitlement + PI Estimated.....	\$896,564.00
Total of All Activities	\$896,564.00
Balance.....	\$0.00

Notes

- (a) Housing will utilize the allowed 20% for Planning and Administration.
- (b) All Calculations based on FFY2012 Entitlement Award

13-Feb-12



**HOME Program Federal Fiscal Year 2012
Use of Funds**

Entitlement for FFY20112	\$311,508.00
Match.....	\$58,407.75
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$369,915.75
Program Administration = 10% of Entitlement (a)	\$31,150.80

Action Plan Project Descriptions

FFY 2012

	Home Entitlement	Match ^(b)	Program Income	Total
Home Administration.....	\$31,150.80			
CHDO set-aside (b).....	\$46,726.20			
Housing Initiative Program (Hilltop Redevelopment).....	\$233,631.00	\$58,407.75		
Match from County SDLP, donations and other sources (c).....				
Totals	\$311,508.00	\$58,407.75		\$369,915.75

Notes

- (a) Housing will use 10% of the Entitlement + Program Income for Program Administration.
- (b) Required 15% CHDO Set-aside
- (c) Required Match Obligation @ 25% of (Entitlement, less administrative cost, less CHDO set-aside)

Revised 2/16/2012

Program Year 2012 Action Plan Schedule-Publication Copy

Dec. 29, 2011	Public Notice published in newspapers (Howard Times / Columbia Flyer)
Jan. 12, 2012	Initial Public Meeting (#1) and Application for Funding released (RFP) - Gateway Building Room #303 – 2:00 pm
Feb. 3, 2012	RFP Submission Deadline
Feb. 16 2011	Public Hearing #1 – Housing & Community Development
March 5, 2012	Notice of conditional selection/rejection to applicants
March 19, 2012	Council Resolution pre-filed through Legislative Coordinator
March 22, 2012	Public Notice and Notice of Public Hearing (DRAFT Action Plan for review) published in newspapers (Columbia Flier/Howard Times)
March 23, 2012**	Action Plan public comment period begins (30-day review period)
March 29, 2012	Council Resolution regarding Action Plan Introduced to County Council
April 16, 2012	Public Hearing #2 - County Council Hearing -Testimony on Proposed Action Plan
April 17, 2012	Public Hearing #3 - HCD Board to vote on Action Plan submission, 7:30 pm
April 23, 2012	Public comment period ends
May 7, 2012	County Council vote on resolution regarding Action Plan*
May 15, 2012	FINAL Action Plan due to HUD (45 days prior to end of fiscal year)
July 1, 2012	CDBG / HOME Award announced by HUD

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