

**County Council Of Howard County, Maryland**

2020 Legislative Session

Legislative Day No. 5

**Resolution No. 54 -2020**

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

A RESOLUTION adopting the Howard County Consolidated Plan for Federal Fiscal Years 2020-2024 for housing including the Federal Fiscal Year 2020 Action Plan Community Development Block Grant and Home Investment Partnerships Program (HOME) Consolidated Plan Schedule.

---

Introduced and read first time April 6, 2020.

By order *Diane Schwartz Jones*  
Diane Schwartz Jones, Administrator

Read for a second time at a public hearing on April 20, 2020.

By order *Diane Schwartz Jones*  
Diane Schwartz Jones, Administrator

This Resolution was read the third time and was Adopted  Adopted with amendments \_\_, Failed \_\_, Withdrawn \_\_, by the County Council on May 4th, 2020.

Certified By *Diane Schwartz Jones*  
Diane Schwartz Jones, Administrator

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

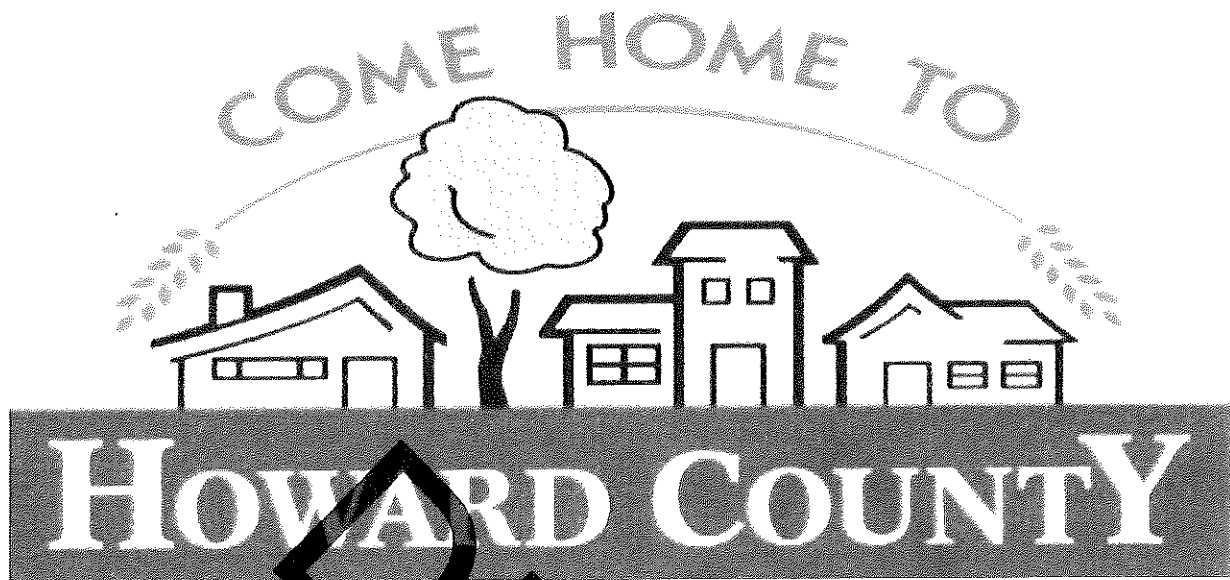
1           **WHEREAS**, the Department of Housing and Urban Development ("HUD") has  
2 determined that Howard County qualifies as an Urban County and is eligible to receive funds  
3 under the Community Development Block Grant ("CDBG") and Home Investment Partnerships  
4 Program ("HOME"), including the American Dream Downpayment Initiative under HOME; and  
5

6           **WHEREAS**, the primary objective of HUD in awarding CDBG and HOME funds is to  
7 develop viable urban communities by providing funding and programs to ensure decent housing,  
8 suitable living environments, and expanded economic opportunities, principally for persons of  
9 low and moderate incomes; and  
10

11           **WHEREAS**, the Consolidated Plan provides a single document that represents the sole  
12 planning document and application for all housing and community development activities funded  
13 by federal entitlement programs; and  
14

15           **WHEREAS**, the County must adopt a revised Consolidated Plan every 5 years in order  
16 to remain eligible for CDBG and HOME funds, and the last plan was adopted by passage of  
17 Council Resolution No. 51-2016.  
18

19           **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,  
20 Maryland this 4th day of May, 2020 that the County Council adopts the  
21 Howard County Consolidated Plan FFY 2020 – FFY 2024, including the Howard County Annual  
22 Action Plan Program Year 2020, in substantially the form attached hereto, as the Consolidated  
23 Housing Plan for the purpose of qualifying for the Community Development Block Grant and  
24 Home Investment Partnerships funds.



---

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

---

**FFY 2020-2024 FIVE YEAR CONSOLIDATED PLAN  
AND FFY 2020 ANNUAL ACTION PLAN**

**SUBMITTED TO HUD ON MAY 15, 2020**

Kelly Cimino, Director of Housing and Community Development  
Elizabeth Meadows, Community Planning and Grants, Chief  
Nkechi M. Animashaun, HOME Program Specialist

Howard County Department of Housing and Community Development  
9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046

## Table of Contents

Executive Summary.....	4
ES-05 Executive Summary.....	4
The Process.....	10
PR-05 Lead and Responsible Agencies.....	10
PR-10 Consultation.....	11
PR-15 Citizen Participation.....	26
Needs Assessment.....	29
NA-05 Overview.....	29
NA-10 Housing Needs Assessment.....	30
NA-15 Disproportionately Greater Need: Housing Problems.....	38
NA-20 Disproportionately Greater Need: Severe Housing Problems.....	41
NA-25 Disproportionately Greater Need: Housing Cost Burdens.....	44
NA-30 Disproportionately Greater Need: Discussion.....	46
NA-35 Public Housing.....	49
NA-40 Homeless Needs Assessment.....	54
NA-45 Non-Homeless Special Needs Assessment.....	58
NA-50 Non-Housing Community Development Needs.....	62
Housing Market Analysis.....	69
MA-05 Overview.....	69
MA-10 Number of Housing Units.....	70
MA-15 Housing Market Analysis: Cost of Housing.....	74
MA-20 Housing Market Analysis: Condition of Housing.....	77
MA-25 Public and Assisted Housing.....	80
MA-30 Homeless Facilities and Services.....	83



MA-35 Special Needs Facilities and Services ..... 86

MA-40 Barriers to Affordable Housing ..... 90

MA-45 Non-Housing Community Development Assets..... 91

MA-50 Needs and Market Analysis Discussion..... 103

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households ..... 108

MA-65 Hazard Mitigation ..... 109

Strategic Plan ..... 110

    SP-05 Overview ..... 110

    SP-10 Geographic Priorities..... 112

    SP-25 Priority Needs ..... 114

    SP-30 Influence of Market Conditions ..... 120

    SP-35 Anticipated Resources ..... 121

    SP-40 Institutional Delivery Structure..... 124

    SP-45 Goals Summary ..... 133

    SP-50 Public Housing Accessibility and Involvement..... 138

    SP-55 Barriers to Affordable Housing ..... 139

    SP-60 Homelessness Strategy ..... 141

    SP-65 Lead Based Paint Hazards ..... 145

    SP-70 Anti-Poverty Strategy..... 148

    SP-80 Monitoring ..... 150

Annual Action Plan..... 152

    AP-15 Expected Resources..... 152

    AP-20 Annual Goals and Objectives..... 156

    AP-35 Projects..... 159

    AP-38 Project Summary ..... 161

    AP-50 Geographic Distribution ..... 174

DRAFT

AP-55 Affordable Housing..... 176

AP-60 Public Housing ..... 177

AP-65 Homeless and Other Special Needs Activities..... 180

AP-75 Barriers to Affordable Housing..... 185

AP-85 Other Actions..... 189

AP-90 Program Specific Requirements ..... 194

Appendix ..... 198

SF 424 and Certifications ..... 198

Consultation and Citizen Participation ..... 199

HOME Program Policies and Procedures..... 200

DRAFT

## Executive Summary

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

#### 1. Introduction

Howard County, Maryland is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and Home Investment Partnership Program (HOME). The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-530.1 et seq. (Source: [www.hudexchange.info/programs/cdbg-entitlement](http://www.hudexchange.info/programs/cdbg-entitlement)) The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. (Source: [www.hudexchange.info/programs/home](http://www.hudexchange.info/programs/home))

In compliance with HUD regulations, the County must prepare a Consolidated Plan every five years to assess its affordable housing, community development, economic development, and strategic planning needs. The needs and priorities identified in the Consolidated Plan are addressed annually through the Annual Action Plans which present what specific activities the County will accomplish with CDBG, HOME, and other funding sources. To complete the CDBG and HOME program year, the County reports annually on the progress it has made toward its Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

In conjunction with the new Consolidated Plan the County must update its Analysis of Impediments to Fair Housing Choice (AI). The County is participating in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The AI participants are: City of Annapolis and the Housing Authority of the City of Annapolis; Anne Arundel County and the Housing Commission of Anne Arundel County; City of Baltimore and the Housing Authority of Baltimore City; Baltimore County and Office of Housing; Harford County and the Havre de Grace Housing Authority; and Howard County and the Howard County Housing Commission.

The Five Year Consolidated Plan covers the period of FFY 2020 (beginning July 1, 2020) through FFY 2024 (ending June 30, 2025) and how the County will strategically address its housing and

community development needs through federally funded activities that principally benefit low- and moderate-income individuals.

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

Howard County's FY 2020-2024 Five-Year Consolidated Plan has identified the following six (6) areas of need and goals to address those needs:

**Housing Need:** There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters.

### Goals:

- **HS-1 Housing Support** – Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
- **HS-2 Housing Construction** – Encourage the construction of new affordable renter- and owner-occupied housing units.
- **HS-3 Housing Rehabilitation** – Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.

**Homeless Need:** There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless.

### Goals:

- **HO-1 Housing** – Support the Continuum of Care's efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
- **HO-2 Operation/Support** – Support social service programs and facilities for the homeless and persons at-risk of becoming homeless.

**Other Special Needs:** There is a need for housing, services, and facilities for persons with special needs.

### Goals:

- **SN-1 Housing** – Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and

persons with other special needs, through rehabilitation and new construction of housing units.

- **SN-2 Social Services** – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

**Community Development Need:** There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County.

**Goals:**

- **CD-1 Community Facilities and Infrastructure** – Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
- **CD-2 Public Services** – Improve and enhance the public and community development services in the County.
- **CD-3 Public Safety** – Support the County's public safety organizations.
- **CD-4 Accessibility** – Improve public and common use areas to be readily accessible and usable by persons with disabilities.
- **CD-5 Clearance/Demolition** – Remove and eliminate slum and blighting conditions in the County.

**Economic Development Need:** There is a need to promote skills training, employment development, connectivity, and economic opportunities in the County.

**Goals:**

- **ED-1 Employment** – Support and promote job creation, retention, and skills training programs.
- **ED-2 Redevelopment** – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial areas.
- **ED-3 Financial Assistance** – Promote new economic development through local, state, and federal tax incentives and programs.
- **ED-4 Access to Transportation** – Support the expansion of multimodal transportation services to assist the transportation needs of the County.

**Administration, Planning, and Management Need:** There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

**Goals:**

- **AM-1 Overall Coordination** – Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

**3. Evaluation of past performance**

Annually, Howard County prepares its Consolidated Annual Performance Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the County's Department of Housing and Community Development Office and on the Department's web page.

The FFY 2018 CAPER, which was the fourth CAPER for the FFY 2015-2019 Five Year Consolidated Plan, was approved by HUD in a letter dated December 18, 2019. During FFY 2018, the County expended 100.0% of its CDBG funds to benefit low- and moderate-income persons. The County expended 14.48% of its funds during the FFY 2018 period on public service, which complied with the 15% regulatory cap. The County committed 8.25% of its funds during the FFY2019 period on Planning and Administration, which complied with the 20% regulatory cap. The County's expenditure ratio at the end of FFY 2018 was 0.83, which is below the 1.5 expenditure ratio maximum.

Howard County did not did not make any substantial amendments to prior year Annual Action Plans during the previous plan year and the County did not make any changes to its Five-Year Priorities or Goals during the previous plan year.

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

The Five Year Consolidated Plan is a collaborative planning document that was created with input from the County, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The consultation process was completed through a series of public meetings, stakeholder meetings, surveys, statistical data, and reviews of active planning documents.

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held public hearings on the needs and goals of the County's CDBG and HOME Programs. The public hearings provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were held on: November 1, 2019; January 9, 2020; March 12, 2020; April 9 2020; and April 20, 2020. The County also held a number of stakeholder meetings that were held on: December 10, 2019; December 11, 2019; December 12, 2019; January 16, 2020; and February 13, 2020. The County maintains a stakeholder contact

list for the CDBG and HOME programs. All stakeholders received emails and phone calls notifying the listees of all public hearings, roundtable meetings, and surveys. A copy of the list can be found in the Citizen Participation attachment.

A "Draft Plan" was placed on display at the Department of Housing and Community Development Office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046 and on the Department's website ([www.howardcountymd.gov/Departments/Housing-and-Community-Development](http://www.howardcountymd.gov/Departments/Housing-and-Community-Development)) from February 24, 2020 until March 25, 2020 for review and comment.

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

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

## 5. Summary of public comments

The County held a number of public hearings and roundtable meetings during the creation of the Five Year Consolidated Plan. Participants were asked to provide their housing, homeless, other special, community development, economic development, and planning priority needs, as well as their input on how CDBG and HOME funds could be directed to address those needs.

The following needs were the most common needs discussed:

- Need for affordable housing
- Need for employment opportunities that pay a living wage employment
- Need for access to transportation
- Need for individualized supportive service and housing programs
- Need for comprehensive service referral network

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

All comments and views were incorporated into this plan.

## 7. Summary

The overall goal of the Five Year Consolidated Plan is to improve the living conditions for all residents in Howard County, to create a suitable and sustainable living environment, and to address the housing and community development needs of the County. The Five Year Consolidated Planning process requires the County to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The County will

use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG and HOME funds, as well as to provide direction to other partners addressing the housing and community development needs of the low- and moderate-income population of the County. HUD will evaluate the County's performance under the Five Year Consolidated Plan against these goals.

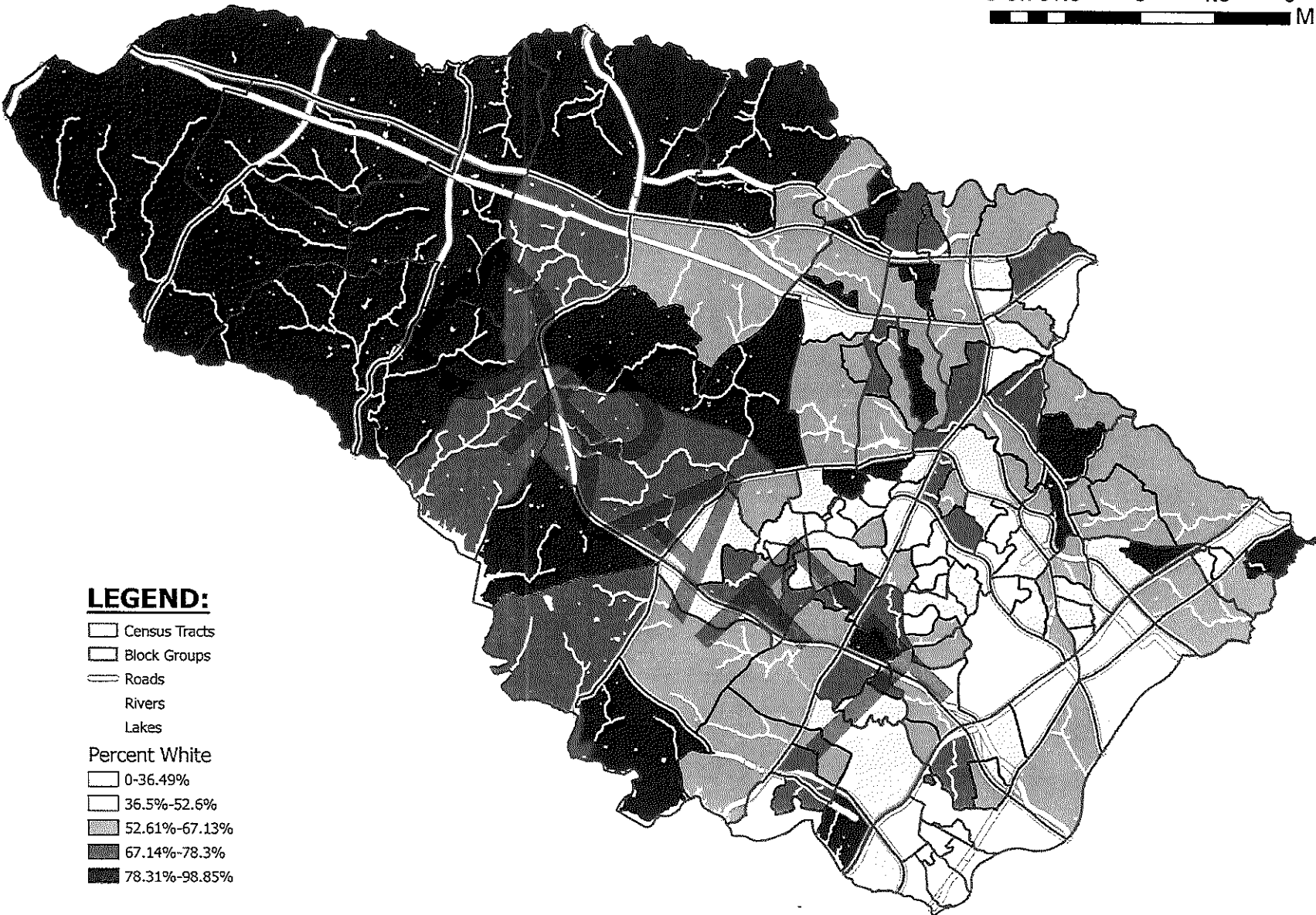
The following demographic maps are included at the end of this section:

1. Percent White Population by Block Group
2. Percent Non-White Population by Block Group
3. Percent 65 + by Block Group
4. Percent Owner Occupied Housing Units by Block Group
5. Percent Renter Occupied Housing Units by Block Group
6. Percent Vacant Housing Units by Block Group
7. Percent Low- and Moderate-Income by Block Group

DRAFT








0 0.75 1.5 3 4.5 6 Miles



**LEGEND:**

-  Census Tracts
-  Block Groups
-  Roads
-  Rivers
-  Lakes

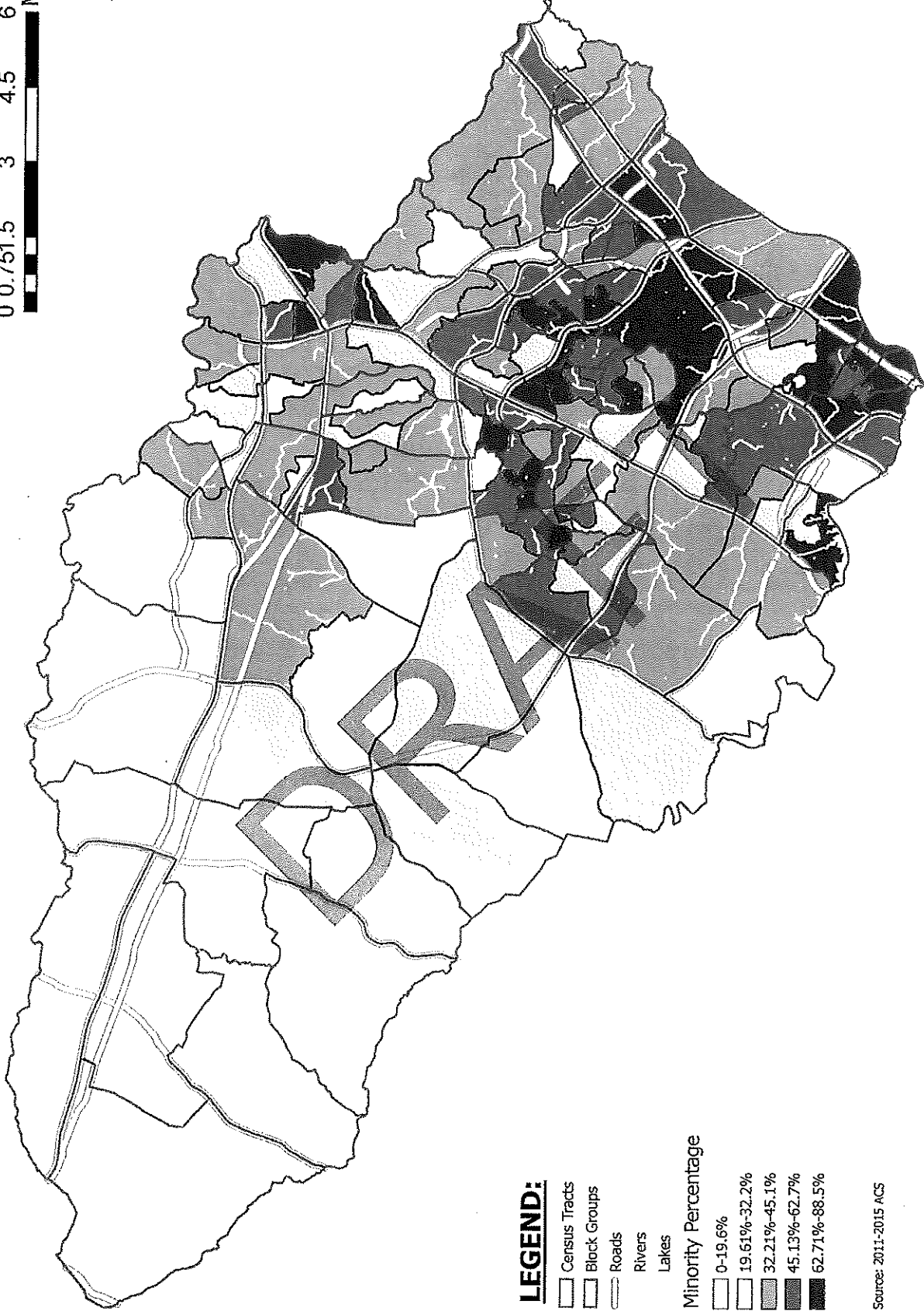
Percent White

-  0-36.49%
-  36.5%-52.6%
-  52.61%-67.13%
-  67.14%-78.3%
-  78.31%-98.85%

Source: 2011-2015 ACS

# Howard County, MD Percent White by Block Group





**LEGEND:**

- Census Tracts
- Block Groups
- Roads
- Rivers
- Lakes

**Minority Percentage**

- 0-19.6%
- 19.61%-32.2%
- 32.21%-45.1%
- 45.13%-62.7%
- 62.71%-88.5%

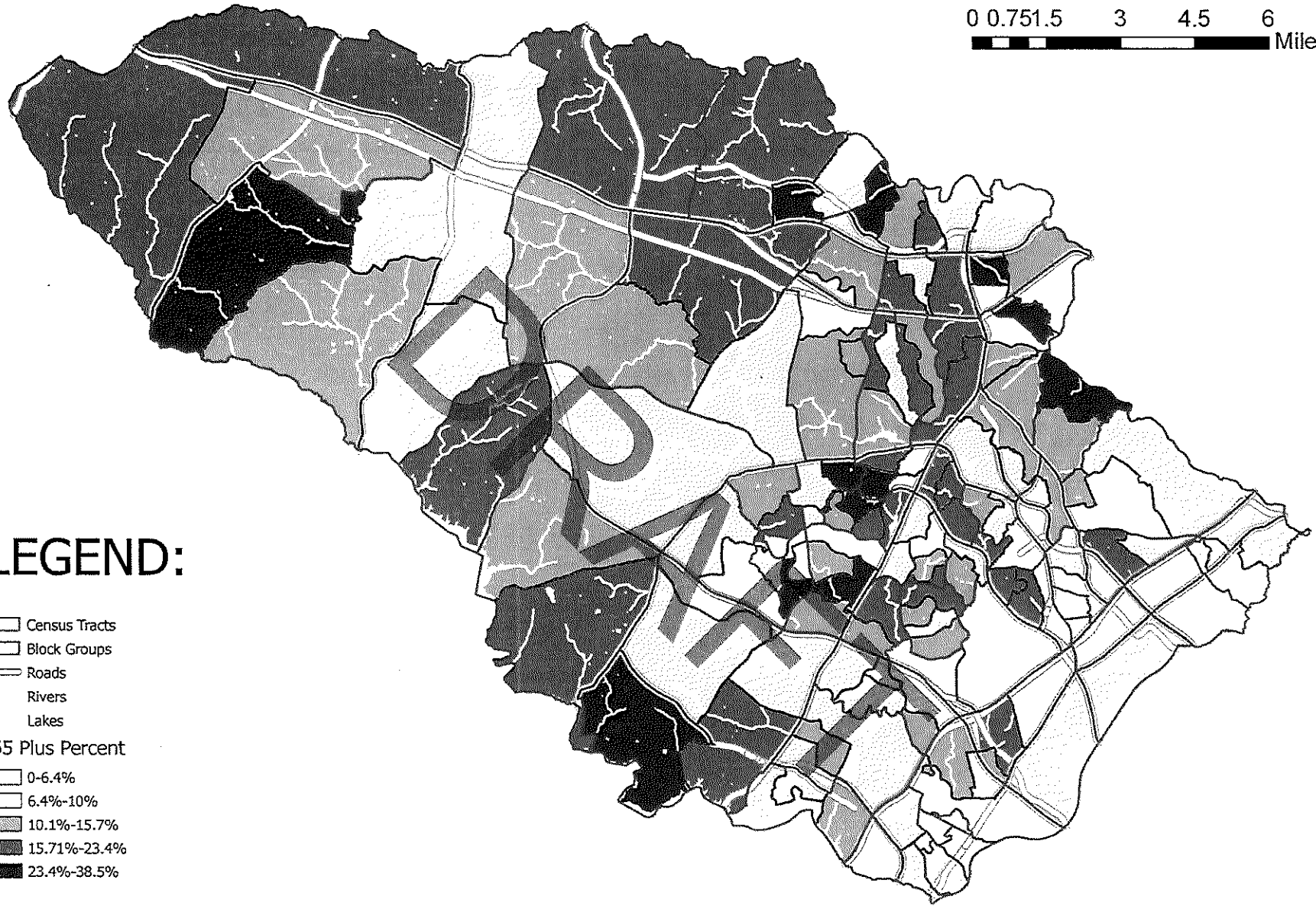
Source: 2011-2015 ACS

# Howard County, Maryland

## Percent Non-white by Block Group



0 0.75 1.5 3 4.5 6 Miles



# LEGEND:

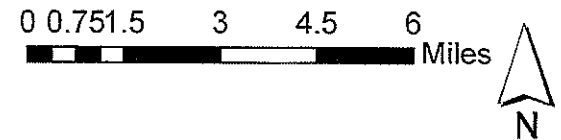
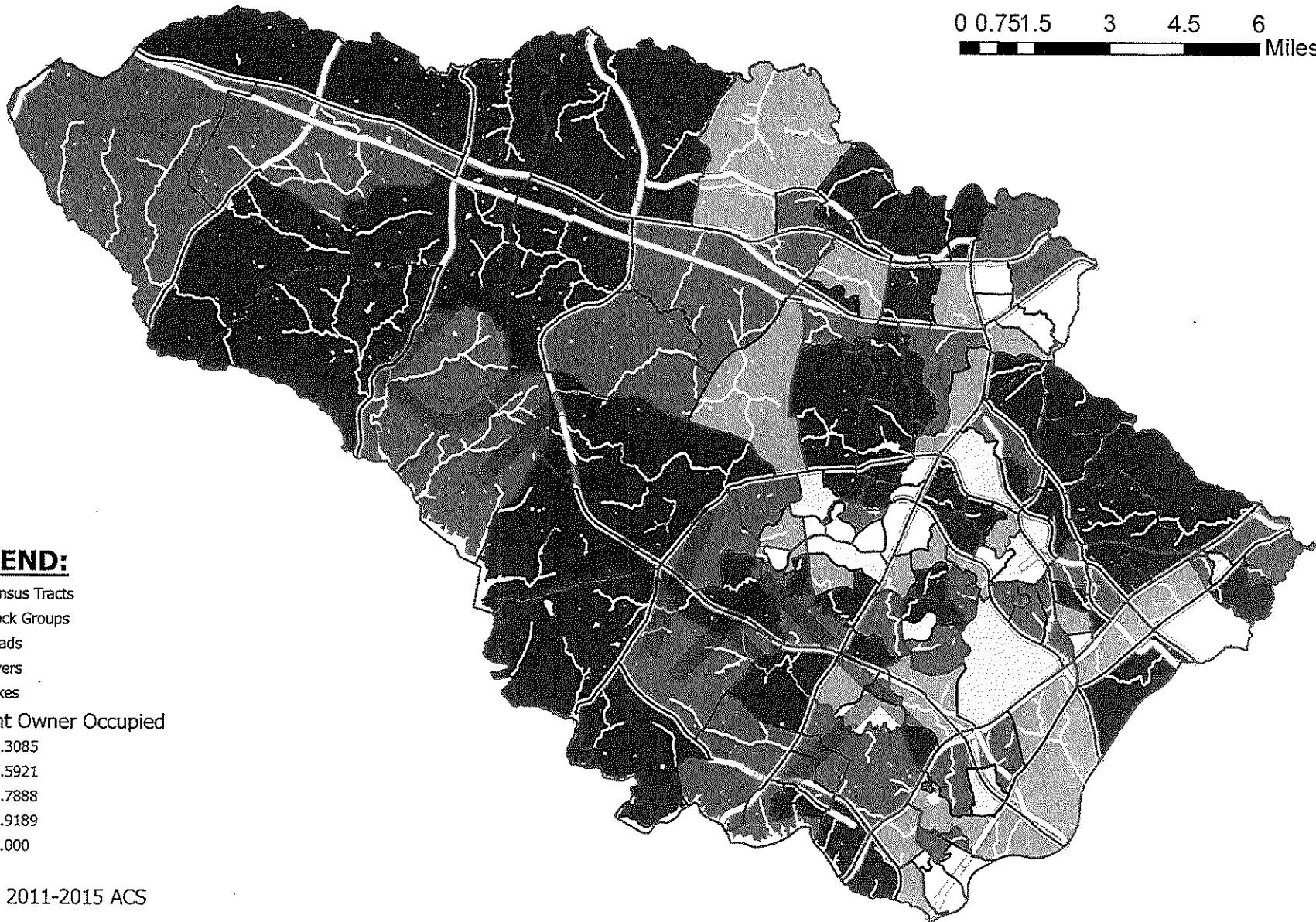
- Census Tracts
- Block Groups
- Roads
- Rivers
- Lakes

## 65 Plus Percent

- 0-6.4%
- 6.4%-10%
- 10.1%-15.7%
- 15.71%-23.4%
- 23.4%-38.5%

# Howard County, Maryland Percent 65+ by Block Group





**LEGEND:**

- Census Tracts
- Block Groups
- Roads
- Rivers
- Lakes

Percent Owner Occupied

- ≤0.3085
- ≤0.5921
- ≤0.7888
- ≤0.9189
- ≤1.000

Source: 2011-2015 ACS

# Howard County, Maryland






## Percent Owner Occupied Housing Units





0 0.75 1.5 3 4.5 6 Miles



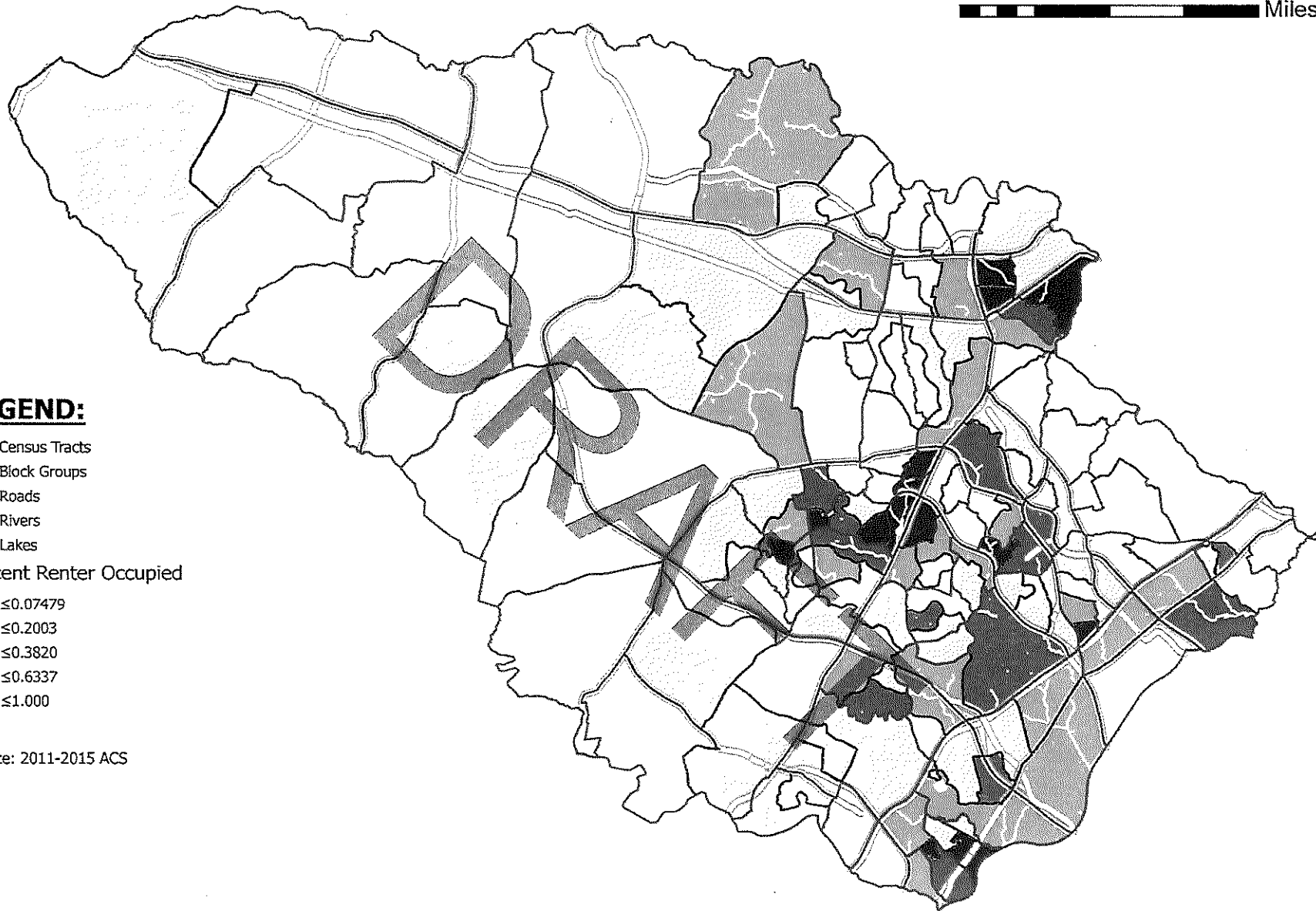
**LEGEND:**

-  Census Tracts
-  Block Groups
-  Roads
-  Rivers
-  Lakes

Percent Renter Occupied

-   $\leq 0.07479$
-   $\leq 0.2003$
-   $\leq 0.3820$
-   $\leq 0.6337$
-   $\leq 1.000$

Source: 2011-2015 ACS

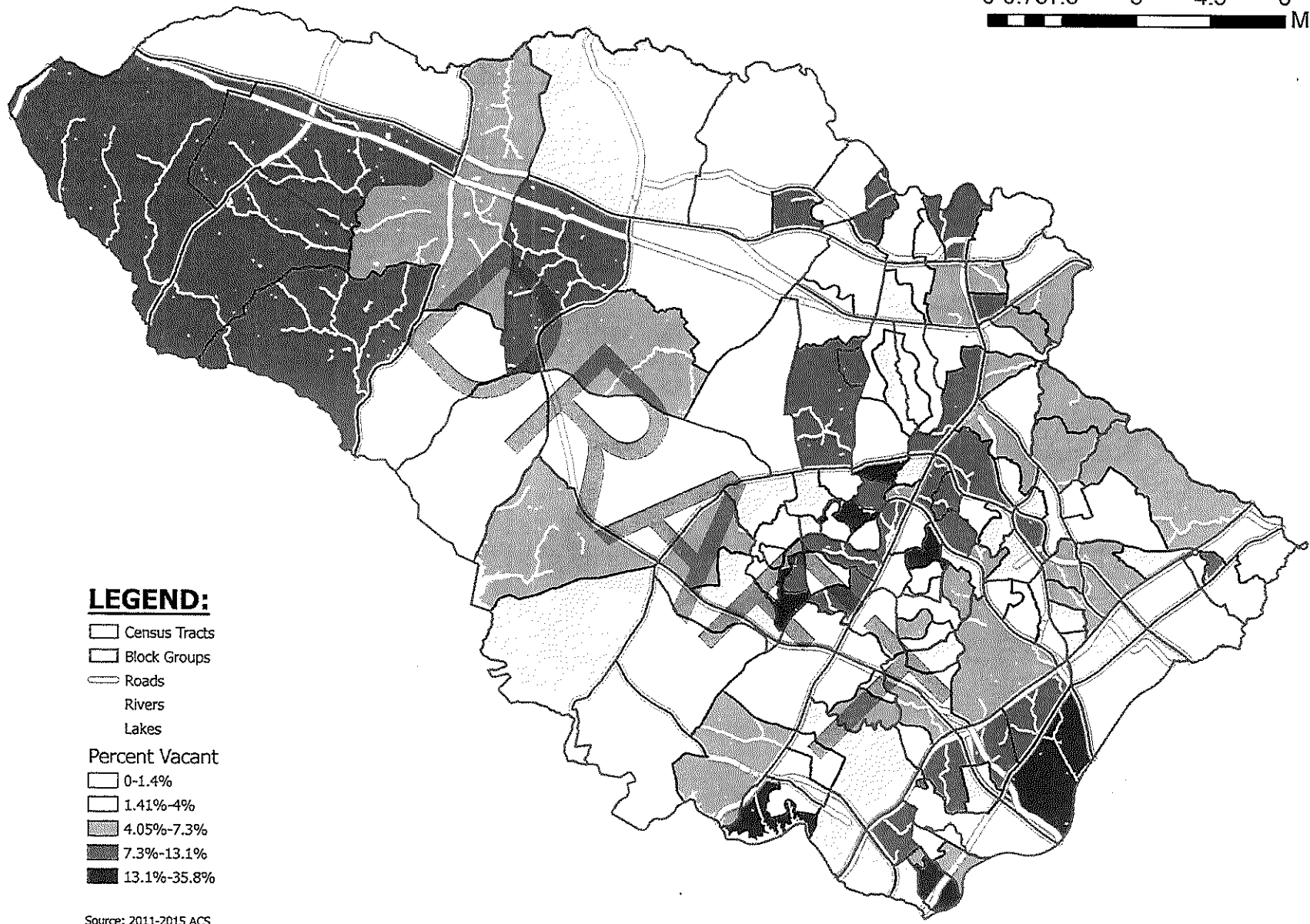
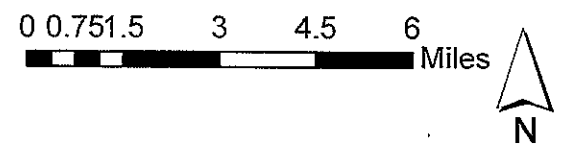


# Howard County, Maryland

## Percent Renter Occupied Housing Units







**LEGEND:**

- Census Tracts
- Block Groups
- Roads
- Rivers
- Lakes

Percent Vacant

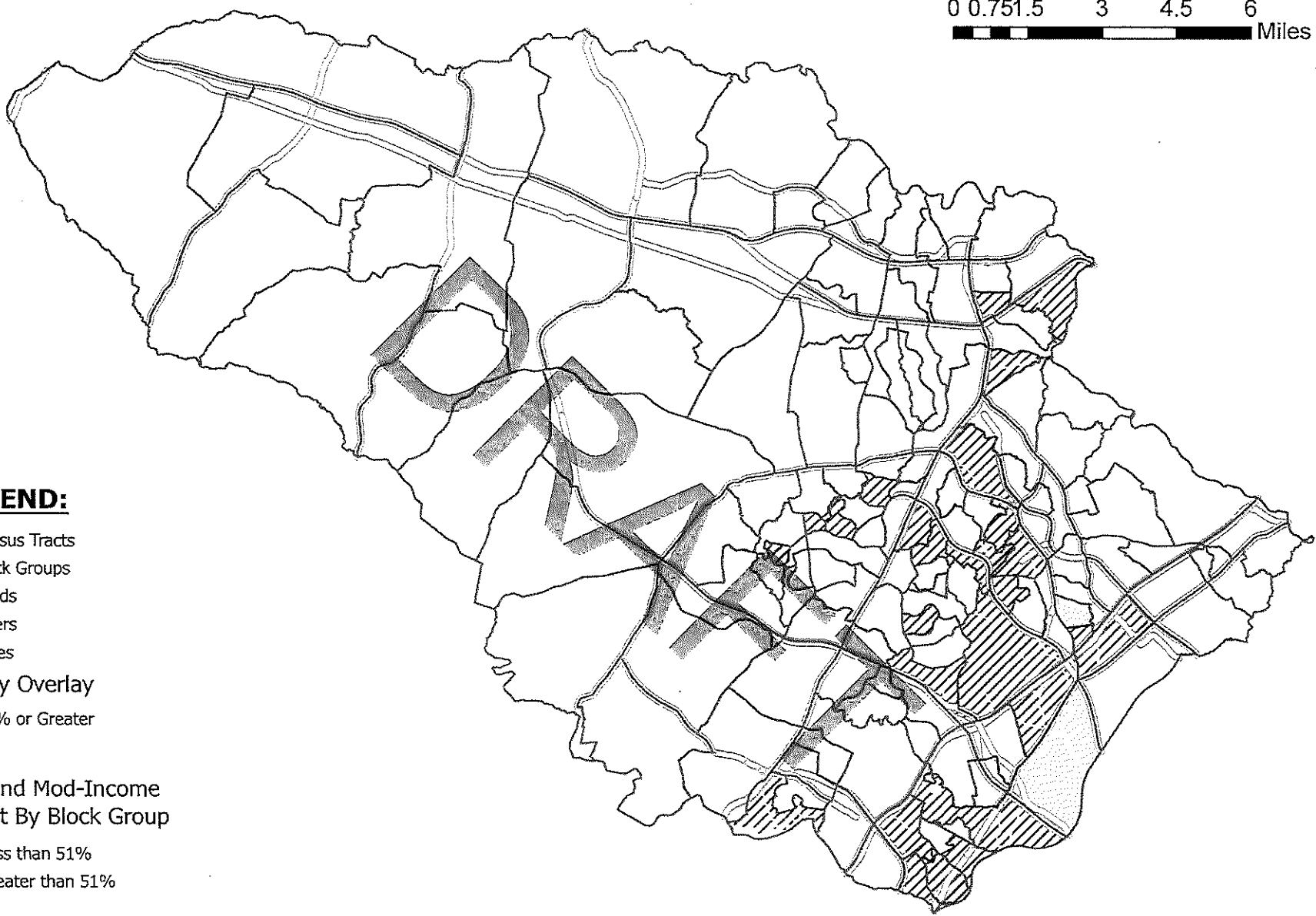
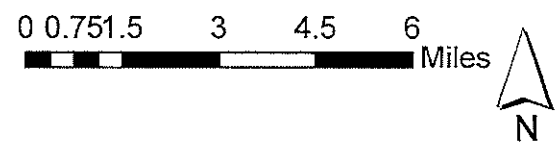
- 0-1.4%
- 1.41%-4%
- 4.05%-7.3%
- 7.3%-13.1%
- 13.1%-35.8%

Source: 2011-2015 ACS







# Howard County, MD



## Percent Vacant Housing Units by Block Group





**LEGEND:**

-  Census Tracts
-  Block Groups
-  Roads
-  Rivers
-  Lakes
- Minority Overlay**
-  50% or Greater

- Low- and Mod-Income  
Percent By Block Group**
-  Less than 51%
  -  Greater than 51%

Source: 2011-2015 ACS

# Howard County, Maryland

## Percent Low- and Moderate-Income by Block Group



## The Process

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

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

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

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

Table 1 – Responsible Agencies

#### Narrative

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

#### Consolidated Plan Public Contact Information

Elizabeth Meadows, Chief  
 Community Planning and Grants  
 Howard County Department of Housing and Community Development  
 9820 Patuxent Woods Drive, Suite 224  
 Columbia, MD 21046  
 Phone: 410-313-6324  
 Fax: 410-313-5960  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)



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

### 1. Introduction

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

The multiple forms of consultation were designed to collect as many possible opinions as possible from the County at large. None of the forms of consultation took precedent in terms of identifying needs or assigning priority over any other form of consultation. It should be noted that all forms of consultation in this planning process identified similar needs and relative importance of addressing those needs.

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

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

- **Howard County Department of Housing and Community Development** - oversees the County's CDBG and HOME grant programs.
- **Howard County Housing Commission** - manages the HUD Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing.
- **Social Services Agencies** - provides services to address the needs of low- and moderate-income persons.
- **Housing Providers** - rehabilitates and develops affordable housing for low- and moderate-income households.
- **Howard County Department of Community Resources and Services** - oversees the Continuum of Care (CoC) Network for Howard County, as well as public services utilized by low- and moderate-income households.

Collaboration and coordination with these entities will continue throughout the five-year period in order to capitalize on potential future funding opportunities, as well as potential project partnerships, that would result in increased benefits to low- and moderate-income households.

Each year as a part of the CDBG and HOME application planning process these stakeholders are contacted to identify the County's housing and community development needs and priorities. Stakeholders are encouraged to attend a public hearing or respond directly to consultation contacts. Stakeholders are also invited to apply for CDBG and HOME funding for eligible activities. A contact list of stakeholders maintained by the Department of Housing and Community Development can be found in the Citizen Participation attachment.

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

The Howard County Coalition to End Homelessness consists of twenty-three (23) members representing Howard County government, Howard County School System, non-profit agencies, the business and faith communities, citizen advocates, and individuals with lived experience. The Coalition fulfills the HUD requirement to have a planning body designed to promote a communitywide commitment to the goal of ending homelessness. The Coalition is responsible for and committed to creating and driving a system of housing and care that responds to the needs of homeless individuals and families in Howard County with the mission to make homelessness rare, brief, and non-recurring.

CDBG and HOME funds are used to financially support and leverage efforts of the Coalition, including but not limited to: supportive service programs and facilities for the homeless and persons at-risk of becoming homeless; and assistance efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities for the homeless and person at risk of becoming homeless.

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

The Howard County Coalition to End Homelessness uses a Coordinated Entry System to address the needs of homeless persons and those at risk of homelessness. The Coordinated Entry System is designed to minimize barriers faced by individuals who are homeless in accessing the most appropriate and effective housing services to address their needs and incorporates a "housing first" philosophy in matching homeless individuals with services. The CoC uses ServicePoint HMIS software for its coordinated entry. Coordinated entry referrals prioritize all individuals and families who are the most vulnerable according to the VI-SPDAT, as well as those identified as meeting the HUD definition of chronically homeless.

The Coalition has four committees (Coordinated Entry, HMIS, Planning, and Rating and Ranking) that manages the administration of the CoC by: determining how to allocate ESG funds; developing performance standards and evaluate outcomes; and developing funding, policies and

procedures for the administration of HMIS. The CoC reviews projects funded by the Continuum of Care, Emergency Solutions Grant and other related activities for compliance, application, and performance and makes recommendations on the allocation of resources to projects. The Committees ensure that there is a comprehensive and fair resource allocation process, as well as an effective system for addressing and monitoring the needs of people experiencing homelessness or who are at risk of becoming homeless.

The County's Department of Housing and Community Development is an active member of the Coalition and utilizes information shared by the Coalition to fund CDBG and HOME projects that address homelessness.

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

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

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Howard County Department of Community Resources and Services was consulted to obtain information on the County's housing, homeless, and community development needs.
<b>3</b>	<b>Agency/Group/Organization</b>	<b>Maryland Department of the Environment</b>
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Maryland Department of the Environment was consulted for information regarding LBP.
<b>4</b>	<b>Agency/Group/Organization</b>	<b>Accessible Resources for Independence</b>
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Accessible Resources for Independence was consulted to obtain information on the County's housing and community development needs.
<b>5</b>	<b>Agency/Group/Organization</b>	<b>Association of Community Services of Howard County (ACS)</b>
	<b>Agency/Group/Organization Type</b>	Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Association Of Community Services Of Howard County (ACS) was consulted to obtain information on the County's housing and community development needs.
6	<b>Agency/Group/Organization</b>	<b>Be You, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Be You, Inc. was consulted to obtain information on the County's community and economic development needs.
7	<b>Agency/Group/Organization</b>	<b>Bridges to Housing Stability, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bridges to Housing Stability, Inc. was consulted to obtain information on the County's housing and community development needs.
8	<b>Agency/Group/Organization</b>	<b>Columbia Association</b>
	<b>Agency/Group/Organization Type</b>	Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Columbia Association was consulted to obtain information on the County's housing and community development needs.

<b>9</b>	<b>Agency/Group/Organization</b>	<b>Community Action Council of Howard County MD, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Action Council was consulted to obtain information on the County's housing and community development needs.
<b>10</b>	<b>Agency/Group/Organization</b>	<b>Foreign-Born Information and Referral Network (FIRN)</b>
	<b>Agency/Group/Organization Type</b>	Foreign-born Information and Referral Network
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment LEP
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	FIRN was consulted to obtain information on the County's housing, community development, and LEP needs.

<b>11</b>	<b>Agency/Group/Organization</b>	<b>Generations of Hope</b>
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Generations of Hope was consulted to obtain information on the County's housing and community development needs.
<b>12</b>	<b>Agency/Group/Organization</b>	<b>Harper's Choice</b>
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harper's Choice was consulted to obtain information on the County's housing and community development needs.
<b>13</b>	<b>Agency/Group/Organization</b>	<b>Heritage Housing Partners Corp.</b>
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Heritage Housing Partners Corp. was consulted to obtain information on the County's housing and community development needs.
<b>14</b>	<b>Agency/Group/Organization</b>	<b>Hickory Ridge</b>
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hickory Ridge was consulted to obtain information on the County's housing and community development needs.

<b>15</b>	<b>Agency/Group/Organization</b>	<b>Howard County Community College</b>
	<b>Agency/Group/Organization Type</b>	Services-Education Community College
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Howard County Community College was consulted on the County's community and economic development needs.
<b>16</b>	<b>Agency/Group/Organization</b>	<b>Howard County Association of REALTORS</b>
	<b>Agency/Group/Organization Type</b>	Housing Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Howard County Association of REALTORS was consulted to obtain information on the County's housing and community development needs.
<b>17</b>	<b>Agency/Group/Organization</b>	<b>Howard County Autism Society</b>
	<b>Agency/Group/Organization Type</b>	Advocacy
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Howard County Autism Society was consulted to obtain information on the County's housing and community development needs.
<b>18</b>	<b>Agency/Group/Organization</b>	<b>Howard County Department of Social Services</b>
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Howard County Department of Social Services was consulted to obtain information on the County's housing and community development needs.



<b>19</b>	<b>Agency/Group/Organization</b>	<b>Howard County Office of Consumer Affairs</b>
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Howard County Office of Consumer Affairs was consulted to obtain information on the County's housing needs.
<b>20</b>	<b>Agency/Group/Organization</b>	<b>Humanim, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Services-Employment Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Humanim, Inc. was consulted to obtain information on the County's housing needs.
<b>21</b>	<b>Agency/Group/Organization</b>	<b>Help End Homelessness Howard County</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Help End Homelessness Howard County was consulted to obtain information on the County's housing needs.
<b>22</b>	<b>Agency/Group/Organization</b>	<b>Living in Recovery</b>
	<b>Agency/Group/Organization Type</b>	Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Living in Recovery was consulted to obtain information on the County's housing and supportive service needs.
<b>23</b>	<b>Agency/Group/Organization</b>	<b>Maryland Legal Aid</b>
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Maryland Legal Aid was consulted to obtain information on the County's housing needs.
<b>24</b>	<b>Agency/Group/Organization</b>	<b>Oakland Mills</b>
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oakland Mills was consulted to obtain information on the County's housing and community development needs.
<b>25</b>	<b>Agency/Group/Organization</b>	<b>Patuxent Square</b>
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Patuxent Square was consulted to obtain information on the County's housing and community development needs.
<b>26</b>	<b>Agency/Group/Organization</b>	<b>Rebuilding Together Howard County</b>
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together Howard County was consulted to obtain information on the County's housing and community development needs.
<b>27</b>	<b>Agency/Group/Organization</b>	<b>The ARC of Howard County</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The ARC of Howard County was consulted to obtain information on the County's housing and community development needs.
<b>28</b>	<b>Agency/Group/Organization</b>	<b>The Salvation Army of Howard County</b>
	Agency/Group/Organization Type	Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army was consulted to obtain information on the County's housing and community development needs.
<b>29</b>	<b>Agency/Group/Organization</b>	<b>United Way of Central Maryland</b>
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	United Way of Central Maryland was consulted to obtain information on the County's housing and community development needs.
<b>30</b>	<b>Agency/Group/Organization</b>	<b>We Are HopeWorks of Howard County</b>
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	We Are HopeWorks of Howard County was consulted to obtain information on the County's housing and community development needs.
<b>31</b>	<b>Agency/Group/Organization</b>	<b>Howard County Economic Development Authority</b>
	<b>Agency/Group/Organization Type</b>	Other government - County Business Leaders

<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HCEDA was consulted to obtain information on the County's economic development needs.

Table 2 – Agencies, groups, organizations who participated

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

All agencies were consulted.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
<b>The Path Home, Howard County's Strategic Plan to End Homelessness, Five-Year Plan 2020 to 2025</b>	Howard County Coalition to End Homelessness	The CoC is the primary provider of housing and supportive services for the area's homeless and those at risk of being homeless population. The goals of the County and the CoC are complementary.
<b>Five Year Plan and Annual Action Plan</b>	Howard County Housing Commission	The Howard County Housing Commission is the lead agency providing housing vouchers and affordable housing in the County. The goals of the County and Howard County Housing Commission are complementary.
<b>Howard County General Plan, PlanHoward 2030</b>	Howard County	PlanHoward 2030 is an update of the 2000 Howard County General Plan and was developed for guiding decisions related to development, land preservation, changing demographic and employment trends, neighborhood sustainability, capital projects, County services and other key issues. The goals of the County's Consolidated Plan and General Plan are complementary.
<b>Regional Analysis of Impediments to Fair Housing Choice</b>	Baltimore Metropolitan Council	Howard County is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The goals of the County's Consolidated Plan and the RAI are complementary.

Table 3 – Other local / regional / federal planning efforts

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

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

The County participates in regional planning efforts that affect the County's housing and community development goals. For example, the County is participating in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The AI participants are: City of Annapolis and the Housing Authority of the City of Annapolis; Anne Arundel County and the Housing Commission of Anne Arundel County; City of Baltimore and the Housing Authority of Baltimore City; Baltimore County and Office of Housing; Harford County and the Havre de Grace Housing Authority; and Howard County and the Howard County Housing Commission.

Additionally, the County coordinates and applies for funding through the Maryland Department of Housing and Community Development for programs that address the County's housing, homeless, and community development needs.

**Narrative (optional):**

The vision of Howard County's Five Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. The Annual Action Plan is an application for FFY 2020 CDBG and HOME funds under HUD's formula grant program. The Plans combined act as a blueprint to be followed by the County in carrying out federal programs.

Consultations during the planning process included the following stakeholders:

- Housing Services and Assisted Housing
- Health Services
- Social and Fair Housing Services
- Continuum of Care
- Public and Private Agencies that address housing, health, social service, victim services, employment, and education needs
- Publicly Funded Institutions and Systems of Care that may discharge persons into homelessness
- Corrections Institutions

- Business and Civic Leaders
- Child Welfare Agencies concerned with lead poisoning
- Adjacent Units of general Local Government and Regional Government Agencies
- Broadband Internet Service Providers
- Natural Hazard Risk Assessors

**Consultation with persons, especially low-income persons, living in areas designated by the local jurisdiction as a revitalization area, areas designated by either a local jurisdiction or as a slum and blighted area and areas where CDBG funds are proposed to be used.**

The County prioritizes CDBG projects located in Census Tracts and Block Groups that are supported by LMI Census data countywide. The County has not designated any revitalization or blighted areas. Meetings, communications, and announcements are directed at these areas in the County to consult and educate the LMI population of their housing and community development needs. Additionally, consultations with stakeholders that serve the LMA eligible areas were consulted on the prioritization of CDBG funding.

**Consultation with residents of public and assisted housing developments (including any resident advisory boards, resident councils, and resident management corporations).**

The County Department of Housing and Community Development works closely with the Howard County Housing Commission (public housing authority) to address the housing and community development needs of HUD assisted housing residents. The County Executive appoints members to the Housing Commission's board and meets regularly with the board to discuss affordable housing and residents' needs. The Housing Commission's board holds monthly open meetings with opportunities for residents to discuss their housing needs. These needs have been shared with the County's Department of Housing and Community Development.

**PR-15 Citizen Participation**

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

Howard County, in compliance with the County’s Citizen Participation Plan, advertised and held five (5) public hearings on the needs and goals of the County’s CDBG and HOME Programs that provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier. Additionally, the County developed and disseminated an online citizen’s survey at the following address:

[www.surveymonkey.com/r/HowardCoCDBG](http://www.surveymonkey.com/r/HowardCoCDBG)

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

A “Draft Plan” was placed on display at the Department of Housing and Community Development, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046 from February 24, 2020 until March 25, 2020 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier. The advertisement and draft Plan were also published on the Department’s webpage.

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Public Hearing was held on Wednesday, December 11, 2019 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Non-targeted/broad community	Public Hearing was held on Thursday, January 9, 2020 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
3	Public Hearing	Non-targeted/broad community	Public Hearing was held on Thursday, March 12, 2020 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
4	Public Hearing	Non-targeted/broad community	Public Hearing was held on Thursday, April, 9, 2020 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
5	Public Hearing	Non-targeted/broad community	Public Hearing was held on Monday, April 20, 2020 at 1 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Survey	Non-targeted/broad community	The survey received a total of 153 responses.	A full survey summary can be found in the Citizens Participation appendix.	All comments were accepted.	<a href="http://www.surveymonkey.com/r/HowardCoCD">www.surveymonkey.com/r/HowardCoCD</a> BG
7	Community Meeting	Non-targeted/broad community	Community Meeting was held on Thursday, January 16, 2020 at 4 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
8	Community Meeting	Non-targeted/broad community	Community Meeting was held on Thursday, February 13, 2020 at 7 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A

Table 4 – Citizen Participation Outreach

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

Howard County identified the following priority needs to be addressed in the Five Year Consolidated Plan:

1. Affordable Housing Needs
2. Homeless Needs
3. Other Special Needs
4. Community Development Needs
5. Economic Development Needs
6. Administration, Planning and Management Needs

The County determined these needs based on consultations with various community stakeholders, area service agencies, government staff, community residents, as well as an analysis of demographic, economic and housing statistics.

The following section presents the priority needs identified as it pertains to:

- Housing Needs Assessment
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

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

### Summary of Housing Needs

To determine the County's housing needs, Howard County assessed its supply of and demand for affordable housing. The County analyzed data provided by the U.S. Census Department and input provided through consultations. The following data sets were used:

- 2000 U.S. Census
- 2010 U.S. Census
- 2011-2015 American Community Survey (ACS)
- 2011-2015 Comprehensive Housing Affordability Strategy (CHAS)

Based on a comparison of the 2000 U.S. Census and the 2011-2015 American Community Survey, Howard County experienced population growth (12.2% increase), an increase in the number of households (11.2% increase), and a significant increase in household median income (34.8% increase) over the fifteen-year period analyzed.

According to the 2011-2015 ACS, 53.7% of renter households in the County paid rents that exceeded 30% of their household income, 33.4% of owner households with a mortgage in the County had housing costs that exceed 30% of their household income, 29.5% of owner households without a mortgage in the County had housing costs that exceed 30% of their household income.

Based on a comparison between the 2009 and 2015 County population statistics, the County experienced a 6% increase in population over the six-year period. During the same time period, the State of Maryland's population increased by 4.9%. The population increase in the County represented an increase of 17,020 persons. The number of households in the County also increased during the same time period; an increase of 9,561 households or a gain of 10%. The population in the County has been growing consistently since the 1920s; with the largest period of growth from 1950 (23,119 persons) to 1990 (187,328 persons).

The household median income of the area increased by 9%; this is comparable to the 6.8% increase in household median income over the same time period for the State of Maryland. This increase in household median income represents a change in nominal dollars and a change in real dollars. To calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2009 and 2015, the cumulative inflation rate was 9.6%, meaning that the \$101,003 household median income in 2009 would be \$111,796.78 if it were expressed in 2015 dollars. By taking into consideration the rate of inflation, the household median income in Howard County has not increased more than the rate of inflation.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	287,085	304,105	6%
Households	98,994	108,555	10%
Median Income	\$101,003.00	\$110,238.00	9%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:  
 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)  
 Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	6,790	6,710	8,525	7,495	79,025
Small Family Households *	2,600	2,595	3,410	2,965	45,994
Large Family Households *	560	579	1,004	620	7,450
Household contains at least one person 62-74 years of age	1,164	1,134	1,780	1,700	15,515
Household contains at least one person age 75 or older	1,435	1,390	1,240	788	4,124
Households with one or more children 6 years old or younger *	1,355	1,180	1,568	1,248	11,389

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

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	170	175	94	70	509	40	15	45	0	100

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Severely Overcrowded - With &gt;1.51 people per room (and complete kitchen and plumbing)</b>	145	74	25	0	244	0	0	30	20	50
<b>Overcrowded - With 1.01-1.5 people per room (and none of the above problems)</b>	120	170	115	84	489	15	60	205	85	365
<b>Housing cost burden greater than 50% of income (and none of the above problems)</b>	3,030	1,915	455	50	5,450	1,580	1,535	1,360	740	5,215
<b>Housing cost burden greater than 30% of income (and none of the above problems)</b>	285	980	2,165	1,565	4,995	229	760	1,400	1,610	3,999
<b>Zero/negative Income (and none of the above problems)</b>	355	0	0	0	355	190	0	0	0	190

Table 7 – Housing Problems Table

Data 2011-2015 CHAS  
 Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	3,470	2,345	690	194	6,699	1,635	1,610	1,640	835	5,720
Having none of four housing problems	780	1,345	2,860	2,885	7,870	359	1,415	3,330	3,580	8,684
Household has negative income, but none of the other housing problems	355	0	0	0	355	190	0	0	0	190

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

**3. Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,654	1,445	1,510	4,609	418	910	1,165	2,493
Large Related	405	267	195	867	120	193	353	666
Elderly	915	624	334	1,873	1,104	1,015	859	2,978
Other	775	850	750	2,375	210	233	510	953
<b>Total need by income</b>	<b>3,749</b>	<b>3,186</b>	<b>2,789</b>	<b>9,724</b>	<b>1,852</b>	<b>2,351</b>	<b>2,887</b>	<b>7,090</b>

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,590	840	150	2,580	410	685	605	1,700
Large Related	375	158	0	533	105	133	144	382
Elderly	735	389	94	1,218	930	558	349	1,837
Other	710	670	230	1,610	180	173	285	638
<b>Total need by income</b>	<b>3,410</b>	<b>2,057</b>	<b>474</b>	<b>5,941</b>	<b>1,625</b>	<b>1,549</b>	<b>1,383</b>	<b>4,557</b>

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	15	0	0	45	60	25	45	114	105	289
Multiple, unrelated family households	15	0	0	45	60	0	15	125	0	140
Other, non-family households	0	15	0	0	15	0	0	0	0	0
<b>Total need by income</b>	<b>265</b>	<b>254</b>	<b>140</b>	<b>84</b>	<b>743</b>	<b>25</b>	<b>60</b>	<b>239</b>	<b>105</b>	<b>429</b>

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS  
Source:

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

Table 12 – Crowding Information – 2/2

Data Source 2011-2015 CHAS  
Comments:



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

According to the 2011-2015 American Community Survey, there were 108,555 households living in Howard County. Of those households, approximately 12,051 (11.1%) were householders living alone and approximately 2,256 (24.2% of single person households) were householders living alone age 65 and older. Based on these estimates, approximately one-quarter (24.2%) of single person households living alone are seniors and can be presumed to have additional special needs above and beyond the needs of the general single person household population. Special consideration in terms of housing and services for seniors should be considered based on the large percentage of seniors living alone in Howard County.

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

**People with Disabilities** - Based on the 2000 CHAS Data and the 2008-2012 ACS Data, it is estimated that 50% of all disabled renters have a housing problem that includes cost overburdened by 30% or more or another type of housing problem; and 25% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates, it can be projected that approximately 1,321 disabled homeowners have a housing problem and approximately 880 disabled renters have a housing problem. The population of people with disabilities in Howard County comprises 7.2% of the County's residents; 2% of the population has a hearing difficulty; 1.2% of the population has a vision difficulty; 2.8% of the population has a cognitive difficulty; 3.6% of the population has an ambulatory difficulty; 1.8% of the population has a self-care difficulty; and 3.7% of the population has an independent living difficulty.

**Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** - Based on the local crime statistics and social service agency responses to interviews and surveys, it is estimated that approximately 400 single family households and family households that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance, as well as supportive services.

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

The most common housing problem in Howard County is housing affordability. According to the 2011-2015 American Community Survey, 44.8% of all renter households were cost overburdened by 30% or more, 23.9% of owner households with a mortgage were cost overburdened by 30% or more, and 10.1% of owner households without a mortgage were cost overburdened by 30% or more. Additional housing problems that were discussed in consultations and received from citizen comments included: need for housing rehabilitation assistance, handicap accessible housing, and availability/accommodation of senior housing.

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

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

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

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

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

Howard County defines at imminent risk of homelessness as people who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing. The County uses Targeted Homeless Prevention Programs and services designed to help vulnerable households find or maintain stable housing before a first time or repeat episode of homelessness occurs. Successful targeted homelessness prevention must be both effective (helps those at risk of homelessness find and maintain stable housing to avoid homelessness), and efficient (provides assistance to those most likely to experience homelessness if not for this assistance). Services may include eviction prevention, connection to mainstream benefits, referral to legal services, landlord mediation, and provision of financial, utility, and/or rental assistance. This intervention is used for those that are at imminent risk of losing their housing but not yet homeless.

The County also uses SSI/SSDI Outreach, Access, and Recovery (SOAR), a program designed to increase access to SSI/SSDI for eligible adults and children who are experiencing or at risk of homelessness, have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder.

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

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

**Discussion**

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

DRAFT

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

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

**Introduction**

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the County's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in Howard County.

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,630	615	545
White	2,599	180	125
Black / African American	1,674	185	175
Asian	810	145	190
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	425	105	30

**Table 13 - Disproportionately Greater Need 0-30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,695	1,025	0
White	2,714	665	0
Black / African American	1,623	190	0
Asian	755	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	485	25	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,900	2,620	0
White	2,800	1,615	0
Black / African American	1,289	354	0
Asian	1,000	310	0
American Indian, Alaska Native	39	25	0
Pacific Islander	0	0	0
Hispanic	610	290	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,210	3,285	0
White	2,225	1,980	0
Black / African American	1,084	703	0
Asian	414	240	0
American Indian, Alaska Native	35	55	0
Pacific Islander	0	0	0
Hispanic	355	260	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Discussion**

The racial and ethnic demographics of Howard County's households according to the 2011-2015 American Communities Survey were: 64.3% White; 18.3% African American; 0.3% Native American; 13.9% Asian; 0.05% Pacific Islander; and the Hispanic or Latino households of any race were reported as 4.9%. There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households, and 80-100% Black/African American households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 14.81% for White households; 28.5% for Black/African American households; 19.7% for Asian households; 28.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 35.4% for Hispanic households.

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

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

**Introduction**

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the County's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 50%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in Howard County.

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
<b>Jurisdiction as a whole</b>	5,105	1,139	545
<b>White</b>	2,295	483	125
<b>Black / African American</b>	1,599	255	175
<b>Asian</b>	730	225	190
<b>American Indian, Alaska Native</b>	15	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	365	158	30

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2008-2012 CHAS  
Source:

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,955	2,760	0
White	1,859	1,535	0
Black / African American	1,013	800	0
Asian	685	215	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	330	170	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,330	6,190	0
White	1,183	3,225	0
Black / African American	395	1,229	0
Asian	415	900	0
American Indian, Alaska Native	4	60	0
Pacific Islander	0	0	0
Hispanic	225	675	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,029	6,465	0
White	710	3,505	0
Black / African American	93	1,680	0
Asian	175	479	0
American Indian, Alaska Native	0	90	0
Pacific Islander	0	0	0
Hispanic	49	560	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

The racial and ethnic demographics of Howard County's households according to the 2011-2015 American Communities Survey were: 64.3% White; 18.3% African American; 0.3% Native American; 13.9% Asian; 0.05% Pacific Islander; and the Hispanic or Latino households of any race were reported as 4.9%. There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 8.7% for White households; 15.6% for Black/African American households; 13.3% for Asian households; 6.1% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 18.3% for Hispanic households.

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

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

**Introduction:**

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the County's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in Howard County.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	77,835	17,760	12,415	545
White	51,030	8,900	6,285	125
Black / African American	11,675	4,470	3,155	175
Asian	10,505	2,500	1,885	190
American Indian, Alaska Native	180	110	23	0
Pacific Islander	55	0	0	0
Hispanic	3,130	1,410	730	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

**Discussion:**

For the jurisdiction as a whole, 27.11% of all households were cost burdened by 30% or more and 11.1% of all households were cost burdened by 50% or more.

The racial and ethnic demographics of Howard County’s households according to the 2011-2015 American Communities Survey were: 64.3% White; 18.3% African American; 0.3% Native American; 13.9% Asian; 0.05% Pacific Islander; and the Hispanic or Latino households of any race were reported as 4.9%. There were no disproportionately impacted groups in terms of housing cost burden.

Comparing all households that are housing cost burdened by 30% to 50%: 12.7% of White households were cost burdened; 22.4% of Black/African American households were cost burdened; 16.5% of Asian households were cost burdened; 35.1% of American Indian, Alaska Native households were cost

burdened; 0.0% of Pacific Islander households were cost burdened; and 26.6% of Hispanic households were cost burdened.

Comparing all households that are housing cost burdened by over 50%: 9% of White households were cost burdened; 15.8% of Black/African American households were cost burdened; 12.5% of Asian households were cost burdened; 7.3% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 13.8% of Hispanic households were cost burdened.

DRAFT

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

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

The racial and ethnic demographics of Howard County's households according to the 2011-2015 American Communities Survey were: 64.3% White; 18.3% African American; 0.3% Native American; 13.9% Asian; 0.05% Pacific Islander; and the Hispanic or Latino households of any race were reported as 4.9%.

There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households and 80-100% AMI Black/African American households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 14.8% for White households; 28.4% for Black/African American households; 19.7% for Asian households; 28.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 35.4% for Hispanic households.

There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 8.7% for White households; 15.6% for Black/African American households; 13.3% for Asian households; 6.1% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 18.3% for Hispanic households.

There were no disproportionately impacted groups in terms of housing cost burden. Comparing all households that are housing cost burdened by 30% to 50%: 12.7% of White households were cost burdened; 22.4% of Black/African American households were cost burdened; 16.5% of Asian households were cost burdened; 35.1% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 26.6% of Hispanic households were cost burdened. Comparing all households that are housing cost burdened by over 50%: 9% of White households were cost burdened; 15.8% of Black/African American households were cost burdened; 12.5% of Asian households were cost burdened; 7.3% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 13.8% of Hispanic households were cost burdened.

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

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

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

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

The racial and ethnic demographics of Howard County's people according to the 2011-2015 American Communities Survey were: 60.1% White; 18.1% African American; 0.2% Native American; 16.2% Asian; 0.05% Pacific Islander; 1.6% Some Other Race; 3.6% Two or More Races; and the Hispanic or Latino households of any race were reported as 6.3%. According to the 2011-2015 ACS data, any Block Group in the County that has a minority population over 59.9% is defined as an area of minority concentration. Based on the above HUD definition there are twenty-eight (28) Block Groups in the County that are identified as areas of minority concentration:

Census Tract	Block Group	Minority Persons	Total Population	Minority Percentage
6011.07	2	1426	1919	74.3%
6012.03	1	2140	2792	76.6%
6023.02	3	1783	2957	60.3%
6026.00	3	2929	3596	81.5%
6028.00	2	1027	1617	63.5%
6029.00	2	2369	3427	69.1%
6054.01	4	633	981	64.5%
6054.02	1	826	1009	81.9%
6055.03	3	2633	2973	88.6%
6056.01	1	1471	2225	66.1%
6066.03	1	2265	2981	76.0%
	2	1204	1702	70.7%
6066.04	1	1079	1693	63.7%
6066.06	1	1438	2039	70.5%
	2	1689	2789	60.6%
6066.07	2	1984	2790	71.1%
6067.04	2	2209	2779	79.5%
6067.06	1	753	988	76.2%
6067.07	1	1558	2355	66.2%
	2	913	1430	63.8%
6068.05	1	939	1460	64.3%
6069.01	1	1103	1472	74.9%

6069.04	3	1783	2176	81.9%
6069.05	3	2472	3712	66.6%
6069.06	2	1721	2674	64.4%
6069.07	1	1403	1834	76.5%
	2	1298	2070	62.7%
	3	1429	1942	73.6%

DRAFT

## NA-35 Public Housing – 91.205(b)

### Introduction

The Howard County Housing Commission is the public housing authority for Howard County. The Howard County Housing Commission owns over 1,900 rental homes scattered throughout the County that serve individuals and families with a wide range of resources. The Commission does not own or maintain any traditional public housing units. The Commission administers approximately 1,400 Housing Choice Vouchers that serve extremely low-income households. The Housing Choice Voucher waiting list is closed since June 2012. The Commission advises those on the waiting list that the current projected waiting period for a Housing Choice Voucher is approximately eight (8) to ten (10) years. The Commission also administers seventeen (17) Mainstream Vouchers.

The mission of the Howard County Housing Commission is to provide safe, quality, affordable, and sustainable housing opportunities for low- and moderate-income families who live or work in Howard County and to assist them in moving toward economic independence. The Commission will pursue this mission through open, efficient, innovative, and accountable processes.

In pursuing this mission, the Commission applies the following six guiding principles:

1. Affordable housing should be integrated with market rate housing and not concentrated or isolated.
2. Affordable housing should compare favorably to housing in the community.
3. Affordable housing should be environmentally friendly.
4. Affordable housing should be universally designed.
5. Affordable housing should be self-sufficient.
6. Affordable housing programs should help to move participants toward economic self-sufficiency.

The following data concerning the housing authority is provided by HUD's PIH Information Center. The data is representative of only a portion of the Housing Commission's housing portfolio and services. Additional information concerning the Howard County Housing Commission's housing portfolio, programs, and services is available in Sections MA-25, SP-50, and AP-60.

**Totals in Use**

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

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	
<b>Average Annual Income</b>	0	0	27,084	<b>16,437</b>	0	16,393	0	0	
<b>Average length of stay</b>	0	0	10	<b>8</b>	0	7	0	0	
<b>Average Household size</b>	0	0	3	<b>2</b>	0	2	0	0	
<b># Homeless at admission</b>	0	0	0	<b>0</b>	0	0	0	0	
<b># of Elderly Program Participants (&gt;62)</b>	0	0	9	<b>230</b>	0	226	0	0	
<b># of Disabled Families</b>	0	0	5	<b>344</b>	0	330	0	0	
<b># of Families requesting accessibility features</b>	0	0	48	<b>1,118</b>	0	1,098	0	0	



	Program Type							
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Vouchers	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

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

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

DRAFT

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

Not applicable; the Housing Commission does not own or manage public housing. The housing units that Housing Commission owns are newer or updated housing units that were built to be handicap accessible and visitable or rehabilitated to be handicap accessible.

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

The most immediate needs of the families on the waiting list include: decent, safe and sanitary housing that is affordable and accessible; supportive services such as employment training; access to transportation for commuting to work, shopping, and medical services; and living wage job opportunities.

According to the 2011-2015 ACS data, the following percentage of renter-occupied housing units are affordable to households with the following income limits:

- Annual Income less than \$20,000 – 8.8% of the rental units are affordable
- Annual Income between \$20,000 and \$34,999 – 9.3% of the rental units are affordable
- Annual Income between \$35,000 and \$49,999 – 13.1% of the rental units are affordable
- Annual Income between \$50,000 and \$74,999 – 47.2% of the rental units are affordable
- Annual Income over \$75,000 – 93.1% of the rental units are affordable

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

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

**Discussion**

The Howard County Housing Commission is an important part of Howard County's housing strategy, especially for households that are low-income, very low-income, and extremely low-income. The Commission is a public housing authority and separate legal entity from County government.

The County has identified that there is a continuing need for decent, safe, and sanitary housing that is affordable and accessible to address the needs of all households affected by housing problems, severe housing problems, and housing cost burdens. Both the County and the Housing Commission plan to improve and expand the supply of decent, safe, and sanitary housing that is affordable and accessible in the County through its rental assistance program, homeownership programs, housing services, rehabilitation programs, development efforts, and the County's MIHU program.

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

#### Introduction:

The Howard County Coalition to End Homelessness, “The Coalition” (formerly Continuum of Care), consists of 23 members representing Howard County government, Howard County School System, non-profit agencies, the business and faith communities, citizen advocates, and individuals with lived experience. The Coalition fulfills the Department of Housing and Urban Development (HUD) requirement to have a planning body designed to promote a communitywide commitment to the goal of ending homelessness. The Coalition is responsible for and committed to creating and driving a system of housing and care that responds to the needs of homeless individuals and families in Howard County with the mission to make homelessness rare, brief, and non-recurring. (Source: The Path Home, Howard County’s Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, Introduction)

#### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	129	72	716	367	160	161
Persons in Households with Only Children	103	15	0	0	0	0
Persons in Households with Only Adults	98	45	358	183	80	161
Chronically Homeless Individuals	36	12	6	3	2	161
Chronically Homeless Families	0	0	0	0	0	0
Veterans	9	0	6	2	1	161
Unaccompanied Child	6	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Howard County Department of Community Resources and Services

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

Howard County uses the HUD definition of Homelessness in the following four categories:

- 1) Literally Homeless: People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided.
- 2) At Imminent Risk of Homelessness: People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing.
- 3) Homelessness under other Federal Statutes: Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- 4) Fleeing or attempting to flee domestic violence: People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing.

Howard County uses the HUD definition of Chronically Homeless:

- 1) A "homeless individual with a disability," as defined in section 401(9) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360(9)), who: (i) Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and (ii) Has been homeless and living as described in paragraph (1)(i) of this definition continuously for at least 12 months or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described in paragraph (1)(i). Stays in institutional care facilities for fewer than 90 days will not constitute as a break in homelessness, but rather such stays are included in the 12-month total, as long as the individual was living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter immediately before entering the institutional care facility;
  - 2) An individual who has been residing in an institutional care facility, including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria in paragraph (1) of this definition, before entering that facility; or
  - 3) A family with an adult head of household (or if there is no adult in the family, a minor head of household) who meets all of the criteria in paragraph (1) or (2) of this definition, including a family whose composition has fluctuated while the head of household has been homeless.
- (Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 34 and 36)

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	52	29
Black or African American	77	43
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	10	4
Not Hispanic	191	68

Data Source  
 Comments: Howard County Department of Community Resources and Services

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

Family homelessness accounts for one-third of all people experiencing homelessness nationally. Three-quarters of these households are headed by women, and more than 80% of these women are survivors of domestic violence. Families with children are twice as likely to face eviction compared to households with no children.<sup>15</sup> Disability rates of adults and children in these households are higher than the general population. The children also experience higher rates of developmental delays, depression, and other mental health conditions. Homeless families with minor children are best served by subsidy-only-vouchers, rapid re-housing, or permanent supportive housing, depending on the intensity of their needs. Families often have more natural supports than other subpopulations and, as a result, can be served well by diversion services that assist them in relying upon these natural supports as an alternative to entering the homelessness system. (Source: The Path Home, Howard County’s Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 19)

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

Instances of homelessness in Howard County occur most frequently to Black or African American residents; that represent 58.3% of the homeless population but only 20.1% of the total population in Howard County.

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

The sheltered homeless population in Howard County is far higher than the unsheltered homeless population. The County will continue to utilize the Day Resource Shelter as the primary means to reach

the unsheltered homeless population. The County will develop additional street outreach efforts through The Path Home to locate, engage, and encourage unsheltered homeless persons to use the County's housing programs.

**Discussion:**

Despite the progress made in the decade since the adoption of the first Howard County Plan to End Homelessness (the 2010 Plan), much work remains to be done. Currently:

- The homeless response system has the capacity to serve approximately one-third of eligible citizens.
- Emergency shelter space is often full; clients may wait as long as a year for a shelter bed.
- The system has limited rapid re-housing resources, a practice that has worked well in communities which have shown a significant reduction in homelessness.
- There is no standardized process for diverting people from the homeless system.
- The homeless response system is intended to be a crisis service, but people must wait to be served.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 7)

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

### Introduction:

The groups to be addressed in this assessment include:

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

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

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

- **Elderly Persons (65 years and older)** - According to the 2011-2015 American Community Survey, the elderly population represents 11.6% of the total population of Howard County. There are a high number of elderly households on a fixed-income with a need for transportation and housing rehabilitation assistance.
- **Frail Elderly** - According to the 2011-2015 American Community Survey 28.6% (or 10,049 seniors out of the County's total senior population of 35,112) of the elderly population have a disability and can be classified as frail elderly; 10.7% have a hearing difficulty, 4.9% have a vision difficulty, 6.7% have a cognitive difficulty, 17.6% have an ambulatory difficulty, 8.1% have a self-care difficulty, and 14.6% have an independent living difficulty. There is a need for accessibility modifications to owner-occupied and renter-occupied housing units to address those needs.
- **Persons with Mental, Physical, and/or Developmental Disabilities** - The population of people with disabilities in Howard County comprises 7.2% of the County's residents; 2% of the population has a hearing difficulty; 1.2% of the population has a vision difficulty; 2.8% of the population has a cognitive difficulty; 3.6% of the population has an ambulatory difficulty; 1.8% of the population has a self-care difficulty; and 3.7% of the population has an independent living difficulty. Of the Under 18 Population, 2.6% have a disability. Of the 18-64 population, 5.1% (or 9,798 18-64 year olds out of the County's total 18-64 year olds population of 190,861) have a disability; 0.5% have a hearing difficulty, 0.5% have a vision difficulty, 2.4% have a cognitive difficulty, 0.5% have an ambulatory difficulty, 1.0% have a self-care difficulty, and 1.7% have an independent living difficulty. There are needs for accessible housing, employment opportunities, and supportive services.
- **Persons with Alcohol or other Drug Addiction** – Howard County's Health Department Bureau of Behavioral Health offers Substance Use Disorder Services including assessments, individual sessions, group sessions and family counseling for adolescents and adults. The County will



continue to provide the following services: assessments; referrals; early intervention; outpatient treatment; outpatient treatment at the Detention Center; intensive outpatient treatment (minimum of 9 hours a week); urine drug testing; psychiatric evaluations and medication monitoring; buprenorphine induction and maintenance; continuing care; recovery; follow-up care coordination; and peer recovery. The County will also continue to offer activities that support affordable housing and employment opportunities.

- **Persons with HIV/AIDS and their families** - As of 2018, the Maryland Department of Health and Mental Hygiene Central Region Annual HIV Epidemiological Profile Report identified 31 Reported HIV Diagnoses and 13 Reported AIDS Diagnoses, nine of which were "late HIV diagnoses" (meaning that those individuals were diagnosed with HIV within three months of their AIDS diagnosis) for Howard County. Howard County is a part of the Central Region that includes Anne Arundel County; Baltimore County; Carroll County; Harford County; and Baltimore City. Cumulatively, the Report identified 440 Reported HIV Diagnoses, 259 Reported AIDS Diagnoses, and 17,772 individuals living with HIV/AIDS in the Central Region. Currently reporting in Howard County, there are 681 Adults/Adolescents Living HIV Cases, 517 of which have been tested for a CD4 count, of the tested individuals 94% do not have AIDS (rate of 94.0) and 6% with AIDS.
- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** - Based on crime statistics and social service agency responses, it can be estimated that approximately 400 single-person households and family households are victims of domestic violence, dating violence, sexual assault, and stalking. There is a need for supportive services and affordable housing.

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

Based on an update to previous housing needs, the following housing and supportive service needs have been identified in interviews and meetings with social service agencies:

- **Elderly** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; recreational and health care services
- **Frail Elderly** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; in-home health care services and Meals on Wheels
- **Persons with Mental Illness** – permanent supportive housing; health care services
- **Developmentally Disabled** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; job training and recreational services
- **Physically Disabled** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; rehabilitation and accessibility services
- **Persons with Alcohol/Drug Addiction** – temporary and permanent supportive housing; health care counseling and job training
- **Persons with HIV/AIDS** – temporary and permanent supportive housing; health care counseling

- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** – temporary and permanent supportive housing; counseling and health care services

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

The following statistics were provided by the MD Department of Health and Mental Hygiene (DHMH):

- There were 994 adult/adolescent HIV cases (age 13+) diagnosed in Maryland in 2018.
- At the end of 2018, there were 31,559 living adults/adolescents diagnosed with HIV in Maryland.
- During 2018, Maryland was ranked 6<sup>th</sup> among U.S. states in estimated adult/adolescent HIV diagnosis rates (per 100,000).
- CDC estimated 1.1 million adults/ adolescents were living with HIV at the end of 2016 in the U.S. and 14.0% were undiagnosed.

Under DHMH the Prevention and Health Promotion Administration (PHPA) organizes the state into five regions (Central, Eastern, Southern, Suburban, and Western) for HIV/AIDS planning purposes. Howard County is a part of the Central Region that includes: Anne Arundel County; Baltimore County; Carroll County; Harford County; and Baltimore City. The PHPA has identified the following services as vital to addressing the needs of the AIDS/HIV County population:

- Primary Medical Care (Outpatient/Ambulatory Health Services)
- Food Bank/ Home Delivered Meals
- Medical Case Management
- Childcare Services
- Medical Nutrition Therapy
- Non-Medical Case Management
- Oral Health Care
- Psychosocial Support Services
- Mental Health Services
- Housing Services
- Substance Abuse Services Out-Patient
- Medical Transportation
- Outreach Services
- Emergency Financial Assistance
- DOT/Pharmacy Support and Education

As of 2018, the Maryland Department of Health and Mental Hygiene Central Region Annual HIV Epidemiological Profile Report identified 31 Reported HIV Diagnoses and 13 Reported AIDS Diagnoses, nine of which were “late HIV diagnoses” (meaning that those individuals were diagnosed with HIV within three months of their AIDS diagnosis) for Howard County. Cumulatively, the Report identified 440 Reported HIV Diagnoses, 259 Reported AIDS Diagnoses, and 17,772 individuals living with HIV/AIDS in the Central Region. Currently reporting in Howard County, there are 681 Adults/Adolescents Living HIV Cases,

517 of which have been tested for a CD4 count, of the tested individuals 94% do not have AIDS and 6% with AIDS.

Of the data reported on HIV diagnosis, the following demographic data is applicable to Howard County:

- 64.3% of the diagnosis were male and 35.7% of the diagnosis were female
- 6.8% of the diagnosis were Hispanic, 63% of the diagnosis were Black, 20% of the diagnosis were non-Hispanic White, and 10.3% of the diagnosis were non-Hispanic Other Race
- 0.7% of the diagnosis were age 13-19, 9.4% of the diagnosis were age 20-29, 19.1% of the diagnosis were age 30-39, 23.9% of the diagnosis were age 40-49, 29.2% of the diagnosis were age 50-59, and 17.6% of the diagnosis were age 60+
- 42% of the diagnosis were transmitted by male sex with male, 3.1% of the diagnosis were transmitted by male sex with male/intravenous drug use, 9.4% of the diagnosis were transmitted by intravenous drug use, 43.4% of the diagnosis were transmitted by heterosexual sex, and 1.6% of the diagnosis were transmitted by Perinatal Transmission.

#### Discussion:

Special needs populations include the elderly, frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. The needs of the special needs population are served through a collaborative effort of County and State departments. The Howard County Health Department provides improved health for all Howard County residents through quality and client-centered health services, evidence-based public health advocacy and outreach, strong policies and partnerships, and a dedicated and effective public health workforce. The Howard County Department of Community Resources and Services is comprised of the following offices: ADA Coordination; Aging and Independence; Children and Families; Community Partnerships; Consumer Protection; Human Trafficking Prevention; Local Children's Board; and Veterans and Military Families.

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

### Describe the jurisdiction's need for Public Facilities:

The most current General Plan, PlanHoward2030, established land use policies and goals over a two-decade period and is scheduled for an update in 2022. The Plan anticipated evolving service needs as the population grew, aged, and became more socially and economically diverse.

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

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

- **Agency Master Plans.** Direct County agencies to regularly update facility master plans that include maintenance and systemic renovations, as well as new or expanded facilities.
- **Capital Budget Review Committee.** Continue to strengthen the interagency review committee's assessments to assist in setting capital project priorities, phasing, and funding strategies.
- **State Funds.** Explore how under PlanMaryland, State agency funds and programs can be targeted to priority projects within designated Growth and Revitalization areas and Existing Communities.
- **Innovative Funding.** Identify new or creative funding sources and methods such as public-private partnerships.
- **Transportation Planning.** When evaluating new facilities and capital projects, consider transportation infrastructure, including availability of public transit, and opportunities for bicycle and pedestrian access.

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

- **Enhance Sustainability.** Expand the use of cost-effective, resource-conserving green technologies in new and renovated County facilities.
- **Monitoring.** Monitor County buildings and vehicles to document environment, health, and safety benefits, as well as cost-effectiveness.
- **Public Outreach and Education.** Communicate the monitoring data and results of demonstration projects to the public.
- **Multimodal Transportation Strategies.** Promote and implement strategies to enable access to government facilities via bicycle, walking and transit.

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

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

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

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

- **Wastewater Treatment Plant Capacity.** Monitor flows to the Little Patuxent Water Reclamation Plant to ensure sufficient capacity for projected growth in the Planned Service Area.
- **Master Plan for Water and Sewerage.** Identify capital project priorities for capacity expansion and systemic renovations, as well as innovative approaches to reduce water consumption and recycle treated waste water.

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

- **Road Improvements.** Continue to use APF-generated excise tax revenues to leverage State and Federal funding for highway capacity improvements. Consider legislation to allow use for other transportation modes.
- **Transit Development Program.** Update the County's Transit Development Program every five years to evaluate and prioritize Howard Transit improvements, as well as connections to regional transit.
- **Innovative Transit Funding.** Explore additional public and private funding sources to expand and improve the quality of fixed-route and paratransit service.
- **Pedestrian and Bicycle Connections.** Implement priority pedestrian and bicycle improvement projects and, whenever possible, include as part of road construction or maintenance projects.

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

- **Promote Solid Waste Reduction.** Continue to expand programs for solid waste reduction, reuse, recycling, and composting. Expand recycling programs to include additional materials as technologies and markets become available, including the possibility of recovery of items from the landfill.
- **Plan for Future Capacity.** Ensure that the County has reliable options for solid waste processing and disposal that allow sufficient lead time for planning and construction of a new cell at the Alpha Ridge Landfill or other new facilities, or for instituting new programs.

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

- **Funding.** Evaluate options and adopt a dedicated funding mechanism.
- **Best Management Practices.** Monitor and evaluate the cost-effectiveness of diverse best management practices to maximize nutrient reduction from the funds expended.

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

- **Accuracy of Enrollment Projections.** Continue to collaborate with the Public School System to improve enrollment projections by refining the methodology for assessing the varying impacts of growth and neighborhood population cycles on individual schools.
- **Maximize Use of Existing School Facilities.** Balance enrollment between under- and over-capacity schools by redistricting or alternative strategies to encourage full use of schools that have additional capacity.
- **Minimize New School Construction.** Accommodate the projected enrollments by using modular classrooms and additions whenever possible.
- **Land Bank.** Acquire additional sites inside the PFA to hold in reserve if needed for future school construction. Consider more urban school prototypes to reduce land acquisition requirements.
- **Fund Maintenance, Renovation, and Program Initiatives.** Provide sufficient funding to maintain and renovate school facilities and to allow program initiatives that will sustain and enhance the quality of the Public School System.

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

- **Expansion of Howard Community College.** Continue the County’s commitment to fund expansion to accommodate enrollment and program growth. Support HCC in obtaining funds from the State or other sources.
- **Workforce Training.** Continue to work with the Economic Development Authority, the private sector, and other institutions of higher education to meet workforce development and retraining needs, especially in science and technology-related fields.
- **Community Cultural Enrichment.** Continue to expand noncredit course offerings and cultural programs that promote lifelong learning and enhance community life.

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

- **Master Plan.** Evaluate the need for additional library capacity to serve planned population and program growth, considering the impact of the Internet and other digital access to information. Provide necessary expansion via additions or new facilities within the Planned Service Area.
- **Libraries as Educational and Community Focal Points.** Enhance the design of existing and any future libraries to both optimize the delivery of service at each library branch and help create a civic focal point. Where feasible, integrate libraries with other complementary public or private facilities.

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

- **Arts Council.** Continue to support the operations and programs of the Arts Council through financial and in-kind resources and services.
- **Community Service Partnership.** Continue to utilize the Community Service Partnership with the Howard County Arts Council to distribute public funds to local and regional arts organizations through competitive grant programs and to manage art facilities.
- **Business Partnerships.** Encourage partnerships between the arts community and the Howard County Economic Development Authority, Howard County Tourism, and private and business sectors to increase awareness of the value of the arts and provide creative funding to support programs and facilities.
- **Arts and Entertainment Districts.** Explore options to create one or more “Arts and Entertainment” districts in Howard County.
- **Support for Artists.** Increase opportunities for artists to live, work, learn, and present work in Howard County.
- **Development.** Include art or arts spaces in new public construction when appropriate.

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

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

**Policy 8.13 – Enhance community recreational opportunities.**

- **Cooperation with Howard County Public School System.** Continue to collaborate on the design, development, management, and maintenance of shared recreation facilities and programs on school sites.
- Coordinate the Columbia Association, Recreation Organizations, and Private Recreation Providers.
- Expand partnerships with other recreation providers so that the Department of Recreation and Parks programs complement and support efforts by other providers. Provide information on opportunities available through other organizations. Encourage programming across all age groups and abilities.

**Policy 8.14 – Plan for Health and Human Services.**

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

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

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

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

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

**Policy 8.17 – Enhance Police protection.**

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



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

- **Funding Priorities.** Use the Capital Improvement Program to evaluate and prioritize County investments in technology upgrades and systemic renovation for County offices and other facilities.
- **Community Revitalization.** Continue to invest in renovation of community infrastructure as well as catalytic community revitalization projects, seeking grants and public-private partnerships whenever possible.

**How were these needs determined?**

These needs were determined from stakeholder input, interviews with County staff, and from the County's General Plan.

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

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

- **Environmental Protection** - New actions focus on implementation of a Watershed Implementation Plan to achieve mandatory water quality goals and promotion of environmental stewardship by diverse stakeholders.
- **Resource Conservation** - A new Green Infrastructure Network Plan is proposed; the land and character of the Rural West will be protected through strategies to enhance the farm economy and to balance agricultural, residential, and commercial uses; and expanded historic preservation initiatives are proposed.
- **Economic Development** - Strategies are recommended to promote business innovation and growth, and to make Howard County a leader in 21st century technologies. Particular attention is given to the US 1 Corridor and changing economic conditions identified by a market study. Workforce development and the promotion of training in science, technology, engineering, and math (STEM) are another focus.
- **Growth** - Addressing new State Smart Growth requirements, the County's existing pace of housing allocations is maintained but redistributed based on designated place types and growth tiers. Maintaining adequate public facilities remains a strong focus for the future, so a Fiscal Impact Analysis was prepared as a technical supplement.
- **Transportation** - Transit, bicycle, and pedestrian transportation receive greater emphasis, while also providing for the existing roadway network to be improved. Goals for strategies are proposed for enhancing the existing transit system via new service and increased regional cooperation, and for reducing personal vehicle miles traveled to improve air quality.

- **Public Facilities and Services** - County agencies' key programs and capital project needs are presented, as well as budget constraints and strategies for coordinated planning, priority setting, and partnerships.
- **Housing** - The County will continue to develop new models to provide sustainably affordable housing in mixed income communities, and to educate both home-seekers and the general public on the many benefits of compact, mixed-use, mixed income, location efficient homes.
- **Community Design** - The County will encourage well designed, context sensitive redevelopment in revitalization areas, as well as selective infill in existing neighborhoods to create more complete communities. Community plans, updates to zoning regulations, and other mechanisms will implement these goals.
- **Implementation and Stewardship** - County government must continue to innovate and provide leadership; however, everyone has a stake in enhancing Howard County's high quality of life. The foundation is laid for broad stakeholder collaboration and coordination to advance sustainability.

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

These needs were determined from stakeholder input, interviews with County staff, and from the County's General Plan.

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

See the question above entitled, "Describe the jurisdiction's need for Public Facilities." The County's Comprehensive Plan addresses public services and facilities collectively.

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

These needs were determined from stakeholder input, interviews with County staff, and from the County's General Plan.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

Howard County determined the funding priorities of its Strategic Plan by assessing the following market segments:

- Housing Market
- Facilities, Housing and Services for Homeless Persons
- Special Needs Facilities and Services
- Community and Economic Market

DRAFT

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

### Introduction

According to the 2011-2015 ACS data, there were a total of 113,495 housing units in Howard County. The majority of the housing units (52%) in the County are single unit detached structures. Of the total housing units, there were 108,555 (or 95.6% of the housing stock) that were occupied housing units; there is a low percentage (4.4%) of vacant housing units. Of the vacant housing units: 22.4% for rent; 9.6% rented, not occupied; 21.3% for sale only; 2.1% sold, not occupied; 7.4% for seasonal, recreational, or occasional use; 0.0% for migrant workers; and 37.2% other vacant.

Owner-occupied units represented 73.4% of the housing stock and renter-occupied housing units represented 26.6% of the housing stock. The lower supply of rental housing units in comparison to owner occupied housing units places additional housing affordability pressures on renter households.

The following tables highlight the housing characteristics of Howard County:

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	59,100	52%
1-unit, attached structure	25,255	22%
2-4 units	1,955	2%
5-19 units	18,210	16%
20 or more units	7,245	2%
Mobile Home, boat, RV, van, etc	1,730	2%
<b>Total</b>	<b>113,495</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	55	0%	585	2%
1 bedroom	599	1%	7,765	27%
2 bedrooms	7,744	10%	12,648	44%
3 or more bedrooms	71,275	89%	7,895	27%
<b>Total</b>	<b>79,673</b>	<b>100%</b>	<b>28,893</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Howard County has a diverse affordable housing stock that meets the varied economic and demographic needs of the community. According to the 2014 Howard County Rental Survey (page 154), "There are 1,301 multifamily rental units with Project-Based Rental Assistance (PBRA) and another 1,614 multifamily rental units that are rent-restricted. Additionally, Howard County administers approximately 1,164 tenant-based Housing Choice Vouchers (HCV). Combined, 4,079 units are available to support the 9,299 low to moderate-income renter households in the County, leaving a gap of over 5,000 units, which provides a context for the County's HCV waiting list of a comparable length." Additionally, the 2014 Howard County Rental Survey stated (page 5), "The County has an undersupply of multifamily rental stock addressing the housing demands of households earning between 0% and 60% AMI. There is a gap between the number of renter households earning less than \$50,000 per year and the number of households currently served by the County's supply of subsidized, rent restricted, and private units affordable to households in lower income categories."

The County has the following affordable housing options:

- **Moderate Income Housing Unit (MIHU) Program** – The MIHU Program 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. MIHUs are sold or rented at affordable prices and rents set by Howard County Housing. Open enrollment periods for the MIHU homeownership program are held quarterly.
- **Howard County Housing Commission** – The Commission is the public housing authority for Howard County. The Howard County Housing Commission owns over 1,900 rental homes scattered throughout the County that serve individuals and families with a wide range of resources. The Commission does not own or maintain any traditional public housing units. The Commission administers approximately 1,400 Housing Choice Vouchers that serve extremely low-income households.
- **Affordable Multifamily Communities** – Burgess Mill Station (278 Units); Columbia Commons (200 Units); Community Homes Housing, Inc. (200 Units); Ellicott Gardens (106 Units); Forest Ridge (105 Units); Harper's House (100 Units); Hickory Ridge Place (108 Units); Orchard Crossing Apartments (186 Units); Orchard Club (196 Units); Owen Brown Place (188 Units); Monarch Mills (269 Units); Patuxent Square (80 Units); Port Capital Village (84 Units); Sierra Woods (160 Units); Chimneys of Cradlerock (198 Units); and Columbia Landing (300 Units).
- **Senior Communities** – Park View at Columbia (104 Units); Park View at Ellicott City (172 Units); Park View at Ellicott City II; Park View at Colonial Landing; Park View at Snowden River (100 Units); Park View at Emerson (80 Units); Shalom Square (50 units); Waverly Gardens (102 Units); Owen Brown Place (188 Units); Selborne House of Dorsey Hall (120 Units); Morningside Park (60 Units); Longwood Apartments (100 Units); and Tiber Hudson (25 Units).
- Various Housing Assistance Services operated by the Community Action Council of Howard County

- **Continuum of Care** – Operated by Department of Community Resources and Services
- **Housing Stability Subsidy Program** – Operated by Bridges to Housing Stability

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

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

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

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

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

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

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

**Discussion**

Howard County has long valued and cultivated economic and social diversity among its population and has worked to ensure decent, safe, sanitary housing that is affordable and accessible for all of its citizens. County government has offered a growing variety of affordable housing programs since becoming a charter government in 1968. Howard County through the Moderate Income Housing Unit (MIHU) Program, 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. MIHUs are sold or rented at affordable prices and rents set by Howard County Housing and Community Development Department. Additionally, the Howard County Housing Commission offers a wide variety of rental housing options to meet the varied demand for affordable housing options. The County's mission is to provide safe, quality, affordable, and sustainable housing opportunities for low- and

moderate-income families who live or work in Howard County and to assist them in moving toward economic independence.

DRAFT

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

### Introduction

The value of housing has decreased in the last six (6) years in Howard County. The median value of an owner-occupied home in the County in 2009 was \$454,800 compared to \$318,600 for the State of Maryland. The 2011-2015 American Community Survey estimates that the median value of owner-occupied homes in the County decreased to \$429,100 (a loss of 6%), as compared to a similar decrease in the State to a median value of \$299,800 (a loss of 6.2%). According to "RealtyTrac," the median list price of a non-distressed home was \$425,000 in December 2019.

An increase in the median contract rent (from the same sources) of 21% occurred. Median rent rose from \$1,159/month to \$1,403/month. Over four-fifths (81.2%) of all rental-housing units were listed at \$1,000 or above rent per month. The cost of rent has increased by 21% from 2009 to 2015, and the cost of a home decreased by 6%, whereas the median household income only increased by 9% from \$101,003 to \$108,555, which is less than the rate of inflation at 9.6% according to the Consumer Price Index Inflation Calculator. This shows a great need for affordable rental units.

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

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	454,800	429,100	-6%
Median Contract Rent	1,159	1,403	21%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,121	7%
\$500-999	3,297	11%
\$1,000-1,499	12,358	43%
\$1,500-1,999	7,410	26%
\$2,000 or more	3,700	13%
<b>Total</b>	<b>28,886</b>	<b>100%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS



**Housing Affordability**

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
<b>30% HAMFI</b>	980	No Data
<b>50% HAMFI</b>	2,355	860
<b>80% HAMFI</b>	6,244	2,918
<b>100% HAMFI</b>	No Data	6,640
<b>Total</b>	<b>9,579</b>	<b>10,418</b>

**Table 31 – Housing Affordability**

Data Source: 2011-2015 CHAS

**Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
<b>Fair Market Rent</b>	862	1,074	1,342	1,732	1,992
<b>High HOME Rent</b>	862	1,074	1,342	1,674	1,848
<b>Low HOME Rent</b>	862	946	1,136	1,313	1,465

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

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

According to the 2011-2015 American Community Survey, 44.8% of all renter households were cost overburdened by 30% or more, 23.9% of owner households with a mortgage were cost overburdened by 30% or more, and 10.1% of owner households without a mortgage were cost overburdened by 30% or more. The greatest need for affordable housing is for the 50-80% AMI households.

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

- There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households and 80-100% AMI Black/African households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 14.8% for White households; 28.4% for Black/African American households; 19.7% for Asian households; 28.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 35.4% for Hispanic households.
- There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 8.7% for White households; 15.6% for Black/African American households; 13.3% for Asian

households; 6.1% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 18.3% for Hispanic households.

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

Affordability has decreased over the past six (6) years that were analyzed. While the cost of housing has decreased over the time period, the incomes for the lower earning households in the County have not met the cost of housing. This discrepancy has not allowed the amount of affordable housing in the County to increase.

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

According to "Rentometer" ([www.rentometer.com](http://www.rentometer.com)), it is estimated that the area median rent for a 1 bedroom in Columbia, MD (one of the most densely populated areas in Howard County) is \$1,388 per month and the average rent for a 1 bedroom in Columbia is \$1,382. These estimates exceed the Fair Market Rent for 1 bedroom apartments of \$1,074. The limits for rental subsidies has consistently been problematic in the County as the maximum amount of rental assistance is distinctly below market rates. The County continues to request waivers from various housing funding sources to increase the maximum rental subsidy amount to match actual market rents.

**Discussion**

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

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

### Introduction

Howard County contains 2,835 housing units which were built prior to 1950. This represents 2.6% of the County’s housing stock that is over 70 years old. More than a quarter (28.9%) of the County’s housing stock was built between 1950 and 1979. Nearly half (49.3%) of housing units were constructed between 1980 and 1999 and almost one-fifth were constructed since 2000 (19%); indicating that the majority of County’s housing stock has been constructed in the last forty (40) years. Of the 108,563 occupied housing units in the County, 31,860 (29.3%) housing units have at least one ‘selected condition’. In addition, it is estimated that 34,193 (31.5%) housing units in the County were built before 1980 and are at risk of lead-based paint hazards.

### Definitions

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

- **Standard housing** - housing which generally meets Howard County's housing codes, is structurally sound, has operable indoor plumbing, operable electricity and heating systems and a kitchen.
- **Substandard housing** - one which lacks operable and complete plumbing facilities; electricity; a safe source of heat; a kitchen; has been declared unfit for habitation by an agency or unit of government; and or is overcrowded (more than one person per room).
- **Substandard housing but suitable for rehabilitation** - housing which meets the above definition, but can be rehabilitated in compliance with the County's Single Family Rehabilitation Loan Program for costs not to exceed the Rehab Loan Program limit, which remains at \$30,000.00.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	18,130	23%	12,290	43%
With two selected Conditions	325	0%	1,000	3%
With three selected Conditions	25	0%	90	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	61,190	77%	15,513	54%
<b>Total</b>	<b>79,670</b>	<b>100%</b>	<b>28,893</b>	<b>98%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	14,695	19%	5,930	21%
1980-1999	39,120	49%	14,355	50%
1950-1979	23,485	29%	7,873	27%
Before 1950	2,095	3%	740	3%
<b>Total</b>	<b>79,665</b>	<b>100%</b>	<b>28,898</b>	<b>101%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 CHAS

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<b>Total Number of Units Built Before 1980</b>	25,580	32%	8,613	30%
<b>Housing Units build before 1980 with children present</b>	13,988	18%	9,518	33%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
<b>Vacant Units</b>	3,171	1,349	4,520
<b>Abandoned Vacant Units</b>	238	1,349	1,587
<b>REO Properties</b>	179	537	716
<b>Abandoned REO Properties</b>	179	537	716

**Table 36 - Vacant Units**

Alternate Data Source Name:

US Census ACS Five Year Estimates 2008-2012

Data Source Comments:

**Need for Owner and Rental Rehabilitation**

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

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

For Howard County, it is estimated that 34,193 housing units in the County were built before 1980 and are at risk of lead-based paint hazards. Based on the 2011-2015 ACS data, 25,580 (32%) of owner-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. And 8,613 (30%) of renter-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. CHAS data estimates that there are 13,988 (18%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 9,518 (33%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the County.

### **Discussion**

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

DRAFT

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

### Introduction

The Howard County Housing Commission has used innovative and progressive affordable housing development techniques to meet the diverse affordable housing needs of lower income residents. The Commission has focused on economically sustainable affordable housing that integrates affordable housing seamlessly into the existing Howard County housing market. The Commission provides the following community portfolio of (non-Public Housing) housing options:

- Morningside Park Apartments (Senior)
- Tiber Hudson (Senior)
- Overlook at Monarch Mills (Senior)
- Columbia Landing (Family)
- Verona at Oakland Mills (Family)
- Columbia Commons (Family)
- Azure Oxford Square (Family)
- Monarch Mills (Family)
- Burgess Mill Station (Family)
- Burgess Mill Station II (Family)
- Ellicott Gardens (Family)
- Gateway Village (Family)

Additionally, the Howard County Housing Commission administers the following housing programs:

- Housing Choice Voucher Program
- Housing Opportunities for Persons with AIDS Program (HOPWA)
- Family Self Sufficiency Program Housing Choice Voucher for Homeownership Program
- Money Follows the Person Bridge Subsidy Program
- Housing Stability Subsidy Program (HSSP)
- Neighborhood Stabilization Program (NSP)
- Moderate Income Housing Unit (MIHU) Homeownership Program through the Department of Housing and Community Development

The following data concerning the housing authority is provided by HUD’s PIH Information Center. The data is representative of only a portion of the Housing Commission’s housing portfolio and services. Additional information concerning the Howard County Housing Commission’s housing portfolio, programs, and services is available in Sections SP-50 and AP-60.

**Totals Number of Units**

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

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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

Not applicable; the Housing Commission does not own or manage any public housing units.

**Public Housing Condition**

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

Table 38 - Public Housing Condition

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

Not applicable; the Housing Commission does not own or manage any public housing units.

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

Not applicable; the Housing Commission does not own or manage any public housing units.

**Discussion:**

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

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



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

#### Introduction

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

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

#### Facilities and Housing Targeted to Homeless Households

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

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Howard County Department of Community Resources and Services

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

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

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

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

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

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

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

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

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

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

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

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

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

### **Introduction**

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

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

The County has identified the following supportive housing needs:

#### **Elderly and Frail Elderly**

**Priority #1:** Promote housing opportunities for the elderly and frail elderly in the County. Through various housing programs, the County will continue to address the housing needs of elderly households and will support activities, including rehabilitation, new construction, rental assistance, accessibility improvements which address these needs. Potential funding sources include CDBG, HOME, HUD Section 202, Section 8, state programs, LIHTC, FHL Bank, and private funds.

**Priority #2:** Provide assistance to the elderly and frail elderly through supportive service programs. The County will support the efforts of social and health care service providers who serve the elderly and frail elderly population to maintain their housing units, age in place, and transition to new housing units to meet their individual needs. Potential funding sources include CDBG funds, HOME funds, state funds, federal funds, charitable contributions, and private foundations.

#### **Persons with Disabilities**

**Priority #1:** Promote housing opportunities for persons with disabilities. Both Census data and anecdotal information indicate a need for accessible and affordable housing for persons with disabilities. The County will continue to support activities that increase the supply of accessible and affordable housing units. Such activities may include the following: encourage the housing providers to meet the goal of having 5% of all housing units as handicap accessible; promote the availability of accessibility grants and loans through the County's housing rehabilitation and new construction programs; and continue to work with agencies that serve persons with disabilities to identify and address their individualized housing needs. Potential funding sources include CDBG, HOME, HUD Section 811, Section 8, state programs, LIHTC, and private funds.

**Priority #2:** Provide assistance to persons with disabilities through supportive service programs. The County will continue to encourage social service agencies to identify and address the supportive service needs of persons with disabilities.

#### **Persons with Alcohol/Drug Addictions**

**Priority #1:** Promote housing opportunities for persons with alcohol/drug addictions. The County will continue to support activities that provide affordable housing with access to substance abuse treatment.

**Priority #2:** Provide assistance to persons with alcohol/drug addictions through supportive service programs. The County will continue to encourage social service agencies to identify and address the individualized supportive service needs of persons with alcohol/drug addictions.

#### **Persons with AIDS/HIV**

**Priority #1:** Promote housing opportunities for persons with AIDS/HIV. The County will continue to support activities that provide affordable housing with access to medical treatment.

**Priority #2:** Provide assistance to persons with AIDS/HIV through supportive service programs. The County will continue to encourage social service agencies to identify and address the individualized supportive service needs of persons with AIDS/HIV.

#### **Public Housing Residents – The County does not have Public Housing Units but will provide the following to voucher residents:**

**Priority #1:** Promote housing opportunities for Housing Commission residents. The County will continue to support activities that increase the supply of affordable accessible units. Such activities may include the following: encourage the Housing Commission to meet the goal of having 5% of all housing units as handicap accessible; promote the availability of accessibility grants and loans through the County's housing rehabilitation and new construction programs; continue to develop networks to connect lower income residents to available affordable housing opportunities; continue to work with agencies that serve Housing Commission residents to identify and address their individualized housing needs; and encourage Housing Commission residents to utilize the Family Self-Sufficiency (FSS) Program. Potential funding sources include CDBG funds, HOME funds, Section 8, state programs, LIHTC, other HUD programs, and private funds.

**Priority #2:** Provide assistance to Housing Commission residents through supportive services programs. The County will continue to encourage social service agencies to identify and address the individualized supportive service needs of Housing Commission residents.

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

Each of the following institutions have a discharge policy in place: foster care; health care; mental health providers; and correctional facilities. The discharge policies are designed to ensure clients receive the appropriate supportive services and are not discharged without housing. The institutions have case managers or case managers are provided through the Department of Community Resources and Services to provide referral services for discharge plans. Supportive housing programs in the County are limited and do not meet all of the demand. However, if a person exiting any of these institutions meets HUD's definition of homelessness, they are referred to the CoC's coordinated assessment entry points, including the local crisis hotline. When a unit becomes available (HUD and locally funded programs), the placement process ensures that all persons in the CoC have access to the unit, based on the units' configuration, designation, and homeless priority.

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

The County will address the needs of non-homeless persons to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (including: elderly; frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and public housing residents). The County will fund projects that address the housing and supportive service needs by funding projects that undertake the following goals during the FFY 2020 program year with CDBG and HOME funds:

- **HS-1 Housing Support** – Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
- **HS-3 Housing Rehabilitation** – Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.
- **SN-1 Housing** – Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.
- **SN-2 Social Services** – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
- **CD-1 Community Facilities and Infrastructure** – Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.

The specific activities are listed in Section AP-38 Project Summary.

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

The County will address the needs of non-homeless persons to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (including: elderly; frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and public housing residents). The County will fund projects that address the housing and supportive service needs by funding projects that undertake the following goals during the FFY 2020 program year with CDBG and HOME funds:

- **HS-1 Housing Support** – Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
- **HS-3 Housing Rehabilitation** – Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.
- **SN-1 Housing** – Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.
- **SN-2 Social Services** – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
- **CD-1 Community Facilities and Infrastructure** – Improve the County’s public facilities and infrastructure through rehabilitation, reconstruction, and new construction.

The specific activities are listed in Section AP-38 Project Summary.

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

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

Howard County is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The following fair housing issues/impediments were identified in the RAI to address public policies that could discourage affordable housing and residential investment:

1. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
2. Overt discrimination may continue to be a problem. Testing is necessary to ensure compliance with Fair Housing requirements.
3. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
4. Increasing concentration of protected classes as county approaches build out and units become more scarce.
5. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment AND Limited tools to produce affordable housing as new construction slows and growth becomes redevelopment- and infill-oriented.
6. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
7. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
8. Disparities in Access to Opportunity; location and type of affordable housing; siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plan and other programs.
9. Disparities in homeownership rates; access to financial services.
10. Access to publicly supported housing for people with disabilities; need for affordable, integrated housing for individuals who need supportive services.



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

### Introduction

Howard County has a successful history of attracting, retaining, and growing diverse businesses throughout the County. The Howard County Economic Development Authority (HCEDA) is a public-private partnership whose primary goal for the County is to promote economic growth and stability by supporting existing businesses, targeting new businesses, and attracting corporate and regional headquarters. Its role, central to its mission, is to be a catalyst for economic growth and sustainability in Howard County. Quality economic development is critical to the County's future to ensure an adequate tax base that will maintain and sustain the high quality of life that its residents have come to expect and deserve.

The Howard County Department of Housing and Community Development, in coordination with HCEDA, plan to address the County's community and economic development needs by focusing on three objectives designed to firmly secure Howard County's future as a Maryland economic development driver, they are:

- Start Businesses – HCEDA provides guidance for new businesses to draft a business plan, choose a legal structure for the business, and find a business location.
- Grow and Retain Businesses – HCEDA provides guidance for existing businesses to find a new location, secure funding, and find qualified employees.
- Relocate Businesses – HCEDA provides guidance for businesses to relocate to a new location, secure funding for the relocation, and find qualified employees in the area.

The community development and economic development strategies/goals were developed in accordance with the primary objective of the CDBG program; to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	221	372	0	0	0
Arts, Entertainment, Accommodations	13,232	15,134	12	10	-2
Construction	6,444	10,848	6	7	1
Education and Health Care Services	23,221	18,833	21	13	-8
Finance, Insurance, and Real Estate	8,745	10,309	8	7	-1
Information	3,140	3,577	3	2	-1
Manufacturing	5,149	7,408	5	5	0
Other Services	5,070	4,594	4	3	-1
Professional, Scientific, Management Services	25,405	36,459	22	25	3
Public Administration	0	0	0	0	0
Retail Trade	13,614	18,047	12	12	0
Transportation and Warehousing	3,216	4,697	3	3	0
Wholesale Trade	5,600	14,773	5	10	5
<b>Total</b>	<b>113,057</b>	<b>145,021</b>	<b>--</b>	<b>--</b>	<b>--</b>

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

<b>Total Population in the Civilian Labor Force</b>	<b>171,738</b>
Civilian Employed Population 16 years and over	163,275
Unemployment Rate	4.94
Unemployment Rate for Ages 16-24	12.65
Unemployment Rate for Ages 25-65	3.48

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	67,085
Farming, fisheries and forestry occupations	5,165
Service	10,524
Sales and office	31,985
Construction, extraction, maintenance and repair	6,918
Production, transportation and material moving	5,449

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	80,088	52%
30-59 Minutes	54,535	36%
60 or More Minutes	18,180	12%
<b>Total</b>	<b>152,803</b>	<b>100%</b>

Table 43 - Travel Time

Data Source: 2011-2015 ACS

**Education:**

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,864	239	2,150
High school graduate (includes equivalency)	16,100	1,228	4,130
Some college or Associate's degree	26,465	1,830	5,565
Bachelor's degree or higher	92,195	2,560	11,410

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	148	676	949	1,038	1,895
9th to 12th grade, no diploma	2,419	1,114	786	1,704	1,730
High school graduate, GED, or alternative	6,490	4,305	4,485	12,795	7,564
Some college, no degree	8,535	6,869	5,508	12,312	5,258
Associate's degree	1,274	2,025	2,273	5,363	1,945
Bachelor's degree	4,985	13,429	13,679	27,270	8,265
Graduate or professional degree	294	9,740	15,270	27,252	8,869

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$25,480
High school graduate (includes equivalency)	\$36,682
Some college or Associate's degree	\$47,335
Bachelor's degree	\$69,228
Graduate or professional degree	\$94,428

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:  
 US Census ACS Five Year Estimates 2008-2012  
 Data Source Comments:

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

The three (3) largest categories of jobs in business by sector is as follows:

- Education and Health Care Services - 39,496 jobs
- Professional, Scientific, Management Services - 31,508 jobs
- Retail Trade - 13,497 jobs

These three categories represent 52% of the total number of jobs in the County.

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

The Howard County Department of Planning and Zoning adopted the updated County's 2000 Howard County General Plan on June 3, 2015. Howard County is currently working on updating the County's General Plan and expects to finalize the plan in 2022. PlanHoward 2030, Howard County's General Plan, creates a sustainable framework for enhancing the County's economy, environment, and quality of life as it pertains to development, land preservation, changing demographic and employment trends, neighborhood sustainability, capital projects, County services and other key issues.

According to the PlanHoward 2030 General Plan, the County's business community has the following workforce needs:

- Promote training in science, technology, engineering, and math (STEM) careers.
- Develop a well-educated and properly trained labor pool available for business ventures as opportunities arise will ensure a sustainable workforce.

According to the PlanHoward 2030 General Plan, the County's business community has the following infrastructure needs:

- **Infrastructure Capacity** – define broadband, mobile communications, and utility infrastructure requirements, and ensure that service capacity and quality are available.
- **Resource Conservation** – the land and character of the Rural West will be protected through strategies to enhance the farm economy and to balance agricultural, residential, and commercial uses; and expanded historic preservation initiatives are proposed.

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

In addition to the County's General Plan, the County has a number of Corridor and Community Plans that are designed to address community and economic development strategies on a smaller scale and will affect job and business growth opportunities during the Consolidated Plan period. These Plans are:

- **Route 1 Corridor Plan** – The purpose of the Route 1 Manual is to present requirements and recommendations to: improve the visual appearance of the corridor's streetscape, enhance the appearance and value of developments in the corridor, and establish the desired design character for new developments in the Corridor Employment (CE), Transit Oriented Development (TOD), and Corridor Activity Center (CAC) Districts. Phase II of the plan was developed in 2019 and focuses on 6 stations.
- **Clarksville Pike Plan** – The Clarksville Pike Streetscape Plan and Design Guidelines contains a comprehensive set of recommendations to guide design and development of the Clarksville Pike corridor from Trotter Road to Guilford Road. Specific criteria for streetscape, architectural, and

signage design are outlined to ensure that all new development fulfills the vision for a welcoming and coherent corridor. The plan was adopted in February of 2016.

- **Ellicott City Watershed Master Plan** – Howard County is currently developing a plan with Ellicott City in order to mitigate flooding, increase environmental sustainability, provide better transit opportunities in the City, and boost economic and community development in the City.
- **North Laurel-Savage Community Plan** – In 2019, Howard County prepared a renewal to the Sustainable Community Action Plan for the North Laurel-Savage area. The Maryland Sustainable Communities Program is a place-based designation offering a comprehensive package of resources that support holistic strategies for community development, revitalization and sustainability.
- **Downtown Columbia Community Plan** – The Downtown Columbia Plan is an amendment to the Howard County General Plan and creates a 30-year master plan for the revitalization and redevelopment of Downtown Columbia. Specific land use, transportation, environmental, community conversation and housing policies are presented. The plan was implemented in 2010 and the first update of the plan was completed in 2018.
- **Columbia Village Centers Community Plan** – Village centers serve as focal points and gathering places for the villages of Columbia. Plan Howard 2030 encourages village center property owners, village boards, and residents to develop and implement plans for enhancing or redeveloping older village centers to maintain them as attractive focal points for the villages. Eight of the nine village community associations have prepared Village Center Community Plans (excluding Dorsey's Search), which are master plans for each village center. Special initiatives are underway for some of the village centers.

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

Currently, the County remains an area, which depends on a handful of economic sectors that include: Professional, Scientific, Management Services; Retail Trade; and Education and Health Care Services. These sectors account for 52% of the jobs in the County according to the 2015 ACS data.

The Top Ten Employers in Howard County are:

- **Johns Hopkins University Applied Physics Laboratory** - 7,000 employees; R&D systems engineering (Product/Service) Professional services (Industry)
- **Howard County General Hospital** - 1,765 Medical services (Product/Service) Health care (Industry)
- **Verizon** - 1,700 Telecommunications (Product/Service) Information (Industry)
- **Howard Community College** – 1,438 employees, higher education
- **Lorien Health Systems** – 1,190 employees Nursing care (Product/Service) Health care (Industry)
- **Coastal Sunbelt Produce** - 1,050 Produce processing (Product/Service) Manufacturing (Industry)

- **Wells Fargo** - 807 employees; Securities administration (Product/Service) Finance and insurance (Industry)
- **Nestle Dreyer's Grand Ice Cream** – 735 frozen desserts (Product/Service)
- **Leidos** - 1,195 Engineering services (Product/Service) Professional services (Industry)
- **MICROS Systems** - 1,052 HQ / software development (Product/Service) Professional services (Industry)

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

The County's Office of Workforce Development offers resources and employment services to County job seekers. Services are designed to assist individuals returning to the workforce, individuals seeking a high school diploma, professionals looking for a career change, and workers seeking employment after being laid off. The Office of Workforce Development is a member of the Mid-Maryland Workforce Development Board (WDB). The WDB's primary responsibility is to provide leadership in strengthening a responsive and effective workforce development system. The following services are offered for free in Howard County:

- Job search and resume assistance
- Local and national job listings
- On-line job applications
- Career information
- Employment workshops
- Resource Center with access to computers, copy and fax machines, telephones and printers
- Information about job training and educational opportunities
- Veteran services
- Youth services
- Career development workshops
- Job training assistance (based on funding and eligibility)

In addition, Howard County identified the following priority to support the local community college in the County's PlanHoward 2030 Comprehensive Plan:

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

- **Expansion of Howard Community College.** Continue the County's commitment to fund expansion to accommodate enrollment and program growth. Support HCC in obtaining funds from the State or other sources.
- **Workforce Training.** Continue to work with the Economic Development Authority, the private sector, and other institutions of higher education to meet workforce development and retraining needs, especially in science and technology-related fields.

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

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

No

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

HCEDA has three components to support economic growth: Business development (including agriculture); Marketing and support for the county, EDA, as well as the events in support of the organization's goals; and Maryland Center for Entrepreneurship. These areas are complementary and work collaboratively to achieve the desired outcomes of starting, growing and relocating businesses. The focus of the HCEDA falls into three objectives designed to firmly secure Howard County's future as a Maryland economic development driver: start businesses, grow and retain businesses, and relocate businesses.

HCEDA's 2017 Strategic Plan identified four themes designed to describe the business community in Howard County. A summary of the five strategies appears below, followed by policies and implementation actions developed by the Department of Planning and Zoning in coordination with HCEDA.

- **Lead with Robust BRE.** This strategy is key to continuing growth by retaining and expanding business in the county to ensure that local firms fulfill their potential to deliver job growth and sustained economic health.
- **Cultivate Strategic Business Attraction Opportunities.** The County needs to manage a highly effective business attraction program through a focus on strong relationships and excellence in fulfillment service.
- **Unleash the Potential of Innovation.** Create spaces that act as magnets for entrepreneurs and innovative firms and facilitate valuable connections to funders, mentors and markets.
- **Prioritize Research and Messaging.** Develop and maintain a base of sophisticated market intelligence to establish the HCEDA as an authority on the local economy and provide a platform for all of the HCEDA's services and marketing.
- **Dedicate Resources for Special Projects.** Proactively set aside staff capacity and resources to address a limited set of short-term special projects that emerge unexpectedly, but consistently.

Together these five themes describe a community that is working to continue job growth and maintain the progress made. The County is approaching a point where business attraction and development is losing steam due to a number of factors and HCEDA is looking for more strategies to ensure the community continues to grow as market changes threatens the strong performance of the County.



In response to these business community strategies, PlanHoward 2030 identifies the following economic policies:

**POLICY 5.1** – Identify, develop, implement and refine a comprehensive program to foster a diversified economy and encourage innovation and entrepreneurship.

- **Fort Meade Economic and Job Growth.** Focus on the anticipated growth due to BRAC, Cyber Command, NSA, and other planned expansions to capture new growth.
- **Branding.** Develop and implement a comprehensive branding effort for Howard County to establish a distinct and readily identifiable research and technology brand in the global marketplace as a “top global tech center.”
- **Entrepreneurship.** Develop a comprehensive strategy to enable entrepreneurs to be creative, grow their businesses, and access capital.
- **Downtown Columbia Revitalization.** Implement the Downtown Columbia Plan to create a vibrant, mixed-use urban center for Howard County. This walkable, livable, revitalized Downtown will create a needed urban anchor that will attract and retain the creative class, and will advance the rebranding of Howard County for the 21st century.
- **Renewed Approach to Route 1 and Existing Business Parks.** Address the demand for business growth in the Baltimore-Washington Corridor, despite the declining availability of greenfield development sites, through new redevelopment strategies.
- **Funding for Transportation.** Expand multimodal transportation options and connectivity to ensure an adequate workforce for Howard County employers and to maintain quality of life.
- **Workforce Development Strategy.** Ensure an adequate, trained workforce is available to meet the need for service, entry level, and highly skilled workers through the provision of prekindergarten through college education, lifelong learning, diverse housing, commuting and transportation, health care, and benefits costs.
- **Existing Businesses.** Continue to support and address the needs of existing businesses.

**POLICY 5.2** – Establish Howard County as a leader in 21st century entrepreneurship, information technology, and cyber security.

- **Marketing.** Create a development and marketing program to attract prime information technology and cyber businesses, as well as the critical skilled workforce.
- **Infrastructure Capacity.** Define broadband, mobile communications, and utility infrastructure requirements, and ensure that service capacity and quality are available.
- **Innovation.** Develop programs and facilities to promote a new culture of entrepreneurship and innovation. Encourage the creation of technology driven entrepreneurial businesses.
- **Education.** Work with local businesses to identify the need for leading programs in science, technology, engineering, and math (STEM) in the public schools, Howard Community College, and branch campuses of leading Maryland universities. Increase participation by minorities, women, and individuals with disabilities.

## Discussion

The following additional community and economic development policies and actions were identified in the PlanHoward 2030 General Plan:

### Policy 5.3 – Promote future energy and green industries.

- **Differentiation.** Integrate forward-thinking energy and resource use into the County’s economic development agenda, particularly considering green infrastructure and transportation solutions that differentiate the County from neighboring jurisdictions.
- **Management.** Explore evolving energy markets, plus options for enabling developing technologies, which reveal new opportunities to create, store, consume, and invest in energy commodities and related assets.
- **Commercial Opportunities.** Identify and promote green technologies and associated business opportunities.
- **Incentivizing Sustainability.** Create incentives to attract new businesses demonstrating sustainable practices or developing sustainable technologies, materials, and products.

**Policy 5.4 – Enhance the Route 1 Corridor revitalization strategy to recognize the distinct character and market potential of diverse corridor segments, and the potential at various intersections, crossings, and nodes for additional retail, restaurant, and employment development as identified in the Route 1 Market Analysis.**

- **Opportunities.** Focus planning efforts to maximize development potential in four types of land-use opportunity areas: redevelopment of high-visibility employment areas; greenfield development of high-visibility employment areas; major industrial park development; and mixed-use opportunity sites.
- **Zoning Review.** Evaluate the efficacy of existing Route 1 zoning districts (CE, CAC, TOD); consider more flexibility, especially regarding commercial uses. Reduce strip commercial development along Route 1 frontage by directing retail uses to retail centers and mixed use developments and by directing truck-oriented uses, uses that require outdoor storage, and most auto-oriented retail uses such as gasoline service stations, automobile repair facilities and similar uses to parts of the corridor not fronting on Route 1 and not near residential areas. Revise zoning as needed to ensure the County vision is achieved.
- **Residential Expansion and Preservation of Land for Employment and Industrial Use.** Accommodate residential development in key nodes in the Route 1 Corridor so that it does not erode opportunities to preserve or redevelop employment and industrial areas.
- **Refine the Vision.** Clarify residential and nonresidential land use goals as a framework for evaluating future proposals.
- **Transportation.** Develop transit and road improvement solutions including bicycle and pedestrian accessibility to promote connectivity and support revitalization of the Route 1 Corridor.

**Policies 5.5 – Proactively consider innovative tools to enhance the Route 1 Corridor’s competitiveness, attract and retain businesses, and maximize redevelopment opportunities.**

- **Economic Growth.** Focus incentives on opportunity sites within the Route 1 Corridor and on key industry market sectors with strong growth potential in Howard County.
- **Beneficial Projects.** Adopt a tiered incentive program that provides benefits commensurate with the proposed project's potential benefit to the County.
- **Nodes.** Develop plans for key opportunity areas that allow for significant future intensification, while maximizing current and intermediate development potential and protecting industrially zoned land.
- **Land Assembly.** Encourage land assembly to prevent piecemeal redevelopment and facilitate projects that are integral to the County's long-term development strategy.
- **Partnering.** Evaluate specific scenarios where the County might benefit from engaging in public/private development partnerships, including opportunities for nonprofits.
- **Transportation.** Promote, plan, and protect bicycle, pedestrian, and transit access in the Corridor.

**Policy 5.6** – Plan for Class A office, industrial, and mixed-use redevelopment of commercial and industrial properties within the Snowden River Parkway area and of commercial and industrial properties in the Snowden-GE area where appropriate.

- **Plan for Coordinated Redevelopment.** Work with Snowden River Parkway and east Columbia Village Center property owners, as well as other community stakeholders to evaluate market conditions and redevelopment options to determine how to best position redevelopment of different parts of the Snowden River Parkway area in relation to redevelopment of the Village Centers.
- **Partner on Implementation.** Consider establishing a partnership or special servicing district to promote and manage redevelopment.
- **Differentiate when Planning.** Distinguish among the sections along Snowden River Parkway that exhibit different characteristics and merit different treatment.

**Policy 5.7** – Plan for future transportation services and facilities that connect Downtown Columbia, the Snowden River Parkway area, Gateway, and Route 1 to regional connections to Baltimore, Washington, and Fort Meade.

- **Connect Development Nodes.** Study the feasibility of regional Bus Rapid Transit (BRT), as well as enhanced local bus service between major business and residential nodes from Downtown Columbia through the Snowden River Parkway area, Gateway Business Park, and the Route 1 corridor to Fort Meade and Odenton in Anne Arundel County. If viable, take action to secure existing CSX rail spur ROW.
- **Make More Connections.** Study the feasibility and cost-benefits of a new roadway connection crossing I-95 between US 1 and Gateway Business Park.
- **Alternative Modes of Transportation.** Study the feasibility of alternative modes of transportation, including facilities for bicyclists and pedestrians, to connect Downtown Columbia, the Snowden River Parkway Area, Gateway, Route 1, and other major business and residential nodes in and near the County.

- **Transportation Management Associations.** Evaluate the utility and benefit of developing transportation management associations.

**POLICY 5.8** – Continue to enhance the vitality and redevelopment of Columbia’s Village Centers.

- **Strengthen Village Centers.** Encourage Village Center property owners, Village Boards, and residents to develop and implement plans for enhancing or redeveloping older Village Centers to maintain them as attractive focal points for the villages.
- **Market Analysis.** Collaborate with the Columbia Association to undertake market assessments to assist in repositioning older centers in relation to each other, Downtown Columbia, and other competing commercial centers.
- **Connect Commercial Centers.** Plan for future transportation connections, including bicycle, pedestrian, and transit, among and between Village Centers and other commercial centers.

**Policy 5.9** – Continue to enhance the vitality of the Route 40 Corridor.

- **Enhance Route 40.** Encourage commercial renovation and, where appropriate mixed-use redevelopment by promoting collaboration between owners and neighbors to create attractive focal points that serve the community.

**Policy 5.10** – Expand programs to support and enhance agribusiness.

- **Training.** Promote County and regional training programs for existing and new farmers to enhance critical business skills.
- **Diversification.** Use Agricultural Land Preservation Program funds to offer matching grants for farms to diversify their agriculture operations through agribusiness innovations.
- **Mentoring.** Create a mentoring program that will connect the younger generation of farmers with experienced farmers and also with farmers who may have property but no one to farm it.
- **New Leaders.** Establish an agricultural leadership program for middle / high school students to teach a broad range of skills both specific to agriculture and also general skills such as team building and public speaking. Work with the Howard County public schools to introduce elements of agricultural education back into the public school curriculum.

### MA-50 Needs and Market Analysis Discussion

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

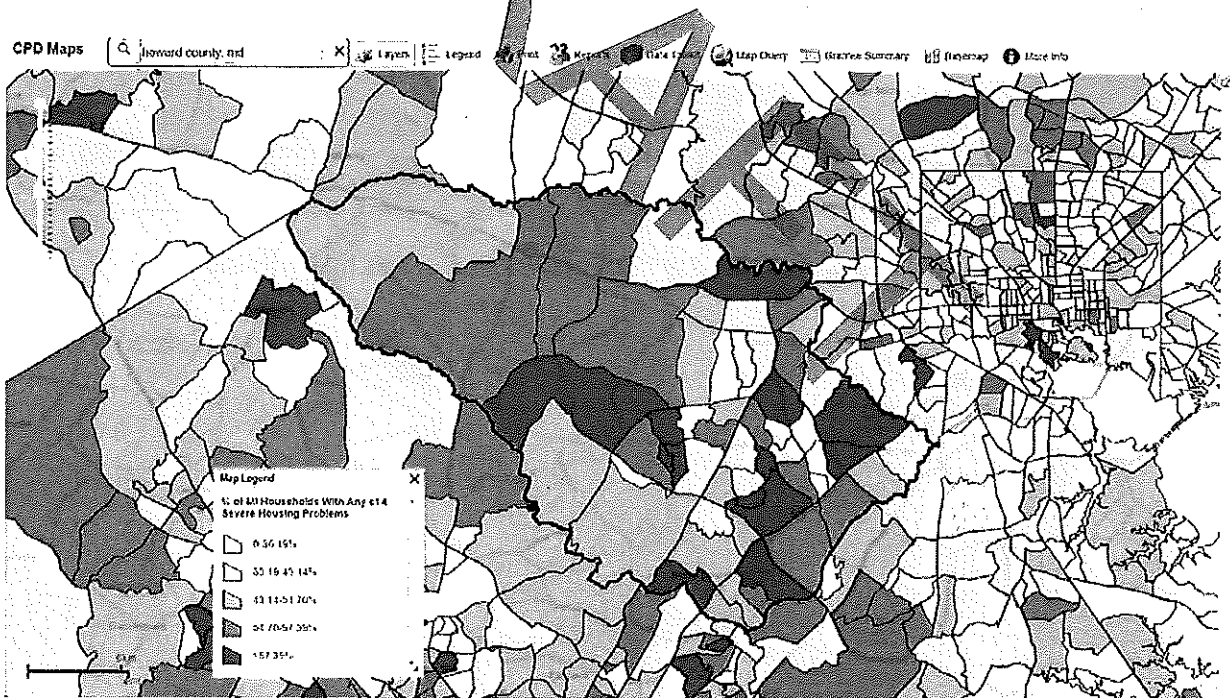
Below are maps for the locations of Extremely Low Income (ELI), Low Income (LI), and Moderate Income (MI) severe housing problems. Concentration is defined as any Census Tract that has above average severe housing problems as compared to the County as a whole.



Extreme Low Income Severe Housing Percentage (Source: [egis.hud.gov/cpdmaps](http://egis.hud.gov/cpdmaps))



Low Income Severe Housing Percentage (Source: [egis.hud.gov/cpdmaps](https://egis.hud.gov/cpdmaps))



Moderate Income Severe Housing Percentage (Source: [egis.hud.gov/cpdmaps](https://egis.hud.gov/cpdmaps))

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

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

According to the 2011-2015 ACS data, any Census Tract in the County that has a minority population over 59.9% is defined as an area of minority concentration. Based on the above HUD definition there are twenty-eight (28) Block Groups in the County that are identified as areas of minority concentration.

Census Tract	Block Group	Minority Persons	Total Population	Minority Percentage
6011.07	2	1426	1919	74.3%
6012.03	1	2140	2792	76.6%
6023.02	3	1783	2957	60.3%
6026.00	3	2929	3596	81.5%
6028.00	2	1027	1617	63.5%
6029.00	2	2369	3427	69.1%
6054.01	4	633	981	64.5%
6054.02	1	826	1009	81.9%
6055.03	3	2633	2973	88.6%
6056.01	1	1471	2225	66.1%
6066.03	1	2265	2981	76.0%
	2	1204	1702	70.7%
6066.04	1	1079	1693	63.7%
6066.06	1	1438	2039	70.5%
	2	1689	2789	60.6%
6066.07	2	1984	2790	71.1%
6067.04	2	2209	2779	79.5%
6067.06	1	753	988	76.2%
6067.07	1	1558	2355	66.2%
	2	913	1430	63.8%
6068.05	1	939	1460	64.3%
6069.01	1	1103	1472	74.9%
6069.04	3	1783	2176	81.9%
6069.05	3	2472	3712	66.6%
6069.06	2	1721	2674	64.4%
6069.07	1	1403	1834	76.5%

	2	1298	2070	62.7%
	3	1429	1942	73.6%

The U.S. Department of Housing and Urban Development annually identifies qualifying low- and moderate-income Census Tracts and Block Groups for CDBG entitlement communities. The following Census Tracts and Block Groups were identified as areas with over 51% low- and moderate-income persons based on HUD's FFY 2019 LMISD 2011-2015 ACS: CT 6069.01 BG 2 73.06%; CT 6069.07 BG 3 67.18%; CT 6066.03 BG 4 60.28%; CT 6011.07 BG 1 57.44%; CT 6056.01 BG 1 57.08%; and CT 6066.06 BG 1 54.17%. The County has an overall low- and moderate-income percentage of 20.0%.

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

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

The Census Tract Block Groups have the following characteristics:

Census Tract	Block Group	Minority Percent	Median Household Income	Unemployment
6069.01	2	39.8%	\$48,902	13.5%
6069.07	3	73.6%	\$55,830	6.9%
6066.03	4	58%	\$54,457	4.5%
6011.07	1	53%	\$90,102	6.6%
6056.01	1	66.1%	\$57,358	8.1%
6066.06	1	70.5%	\$44,408	5.1%

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

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



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

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

DRAFT

**MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households – 91.210 (a)(4), 91.310 (a)(2)****Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Broadband access in Howard County will promote economic development, social equity, public health, public safety, and expand educational opportunities for residents of the County.

Broadband services empower low/mod households, and give the economic and educational opportunities that they would not have access to such as: job listings and applications, online education, telemedicine, etc.

Connectivity in Howard County is good, according to the 2013-2017 ACS Estimates 92.9% of households have an internet subscription, 92.8% of households have a broadband subscription, and 73.7% of households that have less than \$20,000 in annual income have a broadband subscription.

**Describe the need for increased competition by having more than one broadband internet service provider serve the jurisdiction.**

In general, broadband internet service is available in Howard County, however as the County becomes more rural, in areas such as Laurel, internet service becomes less available than in urban, areas like Columbia.

According to [highspeedinternet.com](http://highspeedinternet.com), Columbia, MD has five (5) residential Internet Service Providers (ISPs) in zip code 21044. Xfinity, Verizon, and HughesNet are available in 100% of the zip code; while Viasat is available in 99% and Fiberlight is available in 17%.

According to [highspeedinternet.com](http://highspeedinternet.com), Ellicott City and the more rural area around it has four (4) residential Internet Service Providers (ISPs) in zip code 21042. Xfinity, Verizon, and HughesNet are available in 100% of the zip code; while Viasat is available in 99% of the zip code.

**MA-65 Hazard Mitigation – 91.210 (a)(5), 91.310 (a)(3)**

**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

In 2018, Howard County's Office of Emergency Management published a Hazard Mitigation Plan for the County. (source: <https://www.howardcountymd.gov/LinkClick.aspx?fileticket=Ys-tPVyuF5g%3d&tabid=1310&portalid=0>) The plan highlights certain vulnerabilities in Howard County; the top 5 most likely hazards include: Flood, Severe Winter Weather, Structure Fires, Transportation Hazards and Unintentional Chemical Substance Release/Hazmat.

In the document the following climate stressors were identified as a risk to Howard County:

- Flooding
- Severe Winter Storms
- Wildfires
- Hurricane/Tropical Cyclones
- Lightning
- Earthquake
- Drought and Extreme Heat

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low- and moderate-income residents in Howard County will be among the most vulnerable to natural disasters or events, including flooding and winter storm damage which are two of the most likely hazards that were identified as risks in Howard County. In particular, low- and moderate-income residents of Ellicott City are at-risk for flood damage to their housing as the area is subject to extreme flooding.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

The Strategic Plan is a guide for Howard County to establish its housing, homeless, other special needs, community development, economic development, and planning priorities and strategies that the County anticipates to address during the next five years. The Strategic Plan was developed based on evaluating and prioritizing the County's Needs Assessment and Market Analysis.

The priority need goals are designed to primarily benefit households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the County with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. The County has an overall low- and moderate-income population of 20.0%.

Howard County determined the goals for the FFY 2020-2024 Consolidated Plan based on the following guiding principles, which provided a framework for the development of the Five Year Consolidated Plan:

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

The County's priority needs were determined based on:

- Existing data on community needs
- Consultation with County employees
- Consultation with stakeholders
- Public hearings
- Community meetings
- Surveys
- Local and regional planning documents

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

- The types of target income households with the greatest need for assistance.
- The County's low- and moderate-income areas with the greatest need.
- Those activities that will best address the needs of the County's residents.

- The limited amount of funding available to meet those needs.
- The ability to leverage additional resources.

DRAFT

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

**Geographic Area**

1	Area Name:	Howard County
	Area Type:	Countywide
	Other Target Area Description:	Activities that are broadly based across all jurisdictions of the County.
	HUD Approval Date:	N/A
	% of Low/ Mod:	20.0%
	Revital Type:	CDBG Eligible
	Other Revital Description:	Low Mod Area (LMA) Benefit
	Identify the neighborhood boundaries for this target area.	The boundaries are the county limits.
	Include specific housing and commercial characteristics of this target area.	<p>Area Name: Countywide Low-Mod</p> <p>Area Type: Local Target area</p> <p>Other Target Area Description: The County prioritizes CDBG projects located in Census Tracts and Block Groups that are supported by LMI Census data countywide. The County has not designated any revitalization or blighted areas. The County has designated, "Countywide Low-Mod" to represent the areas that are CDBG eligible on a LMA basis.</p> <p>% of Low/ Mod: CTS BGS LMI% &gt; 26.44%</p> <p>See Sections NA and MA.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See Sections PR-10 and PR-15.
	Identify the needs in this target area.	See Section NA.
	What are the opportunities for improvement in this target area?	See Section SP.
	Are there barriers to improvement in this target area?	See Section MA-40.

Table 47 - Geographic Priority Areas

## General Allocation Priorities

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

Howard County allocates its CDBG and HOME funds based on activities that will develop a viable urban community by providing decent housing, a suitable living environment, and by expanding economic opportunities. Activities must principally benefit low- and moderate-income persons. Eligible activities include housing, homeless, other special needs, community development, economic development, and administration/planning activities.

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

The County will use the following eligibility qualifications for activity funding:

- Housing activities will serve low- and moderate-income households throughout the County.
- Public Facility activities will serve low- and moderate-income individuals or presumed beneficiaries throughout the County.
- Public Service activities will serve low- and moderate-income individuals or presumed beneficiaries throughout the County.
- Administration and planning activities will serve the County as a whole.

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

**Priority Needs**

1	Priority Need Name	Housing Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Howard County
	Associated Goals	HS-1 Housing Support HS-2 Housing Construction HS-3 Housing Rehabilitation
	Description	There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters.
	Basis for Relative Priority	According to the 2011-2015 American Community Survey 46.6% of all renter households were cost burdened by 30% or more, 27.5% of owner households with a mortgage were cost burdened by 30% or more, and 10.0% of owner households without a mortgage were cost burdened by 30% or more.  This priority was determined through consultation with public, nonprofit, and private entities.



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

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

<b>Associated Goals</b>	CD-1 Community Facilities and Infrastructure CD-2 Public Services CD-3 Public Safety CD-4 Accessibility CD-5 Clearance/Demolition
<b>Description</b>	There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County.
<b>Basis for Relative Priority</b>	This priority was determined through consultation with public, nonprofit, and private entities.
<b>5 Priority Need Name</b>	<b>Economic Development Priority</b>
<b>Priority Level</b>	Low
<b>Population</b>	Extremely Low Low Moderate Other
<b>Geographic Areas Affected</b>	Howard County
<b>Associated Goals</b>	ED-1 Employment ED-2 Redevelopment ED-3 Financial Assistance ED-4 Access to Transportation
<b>Description</b>	There is a need to promote skills training, employment development, connectivity, and economic opportunities in the County.
<b>Basis for Relative Priority</b>	This priority was determined through consultation with public, nonprofit, and private entities.

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

**Narrative (Optional)**

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

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

DRAFT

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

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
<b>Tenant Based Rental Assistance (TBRA)</b>	CDBG funds and HOME funds may be used to provide direct rental assistance for eligible low-income households. The per beneficiary amount of CDBG or HOME funds for Tenant-Based Rental Assistance (TBRA) will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities.
<b>TBRA for Non-Homeless Special Needs</b>	CDBG funds and HOME funds may be used to provide direct rental assistance for eligible low-income households. The per beneficiary amount of CDBG or HOME funds for Tenant-Based Rental Assistance (TBRA) will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities.
<b>New Unit Production</b>	The housing needs in the County are for decent, safe and sanitary housing units that are affordable and accessible. The County will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the County related to the creation and preservation of affordable housing.
<b>Rehabilitation</b>	The housing needs in the County are for decent, safe and sanitary housing units that are affordable and accessible. The County will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the County related to the creation and preservation of affordable housing.
<b>Acquisition, including preservation</b>	<p>The housing needs in the County are for decent, safe and sanitary housing units that are affordable and accessible. The County will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the County related to the creation and preservation of affordable housing.</p> <p>There are two (2) historic districts in the County (Ellicott City Historic District and Lawyers Hill Historic District) and over 1,000 historic resources listed in the County "Historic Sites Inventory". (<a href="http://data.howardcountymd.gov/InteractiveMap.html?Workspace=HistoricSitesViewer">data.howardcountymd.gov/InteractiveMap.html?Workspace=HistoricSitesViewer</a>) Resources listed in the Inventory are eligible for Historic Tax Credits. The County has a Historic Preservation Plan that provides guidance on the preservation, protection, maintenance, rehabilitation and adaptive re-use of historic and cultural resources.</p>

**Table 48 – Influence of Market Conditions**

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

**Introduction**

Howard County will receive \$1,309,534 in CDBG funds and \$465,543 in HOME funds for the FFY 2020 program year. The County estimates \$10,778.81 in CDBG Program Income and \$0 in HOME Program Income. The County's FFY 2020 CDBG and HOME program year starts on July 1, 2020 and concludes on June 30, 2021. The County projects its CDBG and HOME allocations to remain level over the five-year period.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,309,534.00	\$10,778.81	\$0.00	\$1,320,312.81	\$5,000,000.00	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The County is funding fourteen (14) CDBG projects in FFY 2020.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$465,543.00	\$0.00	\$0.00	\$465,543.00	\$1,600,000.00	The HOME entitlement program allocates annual grants to larger cities and urban counties to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-and moderate-income people. The County is funding five (5) HOME projects in FFY 2020.

Table 49 - Anticipated Resources

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

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



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

There is \$6,420,000 in the County's Housing Initiative Loan Fund that could be loaned for housing activities.

The County will use \$116,385.75 of contributions from the County's Banked Match from prior projects as HOME match for FFY 2020.

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

The following publicly owned land and property within the jurisdiction is available for future development to address the needs identified in the Plan:

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

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Howard County	Government	Planning	Jurisdiction
Howard County Housing Commission	PHA	Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

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

The County’s Department of Housing and Community Development coordinates and consults with the multiple jurisdictional departments and authorities, the Maryland Department of Housing and Community Development (DHCD), and local non-profit and for profit stakeholders to address its housing and community development priorities. The County coordinates and consults with the Howard County Housing Commission on issues concerning affordable housing for extremely low-, very low-, and low-income residents. Additionally, the County coordinates and consults with the Howard County Coalition to End Homelessness, the local CoC, on issues concerning rapid rehousing, homeless prevention, emergency shelter housing, transitional housing, and permanent supportive housing for the County. All partners recognize the need to consistently assess effectiveness and availability of programs offered, as well as analyzing outcomes and the overlap of services.

The County has worked hard to build consortiums and partnerships with the surrounding jurisdictions, such as Baltimore, Washington D.C., and Baltimore County. All of the jurisdictions recognize the need for regional planning and action to address the similar housing and community development needs of the Baltimore Washington Area. The largest barrier for the County to address its housing and community development needs is the lack of adequate funding for the County and stakeholders to undertake projects that will address the needs identified in this plan.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	-
Legal Assistance	X	X	-
Mortgage Assistance	X	X	-
Rental Assistance	X	X	-

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

Table 51 - Homeless Prevention Services Summary

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

**Chronically Homeless Individuals and Families**

- Crisis intervention through the community outreach/engagement division of the local police department coordinating with shelter providers meets the needs of homeless persons that have conflict in the community, and mediate issues that may arise with those living in places not meant for human habitation.
- Day Resource Center (DRC) is available to meet the needs of those living in places not meant for human habitation. The DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless. A doctor comes to the site to provide medical care for those that require it.
- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.

- County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing.
- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available. Combining rental assistance with supportive services, each household participating in the program has the opportunity to have their housing needs met, in addition to addressing potential barriers to keeping their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits.

### Veterans and their Families

- The Day Resource Center (DRC) assists veterans to access U.S. Veteran Affairs Supportive Housing (HUD-VASH) vouchers across Maryland. Howard County does not have a large enough population to have its own award of HUD-VASH vouchers, but works with Alliance, Inc. to get Howard County veterans housed quickly.
- General Services that Provide Assistance to Veteran Individuals and Families, not specifically designed for this population, but are tailored to meet presenting need:
  - County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing. Homeless veterans are targeted through the DRC and other outreach efforts to be quickly assessed and placed in appropriate addiction treatment programs.
  - Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
  - Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability. More referrals to veteran-based resources through the VA and the Howard County Office of Veteran Affairs are coordinated once a veteran household is identified.
  - Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available – and prioritize veteran families and individuals who meet HUD's definition of chronic homelessness. Combining rental assistance with supportive services on a permanent basis, each household participating in the program has the opportunity to have their housing needs met, in addition to identified barriers to losing their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits, including VA.

- Workforce development is provided to veterans by referral through HMIS through case managers in the CoC.
- All CoC-funded programs have a SOAR certified case managers on staff to increase access to disability benefits as well as other earned and public benefits. CoC case managers will also assist veterans who may qualify for additional benefits through the VA.

### Unaccompanied Youth

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

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

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

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

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

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

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

- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
- Emergency Shelter in Family Shelter can place a single woman or single-parent with children under the age of 18 in the household.
- Emergency Men's Shelter can place a single male over the age of 18.
- County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining

stable employment and/or housing. Homeless youth can be quickly assessed and placed in appropriate addiction treatment programs.

- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability. Unaccompanied youth can require more intensive services; which case management can assist in facilitating.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available – and consider unaccompanied youth families who meet HUD’s definition of chronic homelessness. Combining rental assistance with supportive services on a permanent basis, each household participating in the program has the opportunity to have their housing needs met, in addition to identified barriers to losing their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits.
- Workforce development is provided by referral through HMIS through case managers in the CoC.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above. Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.**

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

#### **1. Local Commitment.**

- a. There are a variety of local-funded homeless services programs in the CoC that were created in response to the needs identified in The Path Home.
- b. They are including, but not limited to: a local permanent supportive housing subsidy program, addiction treatment for the literally homeless, funding of 1 FTE workforce development case manager, funding of 1 FTE housing locator, funding of 1 FTE case manager, flexible financial assistance to provide rehousing and prevention assistance for homeless households, a landlord guarantee program (incentive for landlords to accept high-risk tenants with poor rental histories and low credit scores).

#### **2. Central Leadership: Continuum of Care and Local Children’s Board housed in one County Department, the Department of Community Resources and Services.**

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

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

### **3. Connections to SSI/SSDI Benefits.**

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

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

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

### **4. HUD-VASH Partnership.**

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

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

### **5. Size of Sub-populations.**

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

b. Low numbers indicate the goal of ending homelessness for these populations is attainable. The following data was collected during the respective PIT Counts: Veteran Individuals 6 in 2018 and 9 in 2019 Chronic Homelessness Individuals 37 in 2018 and 36 in 2019.

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

### **1. Unaccompanied Youth – Nature and Extent Unknown.**

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



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

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

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

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

c. Based on the number of families with children that were residing in emergency shelter in the 2018 Housing Inventory Count, and the level of need they had, other housing types would best end the majority of these household's homelessness, including transitional and permanent supportive housing. Because of this, the unmet need showed an oversupply in emergency shelter beds for families.

d. In the annual Housing Inventory Count in 2018, it was estimated that 23 households with children needed permanent supportive housing to best end their homelessness.

## **3. Inadequate Supply of Affordable Housing.**

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

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

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

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

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

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

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

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

DRAFT

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

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Support	2020	2024	Affordable Housing	Howard County	Housing Priority	CDBG: \$600,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
2	HS-2 Housing Construction	2020	2024	Affordable Housing	Howard County	Housing Priority	-	-
3	HS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Howard County	Housing Priority	CDBG: \$735,000	Housing Rehabilitation: 100 Household Housing Unit
4	HO-1 Housing	2020	2024	Homeless	Howard County	Homeless Priority	CDBG: \$750,312.81 HOME: \$815,000	Housing: 15 Household Housing Unit
5	HO-2 Operation/Support	2020	2024	Homeless	Howard County	Homeless Priority	CDBG: \$650,000	Housing: 750 Household Housing Unit
6	SN-1 Housing	2020	2024	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$120,000 HOME: \$1,000,000	Housing: 500 Household Housing Unit
7	SN-2 Social Services	2020	2024	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$165,000	Housing: 200 Household Housing Unit
8	CD-1 Community Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$2,300,00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	CD-2 Public Services	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	-	-
10	CD-3 Public Safety	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	-	-
11	CD-4 Accessibility	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	-	-
12	CD-5 Clearance/Demolition	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	-	-
13	ED-1 Employment	2020	2024	Economic Development	Howard County	Economic Development Priority	-	-
14	ED-2 Redevelopment	2020	2024	Economic Development	Howard County	Economic Development Priority	-	-
15	ED-3 Financial Assistance	2020	2024	Economic Development	Howard County	Economic Development Priority	-	-
16	ED-4 Access to Transportation	2020	2024	Economic Development	Howard County	Economic Development Priority	-	-
17	AM-1 Overall Coordination	2020	2024	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: \$1,000,000 HOME: \$250,543	Other: 25 Other

Table 52 – Goals Summary

Goal Descriptions

	<b>Goal Name</b>	<b>HS-1 Housing Support</b>
1	<b>Goal Description</b>	Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
	<b>Goal Name</b>	<b>HS-2 Housing Construction</b>
2	<b>Goal Description</b>	Encourage the construction of new affordable renter- and owner-occupied housing units.
	<b>Goal Name</b>	<b>HS-3 Housing Rehabilitation</b>
3	<b>Goal Description</b>	Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.
	<b>Goal Name</b>	<b>HO-1 Housing</b>
4	<b>Goal Description</b>	Support the Continuum of Care's efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
	<b>Goal Name</b>	<b>HO-2 Operation/Support</b>
5	<b>Goal Description</b>	Support social service programs and facilities for the homeless and persons at-risk of becoming homeless.
	<b>Goal Name</b>	<b>SN-1 Housing</b>
6	<b>Goal Description</b>	Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.

	<b>Goal Name</b>	<b>SN-2 Social Services</b>
7	<b>Goal Description</b>	Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
	<b>Goal Name</b>	<b>CD-1 Community Facilities and Infrastructure</b>
8	<b>Goal Description</b>	Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
	<b>Goal Name</b>	<b>CD-2 Public Services</b>
9	<b>Goal Description</b>	Improve and enhance the public and community development services in the County.
	<b>Goal Name</b>	<b>CD-3 Public Safety</b>
10	<b>Goal Description</b>	Support the County's public safety organizations.
	<b>Goal Name</b>	<b>CD-4 Accessibility</b>
11	<b>Goal Description</b>	Improve public and common use areas to be readily accessible and usable by persons with disabilities.
	<b>Goal Name</b>	<b>CD-5 Clearance/Demolition</b>
12	<b>Goal Description</b>	Remove and eliminate slum and blighting conditions in the County.
	<b>Goal Name</b>	<b>ED-1 Employment</b>
13	<b>Goal Description</b>	Support and promote job creation, retention, and skills training programs.
	<b>Goal Name</b>	<b>ED-2 Redevelopment</b>
14	<b>Goal Description</b>	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial areas.

	<b>Goal Name</b>	<b>ED-3 Financial Assistance</b>
<b>15</b>	<b>Goal Description</b>	Promote new economic development through local, state, and federal tax incentives and programs.
	<b>Goal Name</b>	<b>ED-4 Access to Transportation</b>
<b>16</b>	<b>Goal Description</b>	Support the expansion of multimodal transportation services to assist the transportation needs of the County.
	<b>Goal Name</b>	<b>AM-1 Overall Coordination</b>
<b>17</b>	<b>Goal Description</b>	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

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

It is estimated that Howard County will provide affordable housing to thirty-five (35) households through the HOME Program over the Consolidated Plan period.

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)****Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

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

**Activities to Increase Resident Involvements**

The Housing Commission's board holds monthly open meetings with opportunities for residents to discuss their housing needs. All of the properties owned by the Housing Commission offer numerous forms of engagement to residents that range from accessible property managers, common spaces for community activities; message boards, and robust online presences. Additionally, the Housing Commission has formed the following boards to increase resident involvement:

- Board to Promote Self-Sufficiency
- Getting Ahead Board
- Affordable Housing Advocates
- Howard County Workforce Development Mid-Atlantic Youth Council
- Howard County Association of Community Services
- Re-Entry Coordinating Council

The Housing Commission continues to administer the Family Self Sufficiency Program to encourage eligible residents the opportunity to achieve economic independence and self-sufficiency.

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

No.

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

Not applicable; the Howard County Housing Commission is not designated a "troubled" housing authority.



## SP-55 Barriers to Affordable Housing – 91.215(h)

### Barriers to Affordable Housing

Howard County is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The following fair housing issues/impediments were identified in the RAI to address public policies that could discourage affordable housing and residential investment:

1. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
2. Overt discrimination may continue to be a problem. Testing is necessary to ensure compliance with Fair Housing requirements.
3. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
4. Increasing concentration of protected classes as county approaches build out and units become more scarce.
5. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment AND Limited tools to produce affordable housing as new construction slows and growth becomes redevelopment- and infill-oriented.
6. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
7. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
8. Disparities in Access to Opportunity; location and type of affordable housing; siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plan and other programs.
9. Disparities in homeownership rates; access to financial services.
10. Access to publicly supported housing for people with disabilities; need for affordable, integrated housing for individuals who need supportive services.

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

The following action items that correspond to the number (1-10) fair housing issues/impediments were identified in the RAI to address public policies that could discourage affordable housing and residential investment:

1. Explore existing County policies that may inhibit the creation of affordable housing, such as County Bill 18-2014.
2. Support fair housing enforcement, testing and outreach in the County. Work with regional partners to provide sustained support and grow capacity of the Fair Housing Action Center of Maryland.
3. Invest in older communities to support revitalization, commerce, jobs and homeownership as well as preserve affordable housing units, especially in areas along transportation routes.

4. Support efforts to nurture and sustain racially integrated communities in Howard County, such as the new Columbia Housing Center.
5. Open up new land use opportunities through zoning changes (e.g. commercial and industrial zones could allow affordable units) and/or donated land.
6. Continue or increase funding for creating units and/or subsidizing tenant rents in opportunity areas. (e.g. dedicated funding source for affordable housing).
7. Explore increased FMRs and/or Increased exception payment standards and provide mobility counseling to encourage voucher location in Opportunity Areas.
8. "Continue to monitor the Maryland Department of Housing and Community Development's (DHCD's) awards of Low Income Housing Tax Credits (LIHTC) and advocate for Qualified Allocation Plan (QAP) policies that: a. Ensure the Baltimore metropolitan area receives at least 50 percent of Maryland tax credits awarded, reflecting the Baltimore area's proportion of the State's low income population; b. Award 65% of the region's credits to family developments in opportunity areas in order to address past inequities, while focusing remaining awards in comprehensive revitalization areas."
9. Engage lenders in discussions about homeownership and mortgage lending disparities and how to address. Seek investments in financial literacy programs (including in schools) and assistance in helping subprime loan holders refinance to conventional loans. Develop specific action steps to address disparities in the minority homeownership rate.
10. Ensure that people with disabilities have control in the choice of their service provider by prohibiting leases that require tenants to receive supportive services from the provider operating the housing. Ensure that tenants cannot be evicted or discharged for reasons unrelated to their housing or a breach of their lease.

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

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

Howard County adopted a local Plan to End Homelessness (PEH) in 2010 and updated the plan in February of 2020 known as The Path Home. The Path Home establishes strategic goals that will align resources and services within the homeless response system. The strategic goals will guide specific annual action plans. The goals and action plans will place emphasis on ensuring that the coordinated entry system includes necessary, appropriate, quality interventions and sufficient capacity to meet the needs of those presenting to the system. These interventions will be housing first and housing resources focused.

Howard County uses a Coordinated Entry System to meet the individualized needs of homeless persons. It utilizes the following four (4) steps:

1. Access through entry points known to the community. Accomplished by: hotline, prevention, safe house, and street outreach.
2. Assess strengths, barriers, and vulnerabilities. Accomplished by: triage and standard assessment VI-SPDAT and Prevention Targeting Tool.
3. Prioritize specific and defined set of criteria. Accomplished by: By-Name list.
4. Refer connection to available resources. Accomplished by: prevention, shelter, case management, rapid rehousing, and permanent supportive housing.

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

Howard County's Strategic Plan to End Homelessness's Goal #2 is to ensure that every person experiencing homelessness in Howard County has access to immediate, safe, and appropriate shelter. An effective homeless response system includes immediate access to low-barrier emergency shelter coupled with skilled, engaged street outreach. The Coalition is committed to ensuring that no person is forced to sleep in a place not intended for human habitation or loses their life because of their homeless experience. The Coalition will provide continuous outreach to unsheltered homeless individuals who otherwise might not seek out services, and ensure sufficient emergency shelter capacity to meet the needs of the community. Howard County intends to meet this goal by:

- Ensure adoption of a system-wide housing first approach by all Coalition members and eliminate policies and practices that do not embrace a housing first approach. This includes county residency requirements; participation in services; income requirements; and behavior requirements unrelated to health and safety.
- Establish a housing-focused street outreach team whose primary responsibility is to identify and engage people experiencing unsheltered homelessness and connect them to shelter (if available and desired) and coordinated entry for permanent housing resources.
- The CoC should collect, review and analyze key output and performance measure outcome data to ensure on-going effectiveness of street outreach services.

- Continue implementation of a low-barrier, housing first approach to accessing and staying in emergency shelter in Howard County, and eliminate requirements unrelated to health and safety to access and remain in shelter.
- Provide housing-focused, rapid-exit services to quickly connect all households residing in emergency shelter to safe and appropriate permanent housing.
- Regularly review program level data on shelter outcomes relating to placement rates in permanent housing, timely exits and cost-effectiveness to target system performance improvement strategies.
- Target limited transitional housing resources to the most vulnerable people experiencing homelessness by participating in the coordinated entry system, and eliminate rules that screen people out due to perceived barriers.
- Shift the focus of supportive services in transitional housing programs to align with a housing-focused, rapid-exit approach.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 25)

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

Howard County's Strategic Plan to End Homelessness's Goal #3 is to increase access to permanent housing for people experiencing homelessness in Howard County. An effective homeless response system has an affordable and diverse supply of housing that meets the needs of the most vulnerable persons. Currently, households experiencing homelessness in Howard County struggle to access permanent housing in a timely manner. Challenges include limited landlord engagement and recruitment; limited affordable housing; and limited rapid re-housing program capacity. Howard County intends to meet this goal by:

- To ensure that the most vulnerable households fleeing domestic violence, dating violence, sexual assault, and stalking are prioritized for all available housing resources within the CoC, and to come into compliance with federal and state requirements, HopeWorks HSP (ESG) funded program should more fully participate in the coordinated entry system.
- To increase permanent housing opportunities and decrease the time people experience homelessness in Howard County, the CoC Lead Agency should coordinate a systemwide landlord engagement strategy to create a pipeline of available units informed by data and the coordinated entry process.
- Adopt the National Alliance to End Homelessness' Rapid Re-Housing Performance Benchmarks and Program Standards to fully incorporate the three core components and current best practices into CoC rapid re-housing projects.

- Scale up rapid re-housing resources to make it the primary housing intervention in Howard County CoC.
- Assess current permanent supportive housing projects and formalize a “move on” strategy to increase system flow and to ensure that this deep resource is serving the most vulnerable households using a dynamic prioritization approach.
- Ensure that all permanent supportive housing adopts and implements a housing first approach in both policy and practice.

(Source: The Path Home, Howard County’s Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 27)

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Howard County’s Strategic Plan to End Homelessness’s Goal #1 is to ensure that there are no new or repeat episodes of homelessness in Howard County. An effective homeless response system is one that safely and appropriately diverts households from homelessness and provides targeted homelessness prevention whenever possible. Howard County’s Coordinated Entry System will provide comprehensive, housing first services that apply a lens of racial equity, are culturally competent, and are guided by evidence-based best practices to minimize the duration and compounding impact of homelessness. This will include supportive pathways for those who do experience homelessness to achieve income maximization, exit to stable housing quickly, and prevent a repeat episode of homelessness in the future. Howard County intends to meet this goal by:

- Undertake a review and analysis of all prevention programs and prevention-type services that are both, operating in Howard County, and based on the goals of The Path Home.
- Determine which programs most appropriately align with the role of the homeless response system and which may be better funded outside the system.
- Establish a system-wide homeless prevention program — with written standards — to include a standardized assessment and performance measure outcome benchmarks and goals.
- Develop and support a robust structure to implement diversion strategies and measure the impact on the homeless response system.
- To increase employment opportunities for households experiencing homelessness in Howard County, the CoC Lead Agency should coordinate a system-wide employment strategy informed by data and the coordinated entry process.
- The Coalition, led by the CoC Board, should explore and identify factors driving racial and ethnic disparities to determine who is experiencing homelessness and how different types of permanent housing resources are distributed by the homeless services system.

- The CoC Board should develop an action plan to reduce disparities and establish community-level performance measured outcome goals to track progress on these efforts.
- Re-assess and streamline current coordinated entry core elements — the ACCESS, ASSESS, PRIORITIZE and REFER processes — to achieve simplicity, clarity and transparency in system coordination and decision-making.
- Develop a dashboard using HMIS to track progress on system flow improvements and outcomes.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 23)

DRAFT

## SP-65 Lead Based Paint Hazards – 91.215(i)

### Actions to address LBP hazards and increase access to housing without LBP hazards

The Maryland Department of the Environment manages a lead poisoning prevention program that forms the basis for the lead reduction and elimination strategy in Howard County. The State has several ongoing efforts to reduce risk of children's lead exposure and to detect lead exposure as follows:

- Under Maryland State Law "Lead Risk Reduction in Housing" owners of rental property built before 1950 must register their units with the Maryland Department of the Environment (MDE), distribute materials from MDE informing tenants of the hazards of lead-based paint, and meet specific lead paint risk reduction standards, in return for liability protection. The Law also requires landlords to perform lead hazard reduction treatments at each turnover in rental housing built before 1950. The protection also is available for owners of rental units built after 1950, if they choose to meet the requirements.
- Grants and loans for hazard reduction.
- Locally based outreach programs to parents, health care providers, and property owners.
- Targeted intensive outreach for blood lead testing for early detection and early intervention in at-risk areas.

Statewide, the following blood lead testing requirements are in effect:

- Mandatory blood lead testing at age one and two of children enrolled in Medicaid (Federal Early Prevention Screening and Detection Treatment or "EPSDT" requirements).
- Mandatory evidence of screening within 30 days of entry into daycare for newborn children to six years of age with either a blood-lead test or risk assessment questionnaire.
- Mandatory testing of children by age 12 months and by age 24 months living in an at-risk area.
- Recommendations for medical and public health follow-up based on the Centers for Disease Control and Prevention (CDC) guidance in "Screening Young Children for Lead Poisoning, Guidance for State and Local Public Health Officials" and "Managing Elevated Blood-Lead Levels Among Young Children: Recommendations from the Advisory Committee on Childhood Lead Poisoning Prevention."

### How are the actions listed above related to the extent of lead poisoning and hazards?

For Howard County, it is estimated that 34,193 housing units in the County were built before 1980 and are at risk of lead-based paint hazards. Based on the 2011-2015 ACS data, 25,580 (32%) of owner-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. And 8,613 (30%) of renter-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. CHAS data estimates that there are 13,988 (18%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 9,518 (33%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the County.

### How are the actions listed above integrated into housing policies and procedures?

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

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

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

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months tests positively for



elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. According to the Childhood Blood Lead Surveillance in Maryland Annual Report 2019:

- 53.7% of 1 year old children in Howard County were tested for lead.
- 46.0% of 2 year old children in Howard County were tested for lead.
- There were thirty (30) new cases of blood lead levels between 5 and 9  $\mu\text{g}/\text{dL}$  in Howard County.
- There were thirteen (13) new cases of blood lead levels  $\geq 10 \mu\text{g}/\text{dL}$  in Howard County.

DRAFT

## SP-70 Anti-Poverty Strategy – 91.215(j)

### Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Howard County's anti-poverty strategy is based on addressing factors that cause poverty. Such factors include unemployment, substance abuse issues, high cost of housing, access to affordable childcare, high debt to income ratios, affordable health care; and access to reliable transportation. Based on 2011-2015 ACS data, approximately 5.2% of the County's residents live in poverty, which is less than the State of Maryland's poverty rate of 10.0%. Female-headed households with children are particularly affected by poverty at 19.9% and 6.3% of all youth under the age of 18 were living in poverty.

Howard County is committed to addressing the needs of its residents who live at or below the poverty level. During the five-year period covered during FFY 2020-2024, the County, in conjunction with other public agencies and private non-profit organizations, will continue to pursue resources and innovative partnerships to support the provision of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and access to transportation. The County can reduce the number of residents living in poverty by minimizing threats to individual and family financial stability and by extending services that will provide adequately for those in need. Partners with the County in these anti-poverty efforts include the efforts of the following regional service agencies:

**Community Action Council (CAC)** - The Community Action Council of Howard County, organized under the Economic Opportunity Act in 1964 as part of the War on Poverty initiative is a private, non-profit organization designated as Howard County's anti-poverty agency. The mission of the CAC is to provide programs and services to low-income residents of Howard County in order to alleviate the effects of poverty; to promote self-sufficiency as a means of interrupting the cycle of poverty; and to stimulate increased awareness of, and responsiveness to, the needs of the low-income population as part of the larger community.

CAC delivers many programs and services that address the challenges faced by low-income families. The programs include but, are not limited to, Head Start and Pre-K, which are comprehensive early childhood education and development programs provided to economically disadvantaged children, ages 3 and 4, and to their families. Other programs provided by CAC include:

- Homeless prevention programs such as Eviction Prevention and Rental assistance
- Food Assistance complimented by Nutrition and Health Education programming
- Energy and Water Assistance
- Weatherization Services
- Summer Youth Employment
- Financial Literacy program along with 2- to -1 savings match asset-building program

**Howard County's Strategic Plan to End Homelessness** - The Coalition to End Homelessness will begin its work on The Path Home immediately, by developing actionable steps with timelines to ensure progress on goals are made. Guided by The Path Home and the NAEH Recommendations, the Coalition will be working to ensure that Howard County is a community where no one experiences homelessness, and

everyone has a safe and stable home. To accomplish this over the next five years, the Coalition will undergo an annual planning process to outline priorities, key partners, action steps, timelines for completion, and performance measures and outcomes. The Coalition Board may designate committees and workgroups to accomplish each year's goals. The action plan will be published on the Howard County Coalition to End Homelessness website and progress will be reported annually. (Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 32)

**Department of Community Resources and Services** - The Department of Community Resources and Services has eight (8) offices to address the needs of multiple generations, tailor services to different cultural values, and promote full inclusion for individuals with disabilities. Plus, the No Wrong Door approach makes it easier for Howard County residents to access the vital human services they need to thrive. The Department has the following offices serving the community:

- Office of Aging and Independence
- Office of Children and Families
- Office of Consumer Protection
- Office of ADA Coordination
- Office of Community Partnerships
- Office of Veterans and Military Families
- Office of Human Trafficking Prevention
- Office of the Local Children's Board

#### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Poverty is realized when a household's basic needs for food, clothing, and shelter are not being met. Poverty is a function of income stability, which is related to a number of other factors such as access to affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, children's services, job training and employment development, and transportation. The County recognizes the link between housing affordability and poverty, as such the County in conjunction with public and private agencies, will fund and support activities that address the following strategies over the five-year period:

- Providing affordable housing
- Providing emergency, transitional, and permanent housing
- Provide short term rental and utility assistance
- Providing assistance to homeowners for housing maintenance
- Providing assistance to first time homebuyers
- Providing financial education and coaching to LMI persons
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Howard County is committed to ensuring that all federally funded projects meet federal requirements. The County's Department of Housing and Community Development (DHCD) is responsible for monitoring the progress the County is making towards the Consolidated Plan goals and outcomes. DHCD maintains records on the progress toward meeting the goals and statutory/regulatory compliance of each activity. DHCD is responsible for the ongoing monitoring of sub-recipients, as well.

It is the County's responsibility to ensure that federal funds are used in accordance with all program requirements; determining the adequacy of performance under sub-recipient agreements; and taking appropriate action when performance problems arise. It is also the County's responsibility to manage the day to day operation of grant and sub-recipient activities. Monitoring is performed for each program, function, and activity.

The County has developed a "monitoring checklist" that it utilizes when programs and activities are reviewed. This checklist, approved by the U.S. Department of Housing and Urban Development, was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2).

The monitoring process is not a "one-time" event. The process is an on-going system of planning, implementation, communication, and follow-up. In the planning stage, sub-recipients are required to submit "proposals for funding." These proposals are reviewed by County staff for funding approval. A scope of services and budget are finalized and the contract with each agency is executed. During the time when the project is underway, the County's staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed and "corrective actions" are taken to resolve any potential deficiencies or problems. The County frequently communicates with its sub-grantees to monitor activities for compliance. The County issues contracts at the beginning of the program year and sub-grantees are not authorized to begin an activity until they received a "Notice to Proceed" from the County. For each activity, the County maintains a checklist to ensure all areas of compliance were met based on the activity's national objective and eligibility. Regular site visits are performed, desk audits are performed, and the County monitors required sub-grantee semiannual reports, as well as final reports.

The County monitors its performance with meeting its goals and outcomes established in this Five Year Consolidated Plan. It reviews its goals on an annual basis in the preparation of its CAPER and makes adjustments to its goals if needed.

County contract activities are subject to Davis-Bacon and Section 3 requirements. The County ensures sub-grantees and contractors understood these requirements by holding preconstruction conferences, performing regular site visits, and reviewing certified payrolls for each covered activity.

DRAFT

## Annual Action Plan

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

#### Introduction

Howard County will receive \$1,309,534 in CDBG funds and \$465,543 in HOME funds for the FFY 2020 program year. The County estimates \$10,778.81 in CDBG Program Income and \$0 in HOME Program Income. The County's FFY 2020 CDBG and HOME program year starts on July 1, 2020 and concludes on June 30, 2024. The County projects its CDBG and HOME allocations to remain level over the five-year period.

DRAFT

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Reminder of ConPlan \$	Narrative Description	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$			Total: \$
<b>CDBG</b>	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,309,534.00	\$10,778.81	\$0.00	\$1,320,312.81	\$5,000,000.00	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The County is funding fourteen (14) CDBG projects in FFY 2020.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition	\$465,543.00	\$0.00	\$0.00	\$465,543.00	\$1,600,000.00	The HOME entitlement program allocates annual grants to larger cities and urban counties to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-and moderate-income people. The County is funding five (5) HOME projects in FFY 2020.
		Homebuyer assistance						
		Homeowner rehab						
		Multifamily rental new construction						
		Multifamily rental rehab						
New construction for ownership								
		TBRA						

Table 53 - Expected Resources – Priority Table

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

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



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

There is \$6,420,000 in the County's Housing Initiative Loan Fund that could be loaned for housing activities.

The County will use \$116,385.75 of contributions from the County's Banked Match from prior projects as HOME match for FFY 2020.

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

The following publicly owned land and property within the jurisdiction is available for future development to address the needs identified in the Plan:

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

## AP-20 Annual Goals and Objectives

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Support	2020	2024	Affordable Housing	Howard County	Housing Priority	HOME: \$120,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
2	HS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Howard County	Housing Priority	CDBG: \$174,173.30	Housing Rehabilitation: 25 Household Housing Unit
3	HO-1 Housing	2020	2024	Homeless	Howard County	Homeless Priority	CDBG: \$150,000 HOME: \$126,988.70	Housing: 3 Household Housing Unit
4	HO-2 Operation/Support	2020	2024	Homeless	Howard County	Homeless Priority	CDBG: \$140,000	Housing: 175 Household Housing Unit
5	SN-1 Housing	2020	2024	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$24,000 HOME: \$172,000	Housing: 102 Household Housing Unit
6	SN-2 Social Services	2020	2024	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$35,621.13	Housing: 45 Household Housing Unit
7	CD-1 Community Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$532,455.82	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 825 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	AM-1 Overall Coordination	2020	2024	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: \$264,062.56 HOME: \$46,554.30	Other: 5 Other

Table 54 – Goals Summary

Goal Descriptions

	<b>Goal Name</b>	<b>HS-1 Housing Support</b>
1	<b>Goal Description</b>	Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling and down payment/closing cost assistance.
	<b>Goal Name</b>	<b>HS-3 Housing Rehabilitation</b>
2	<b>Goal Description</b>	Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.
	<b>Goal Name</b>	<b>HO-1 Housing</b>
3	<b>Goal Description</b>	Support the Continuum of Care's efforts to provide emergency shelter transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
	<b>Goal Name</b>	<b>HO-2 Operation/Support</b>
4	<b>Goal Description</b>	Support social service programs and facilities for the homeless and persons at-risk of becoming homeless.
	<b>Goal Name</b>	<b>SN-1 Housing</b>
5	<b>Goal Description</b>	Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs, through rehabilitation and new construction of housing units.

<b>Goal Name</b>		<b>SN-2 Social Services</b>
<b>6</b>	<b>Goal Description</b>	Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
<b>Goal Name</b>		<b>CD-1 Public Facilities and Infrastructure</b>
<b>7</b>	<b>Goal Description</b>	Improve the County's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
<b>Goal Name</b>		<b>AM-1 Overall Coordination</b>
<b>8</b>	<b>Goal Description</b>	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

DRAFT

**AP-35 Projects – 91.220(d)**

**Introduction**

In order to address the priority needs of Howard County, the proposed FFY 2020 Annual Action Plan proposes the following activities:

**Projects**

#	Project Name
1	CDBG Program Planning and Administration
2	Fair Housing Regional AI Coordinator
3	Office of Human Rights – Fair Housing Activity
4	Columbia Housing Center Affirmative Marketing Program
5	Roger Carter Recreation Center Redevelopment
6	Emergency Public Facility
7	The United Way – Rehab
8	Humanim, Inc. – Rehab
9	Help End Homelessness – Acquisition
10	The ARC of Howard County – Rehab
11	Rebuilding Together – Homeowner Rehab
12	Grass Roots Shelter Program
13	HopeWorks of Howard County – Transitional Housing
14	Community Action Council – Housing Stability
15	iHomes – Rehab
16	Help End Homelessness – Rehab
17	Affordable Housing Project
18	Down Payment Assistance
19	HOME Program Planning and Administration

Table 55 – Project Information

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

Activity allocations and priorities were established by the priority needs and goals from the Strategic Plan. The Department of Housing and Community Development allocates CDBG and HOME funds to activities based on discussions with County staff, meetings with stakeholders, and public input. The County makes applications available to non-profits, for-profit agencies, and other public agencies/organizations for CDBG and HOME eligible funded activities. A percentage of the County's CDBG and HOME funds are awarded on a competitive basis to applicants of eligible activities that address the County's priority needs and outcome goals. The applications are reviewed by the Department of Housing and Community Development and finally submitted to the Howard County Council for approval.

The largest obstacle to addressing the County's underserved needs are financial in nature. There is an urgent need for additional federal, state, and local funding to undertake additional housing and community development projects to address the housing, homeless, other special needs, community development, economic development, and planning needs in the County.

DRAFT

**AP-38 Project Summary**

**Project Summary Information**

<b>1</b>	<b>Project Name</b>	<b>CDBG Program Planning and Administration</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$120,062.56
	<b>Description</b>	Howard County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, preparing and submitting performance reports.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Countywide 302,000 Persons
	<b>Location Description</b>	Howard County, Department of Housing and Community Development, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046
	<b>Planned Activities</b>	Matrix Code: 21A General Program Administration 570.206
<b>2</b>	<b>Project Name</b>	<b>Fair Housing Regional AI Coordinator</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$9,000

<b>Description</b>	Howard County along with Baltimore City, Anne Arundel, Baltimore, and Harford County fund a portion of the salary for a Regional AI Coordinator. Howard County in cooperation with these jurisdictions contracted with a consultant to complete a regional and jurisdiction specific Analysis of Impediments to Fair Housing (AI) which will be formally accepted in 2020. The AI Coordinator works to guide the implementation of the regional initiatives to address identified potential impediments to Fair Housing Choice.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Countywide 302,000 Persons
<b>Location Description</b>	Countywide
<b>Planned Activities</b>	Matrix Code: 21D Fair Housing Activities (subject to Admin cap) 24 CFR 570.206(c)
<b>3</b>	<b>Project Name</b> Office of Human Rights -- Fair Housing Activity
<b>Target Area</b>	Howard County
<b>Goals Supported</b>	AM-1 Overall Coordination
<b>Needs Addressed</b>	Administration, Planning, and Management Priority
<b>Funding</b>	CDBG: \$60,000
<b>Description</b>	The Howard County Office of Human Rights will use CDBG funding to conduct matched paired testing of market rate units in the County. This activity proposes to address several of the impediments to fair to fair housing identified in 2020 Analysis of Impediments to Fair Housing Choice.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Countywide 302,000 Persons
<b>Location Description</b>	Countywide
<b>Planned Activities</b>	Matrix Code: 21D Fair Housing Activities (subject to Admin cap) 24 CFR 570.206(c)



<b>4</b>	<b>Project Name</b>	<b>Columbia Housing Center Affirmative Marketing Program</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	The Columbia Housing Center, a 501 (c)(3) nonprofit organization, in response to new residential segregation patterns that are forming in parts of Columbia, will use CDBG funding to create a program based on the successful Oak Park Regional Housing Center, which will help landlords find tenants and tenants find homes, while promoting racial integration. This effort helps Howard County carry out our duty to affirmatively further fair under the federal Fair Housing Act.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Countywide 302,000 Persons
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 21D Fair Housing Activities (subject to Admin cap) 24 CFR 570.206(c)
<b>5</b>	<b>Project Name</b>	<b>Roger Carter Recreation Center Relevelment</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	CD-1 Community Facilities and Infrastructure
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$196,984.96
	<b>Description</b>	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County's Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. The Roger Carter Recreation Center Re-development is a key vehicle for neighborhood revitalization. This activity will benefit the residents of Burgess Mill Station and surrounding Ellicott City area in the community located on Burgess Mill Way, Ellicott City, MD 21043.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 LMI Howard County Residents
	<b>Location Description</b>	3000 Milltowne Drive, Ellicott City, MD 21043
	<b>Planned Activities</b>	Matrix Code: 03E Neighborhood Facilities 24 CFR 570.201(c) National Objective: LMA Low/mod area benefit: the service area identified for activities is primarily low/mod income. 570.208(a)(1)
<b>6</b>	<b>Project Name</b>	<b>Emergency Public Facility</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	SN-1 Housing
	<b>Needs Addressed</b>	Other Special Needs Priority
	<b>Funding</b>	CDBG: \$24,000
	<b>Description</b>	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. This activity will allocate funds to support the property acquired by long-term leasing of a public facility being utilized as a provision of emergency housing. This activity ensures the safety of Howard County Residents who are struggling with domestic abuse.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 Howard County residents fleeing domestic violence
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 03C Homeless Facilities (not operating costs) 24 CFR 570.201(c) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
<b>7</b>	<b>Project Name</b>	<b>The United Way – Rehab</b>
	<b>Target Area</b>	Howard County

	<b>Goals Supported</b>	CD-1 Community Facilities and Infrastructure
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	The United Way of Central Maryland, a 501 (c) (3) non-profit in Howard County will use CDBG funds in FFY20 to renovate a 9,000 square foot space in Columbia for uses as the new Family Center to meet the critical need for affordable, quality childcare in Howard County. Through is project, United Way is building the first non-profit, child-care center.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	76 0-80% AMI Howard County residents
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 03M Child Care Centers 24 CFR 570.201(c) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
8	<b>Project Name</b>	<b>Humanim, Inc. – Rehab</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	CD-1 Community Facilities and Infrastructure
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$136,563.56
	<b>Description</b>	Humanim, Inc., a 501(c)(3) non-profit in Howard County will use CDBG funds in FFY20 to provide renovations at their Gerwig building including mock apartment for client training (for community integration); renovation of all bathroom and the construction of a changing room with an electric adult changing table and shower that meets ADA standards. The renovations also include painting the entire interior, updating electrical and duct work, replacing doors, installing new flooring throughout the building, and repairing and staining flooring in the back portion in a facility that supports many activities and programs for persons with intellectual and developmental disabilities.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	150 0-80% AMI individuals with developmental disabilities and their families
	<b>Location Description</b>	9380 Gerwig Lane Columbia, Maryland 21046
	<b>Planned Activities</b>	Matrix Code: 03B Facilities for Persons with Disabilities 24 CFR 570.201(c) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
<b>9</b>	<b>Project Name</b>	<b>Help End Homelessness – Acquisition</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HO-1 Housing
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilized CDBG Program funds to acquire one (1) housing unit in FFY20 to rent to a homeless Howard County family.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Homeless Household
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 03C Homeless Facilities (not operating costs) 24 CFR 570.201(c) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
<b>10</b>	<b>Project Name</b>	<b>The ARC of Howard County – Rehab</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	CD-1 Community Facilities and Infrastructure
	<b>Needs Addressed</b>	Community Development Priority

<b>Funding</b>	CDBG: \$98,907.30
<b>Description</b>	The Arc of Howard County, a 501 (c) (3) nonprofit will use CDBG funds for adding two adult changing tables to the facility; converting three exterior doors and four-bathroom door with ADA doors; painting exterior of building; repairs to sidewalk and parking lot; and, converting cubical area to secure office space in a facility that supports many activities and programs for persons with intellectual and developmental disabilities.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	99 0-80% AMI individuals with developmental disabilities and their families
<b>Location Description</b>	11735/Homewood Road Ellicott City, Maryland 21042
<b>Planned Activities</b>	Matrix Code: 03B Facilities for Persons with Disabilities 24 CFR 570.201(c) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
<b>11 Project Name</b>	<b>Rebuilding Together – Homeowner Rehab</b>
<b>Target Area</b>	Howard County
<b>Goals Supported</b>	HS-3 Housing Rehabilitation
<b>Needs Addressed</b>	Housing Priority
<b>Funding</b>	CDBG: \$174,173.30
<b>Description</b>	Rebuilding Together, Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide free home repairs to Howard County low to moderate income homeowners to preserve the stock of safe, affordable single-family homes in Howard County. Rebuilding Together clients include veterans, people with disabilities, families with small children and the elderly.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 0-80% AMI Howard County Households
<b>Location Description</b>	Countywide

	<b>Planned Activities</b>	Matrix Code: 14A Rehab; Single-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
<b>12</b>	<b>Project Name</b>	<b>Grass Roots Shelter Program</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HO-2 Operation/Support
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	<p>Grassroots, a 501 (c)(3) nonprofit, will utilize CDBG funds for utility expenses associated with their Crisis Intervention Center / Homeless Shelter location. This public facility is a multi-service crisis intervention center providing 24-hour crisis intervention services, emergency and transitional shelter, and community education.</p> <p>Grassroots operates a 24-hour general crisis hotline and walk-in counseling program and is the first point of contact in the County for homeless services. The agency operates the Mobile Crisis Team, in partnership with HumanIm, to respond with the Police to psychiatric emergencies and family crises in the community. Special youth services include the Maryland Crisis Hotline, the Runaway Intervention Program, outreach and educational programs. Staff also respond to requests from the community for crisis intervention services following a traumatic event. The Crisis Intervention Service is certified by the American Association of Suicidology.</p>
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 At Risk of Homelessness Howard County Residents
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 03T Homeless/AIDS Patients Programs 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
	<b>Project Name</b>	<b>HopeWorks of Howard County – Transitional Housing</b>

13	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	SN-2 Social Services
	<b>Needs Addressed</b>	Other Special Needs Priority
	<b>Funding</b>	CDBG: \$35,621.13
	<b>Description</b>	<p>HopeWorks of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide partial salary for the Transitional Housing Victims Advocate and partial utility payments for their transitional houses to operate their program. The Transitional Housing Program provides housing to Howard County residents that are made homeless due to sexual and intimate partner violence and allows victims to be housed for up to one (1) year. Clients have access to all HopeWorks services such as legal advocacy/representation, clinical counseling and case management. Referrals for employment training, education and other community services are also available.</p> <p>HopeWorks is the sole provider of comprehensive domestic violence and rape crisis and recovery services in Howard County. Specifically, HopeWorks is the only residential program in the county that has the experience, expertise and internal capacity necessary to address the multiple, interlocking needs of domestic violence victims, and their families.</p>
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	45 Howard County residents fleeing domestic violence
	<b>Location Description</b>	Countywide
<b>Planned Activities</b>	<p>Matrix Code: 05G Services for victims of domestic violence, dating violence, sexual assault or stalking 24 CFR 570.201(e)</p> <p>National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)</p>	
14	<b>Project Name</b>	<b>Community Action Council – Housing Stability</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HO-2 Operation/Support
	<b>Needs Addressed</b>	Homeless Priority

	<b>Funding</b>	CDBG: \$100,00
	<b>Description</b>	The Community Action Council of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide housing stability for low and moderate-income Howard County residents through eviction prevention for low to moderate income households in Howard County. Direct payment to landlords and/or mortgage companies will be made based on an eviction judgment.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 LMI Howard County Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code: 050 Subsistence Payments 24 CFR 570.207(b)(4) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
<b>15</b>	<b>Project Name</b>	<b>iHomes – Rehab</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	SN-1 Housing
	<b>Needs Addressed</b>	Other Special Needs Priority
	<b>Funding</b>	HOME: \$172,000
	<b>Description</b>	iHomes, Inc., a 501 (c) (3) nonprofit and only certified CHDO in Howard County will utilize HOME funds to renovate two single family dwelling units, for persons with varying degrees of intellectual and developmental disabilities (IDD). These program funds will allow for extensive rehabilitation, and essentially the preservation of these affordable housing units. The residents of the group homes are extremely low income persons, earning between 0 – 30 percent of the area median income (AMI) for the HUD Baltimore- Columbia-Towson Metropolitan Statistical Area (MSA).  Support services will be provided by Humanim, Inc. The units will be designed using green building strategies that will result in a net zero energy efficient building.
	<b>Target Date</b>	6/30/2021



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 0-30% AMI individuals with developmental disabilities
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	CHDO Project/Preserve two (2) single-family affordable housing units
<b>16</b>	<b>Project Name</b>	<b>Help End Homelessness – Rehab</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	SN-1 Housing
	<b>Needs Addressed</b>	Other Special Needs Priority
	<b>Funding</b>	HOME: \$7,500
	<b>Description</b>	Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilize CDBG funds to replace the existing HVAC system with a more energy efficient unit in one of the units that houses a previously homeless Howard County family.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 0-80% AMI Howard County Household
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Preserve one (1) single-family affordable housing unit
<b>17</b>	<b>Project Name</b>	<b>Affordable Housing Project</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HO-1 Housing
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	HOME: \$119,488.70

	<b>Description</b>	Howard County will allocate HOME Program funds for new construction, property acquisition, disposition, and rehabilitation in connection with the development of affordable housing units. This includes but is not limited to the provision of new rental housing, tenant-based rental assistance, and down payment and closing cost assistance that will create affordable housing units while simultaneously preventing and reducing instances of homelessness.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 0-80% AMI Howard County Household
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Create one (1) single-family affordable housing unit
<b>18</b>	<b>Project Name</b>	<b>Down Payment Assistance</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	HS-4 Home Ownership
	<b>Needs Addressed</b>	Housing Priority
	<b>Funding</b>	HOME: \$120,000
	<b>Description</b>	The Department of Housing and Community Development will provide down payment and /or closing cost assistance to eligible homebuyers for the purchase of one dwelling unit in Howard County.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 0-80% AMI Howard County Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Create three (3) single-family housing units
<b>19</b>	<b>Project Name</b>	<b>HOME Administration</b>
	<b>Target Area</b>	Howard County
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority

<b>Funding</b>	HOME: \$46,554.30
<b>Description</b>	<p>Howard County will use HOME funds towards the administration of the HOME program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered.</p> <p>Staff members are responsible for performing program related duties, such as financial, environmental, and program eligibility review according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with funding agencies, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, tracking match, monitoring program rents and incomes and preparing and submitting performance reports.</p>
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Countywide 302,000 Howard County Residents
<b>Location Description</b>	Howard County, Department of Housing and Community Development, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046
<b>Planned Activities</b>	HOME administration (subject to 10%)

**AP-50 Geographic Distribution – 91.220(f)**

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

Howard County allocates its CDBG and HOME funds based on activities that will develop a viable urban community by providing decent housing, a suitable living environment, and by expanding economic opportunities. Activities must principally benefit low- and moderate-income persons. Eligible activities include housing, homeless, other special needs, community development, economic development, and administration/planning activities.

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

**Geographic Distribution**

Target Area	Percentage of Funds
Howard County	100%

Table 56 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

The County will use the following eligibility qualifications for activity funding:

- Housing activities will serve low- and moderate-income households throughout the County.
- Public Facility activities will serve low- and moderate-income individuals or presumed beneficiaries throughout the County.
- Public Service activities will serve low- and moderate-income individuals or presumed

beneficiaries throughout the County.

- Administration and planning activities will serve the County as a whole.

### Discussion

Under the FFY 2020 CDBG Program, the County will receive a grant in the amount of \$1,309,534 and anticipates \$10,778.81 in Program Income for the year for a total FFY 2020 budget of \$1,320,312.81. The County will budget \$120,062.56 for general program administration and \$144,000 for Fair Housing activities for a total Planning and Administration budget of \$264,062.56 (20.0%). The balance of funds (\$1,056,250.25) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$1,056,250.25 (100.0%) and \$0 for the removal of slums and blight (0.0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities \$556,455.82 (52.7%), Housing activities \$324,173.30 (30.7%), and Public Service activities \$175,621.13 (16.6%).

Under the FFY 2020 HOME Program, the County will receive a grant in the amount of \$465,534 and anticipates \$0 in program income for the year for a total FFY 2020 budget of \$465,534. HOME affordable housing activities are available to eligible LMI Howard County households.

## AP-55 Affordable Housing – 91.220(g)

### Introduction

Howard County utilizes its CDBG and HOME funds to address the County's affordable housing needs through the production of new housing units, rehabilitation of existing housing units, and acquisition of existing housing units. The following affordable goals were identified for FFY 2020:

One Year Goals for the Number of Households to be Supported	
Homeless	2
Non-Homeless	29
Special-Needs	2
<b>Total</b>	<b>33</b>

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	28
Acquisition of Existing Units	5
<b>Total</b>	<b>33</b>

Table 58 - One Year Goals for Affordable Housing by Support Type

### Discussion

Howard County intends to complete the following affordable housing projects with FFY 2020 HUD funding:

- Help End Homelessness Acquisition – 1 household CDBG
- Rebuilding Together Homeowner Rehab – 25 households CDBG
- iHomes Rehab – 2 households HOME
- Help End Homelessness Rehab – 1 household HOME
- Affordable Housing Project Acquisition – 1 household HOME
- Down Payment Assistance – 3 households HOME

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Howard County Housing Commission will receive \$10,438,852 in FFY 2019 funding. Funding for FFY 2019 slightly increased as compared to FFY 2018's funding allocation of \$9,902,819. The average monthly Housing Assistance Payment for voucher units in 2018 was \$1,081.25 per unit.

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

- HCV HAP Funds \$10,694,581
- HCV Administrative Fees \$745,458
- FSS Coordinator Funds \$61,056
- Portability HAP Funds \$8,111,714
- Portability Administration Fees \$331,718
- HOPWA Funds \$268,254

During 2019, fourteen (14) Housing Choice Vouchers turned over to households on the waiting list. The families had application dates ranging from 2006 to 2009.

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

The Housing Commission has developed partnerships with Bridges to Housing Stability, the Howard County Department of Corrections, and the Howard County Health Department to provide housing and supportive services individuals with disabilities, homeless individuals, and returning citizens.

The Housing Commission will continue its participation in the Baltimore Regional Project-Based Voucher (PBV) Program that is designed to encourage new quality affordable rental housing in the metropolitan Baltimore area, particularly in safe neighborhoods with high quality public schools that are close to job growth. In 2019, the Housing Commission was awarded twenty (20) project-based vouchers for the Artist Flats at New Cultural Center.

The Housing Commission is actively pursuing funding for a multi-year demonstration project that would enable participants in the Housing Choice Voucher Program (HCVP) to relocate to neighborhoods with less poverty. The proposed voucher deconcentration plan would enable: disadvantaged families to benefit from the opportunities that come with living in surroundings that are more economically diverse; at-risk neighborhoods to benefit from an infusion of families that have more moderate ranges of income lessening the concentration poverty and stabilizing property values; stabilize neighborhoods; and support more racially and economically-mixed neighborhoods.

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

The Howard County Housing Commission operates a Housing Choice Voucher for Homeownership Program. The Commission does not limit participation in the program. The program eligibility requirements are as follows:

- Families participating in the Section 8 Homeownership Program must be in good standing, and must have participated in the Section 8 Program, or other Howard County or Housing Commission programs for at least 2 years prior to execution of the Contract of Sale. The family must also have participated in the Family Self Sufficiency Program for a period of at least 6 months prior to the date of settlement.
- The minimum income required for program participation is \$24,000. If the family meets the HUD minimum income requirements of the Federal Minimum hourly wage rate multiplied by 2,000 hours, and has been pre-qualified for financing with a lending institution which meets the requirements of Section 25.7 of this plan, they are exempted from the \$24,000 minimum income requirement.
- Welfare assistance shall not be counted towards the \$24,000 minimum income requirement unless the head of household is elderly or disabled, as defined in the Administrative Plan.
- Eligible families must demonstrate that at least one adult member of the family who will own the home at commencement of homeownership assistance is currently employed at least 30 hours per week, and has been continuously employed for at least one year prior to commencement of homeownership assistance. This requirement does not apply for families where the head of household is elderly or disabled.
- In order to qualify for participation in the Section 8 Homeownership Program, the family must qualify as a "first-time homeowner". A first-time homeowner is defined as a family of which no member owned or presently has any ownership interest in a unit during the three years before commencement of homeownership assistance. A first-time homeowner also includes a single parent or displaced homemaker who while married, owned a home with his or her spouse, or resided in a home owned by his or her spouse.
- Eligible families shall not include any family with a member who has previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home.
- Prior to commencement of homeownership assistance, the family must attend and satisfactorily complete pre-assistance homeownership counseling with a HUD approved counseling agency, or an equivalent program of counseling activities as designated by the Commission.

The Howard County Housing Commission operates a Family Self-Sufficiency Program. The Commission does not limit participation in the program if demand exceeds the HUD required size limit. The Housing Commission also sponsors a "Getting Ahead" Program that targets Family Self Sufficiency Participants, Zero Income Families and other low income families residing in Howard County. The "Getting Ahead" Initiative examines the causes of Poverty and helps participants to understand that poverty is not simply



caused by the choices of the individual, but is both "generational" and "situational". Program participants perform a Self-Assessment, identify personal strengths and establish a personal plan for building resources. The initiative focuses on "Bridges out of Poverty" and examines what the community has to offer as well as what participants can contribute to the community.

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

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

**Discussion**

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

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

### Introduction

The Coordinated System of Homeless Services (CSHS) is a network of community services and supports that coordinates efforts to end homelessness in Howard County. CSHS is comprised of 23 members which offer resources to households in need, to prevent loss of stable housing or regain housing that has been lost. Financial assistance is available through multiple community partners; households needing additional resources may contact the system's Single Point of Entry for assessment and connection to varying levels of support.

Intensive Case Management services assist households to:

- identify and address barriers to housing stability
- connect to resources and ongoing supports
- identify appropriate and affordable housing

CSHS also directly includes:

- employment services
- addiction and trauma treatment
- support for domestic violence survivors

Reentry services and supports for school-age children through Howard County's Public School System.

A Housing Specialist provides expertise to locate housing for individuals and families whose past rental history is a barrier to securing new housing. The Landlord Guarantee Program provides protection to landlords who rent to these households. Flexible Financial Assistance is available to help with security deposits, rent, and other items that support housing stability plans.

CSHS Partners:

- Bridges to Housing Stability
- Community Action Council
- Family and Children's Services of Maryland
- Grassroots Crisis Intervention Center
- HopeWorks
- Howard County Department of Community Resources and Services
- Howard County Department of Corrections
- Howard County Health Department
- Howard County Housing Commission
- Howard County Office of Workforce Development
- Howard County Public School System
- Humanim

- Laurel Advocacy and Referral Services
- Making Change
- Salvation Army

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Howard County adopted a local Plan to End Homelessness (PEH) in 2010 and updated the plan in February of 2020 known as The Path Home. The Path Home establishes strategic goals that will align resources and services within the homeless response system. The strategic goals will guide specific annual action plans. The goals and action plans will place emphasis on ensuring that the coordinated entry system includes necessary, appropriate, quality interventions and sufficient capacity to meet the needs of those presenting to the system. These interventions will be housing first and housing resources focused.

Howard County uses a Coordinated Entry System to meet the individualized needs of homeless persons. It utilizes the following four (4) steps:

1. Access through entry points known to the community. Accomplished by: hotline, prevention, safe house, and street outreach.
2. Assess strengths, barriers, and vulnerabilities. Accomplished by: triage and standard assessment VI-SPDAT and Prevention Targeting Tool.
3. Prioritize specific and defined set of criteria. Accomplished by: By-Name list.
4. Refer connection to available resources. Accomplished by: prevention, shelter, case management, rapid rehousing, and permanent supportive housing.

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

Howard County's Strategic Plan to End Homelessness's Goal #2 is to ensure that every person experiencing homelessness in Howard County has access to immediate, safe, and appropriate shelter. An effective homeless response system includes immediate access to low-barrier emergency shelter coupled with skilled, engaged street outreach. The Coalition is committed to ensuring that no person is forced to sleep in a place not intended for human habitation or loses their life because of their homeless experience. The Coalition will provide continuous outreach to unsheltered homeless individuals who otherwise might not seek out services, and ensure sufficient emergency shelter capacity to meet the needs of the community. Howard County intends to meet this goal by:

- Ensure adoption of a system-wide housing first approach by all Coalition members and eliminate policies and practices that do not embrace a housing first approach. This includes county residency requirements; participation in services; income requirements; and behavior requirements unrelated to health and safety.

- Establish a housing-focused street outreach team whose primary responsibility is to identify and engage people experiencing unsheltered homelessness and connect them to shelter (if available and desired) and coordinated entry for permanent housing resources.
- The CoC should collect, review and analyze key output and performance measure outcome data to ensure on-going effectiveness of street outreach services.
- Continue implementation of a low-barrier, housing first approach to accessing and staying in emergency shelter in Howard County, and eliminate requirements unrelated to health and safety to access and remain in shelter.
- Provide housing-focused, rapid-exit services to quickly connect all households residing in emergency shelter to safe and appropriate permanent housing.
- Regularly review program level data on shelter outcomes relating to placement rates in permanent housing, timely exits and cost-effectiveness to target system performance improvement strategies.
- Target limited transitional housing resources to the most vulnerable people experiencing homelessness by participating in the coordinated entry system, and eliminate rules that screen people out due to perceived barriers.
- Shift the focus of supportive services in transitional housing programs to align with a housing-focused, rapid-exit approach.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 25)

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

Howard County's Strategic Plan to End Homelessness's Goal #3 is to increase access to permanent housing for people experiencing homelessness in Howard County. An effective homeless response system has an affordable and diverse supply of housing that meets the needs of the most vulnerable persons. Currently, households experiencing homelessness in Howard County struggle to access permanent housing in a timely manner. Challenges include limited landlord engagement and recruitment; limited affordable housing; and limited rapid re-housing program capacity. Howard County intends to meet this goal by:

- To ensure that the most vulnerable households fleeing domestic violence, dating violence, sexual assault, and stalking are prioritized for all available housing resources within the CoC, and to come into compliance with federal and state requirements, HopeWorks HSP (ESG) funded program should more fully participate in the coordinated entry system.
- To increase permanent housing opportunities and decrease the time people experience homelessness in Howard County, the CoC Lead Agency should coordinate a systemwide landlord

engagement strategy to create a pipeline of available units informed by data and the coordinated entry process.

- Adopt the National Alliance to End Homelessness' Rapid Re-Housing Performance Benchmarks and Program Standards to fully incorporate the three core components and current best practices into CoC rapid re-housing projects.
- Scale up rapid re-housing resources to make it the primary housing intervention in Howard County CoC.
- Assess current permanent supportive housing projects and formalize a "move on" strategy to increase system flow and to ensure that this deep resource is serving the most vulnerable households using a dynamic prioritization approach.
- Ensure that all permanent supportive housing adopts and implements a housing first approach in both policy and practice.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 27)

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

Howard County's Strategic Plan to End Homelessness's Goal #1 is to ensure that there are no new or repeat episodes of homelessness in Howard County. An effective homeless response system is one that safely and appropriately diverts households from homelessness and provides targeted homelessness prevention whenever possible. Howard County's Coordinated Entry System will provide comprehensive, housing first services that apply a lens of racial equity, are culturally competent, and are guided by evidence-based best practices to minimize the duration and compounding impact of homelessness. This will include supportive pathways for those who do experience homelessness to achieve income maximization, exit to stable housing quickly, and prevent a repeat episode of homelessness in the future. Howard County intends to meet this goal by:

- Undertake a review and analysis of all prevention programs and prevention-type services that are both, operating in Howard County, and based on the goals of The Path Home.
- Determine which programs most appropriately align with the role of the homeless response system and which may be better funded outside the system.
- Establish a system-wide homeless prevention program — with written standards — to include a standardized assessment and performance measure outcome benchmarks and goals.
- Develop and support a robust structure to implement diversion strategies and measure the impact on the homeless response system.

- To increase employment opportunities for households experiencing homelessness in Howard County, the CoC Lead Agency should coordinate a system-wide employment strategy informed by data and the coordinated entry process.
- The Coalition, led by the CoC Board, should explore and identify factors driving racial and ethnic disparities to determine who is experiencing homelessness and how different types of permanent housing resources are distributed by the homeless services system.
- The CoC Board should develop an action plan to reduce disparities and establish community-level performance measured outcome goals to track progress on these efforts.
- Re-assess and streamline current coordinated entry core elements — the ACCESS, ASSESS, PRIORITIZE and REFER processes — to achieve simplicity, clarity and transparency in system coordination and decision-making.
- Develop a dashboard using HMIS to track progress on system flow improvements and outcomes.

(Source: The Path Home, Howard County's Strategic Plan to End Homelessness, The Five-Year Plan 2020 to 2025, pg. 23)

## Discussion

The Howard County Department of Housing and Community Development (DHCD) will fund the following FFY 2020 CDBG and HOME projects that will address homeless and other special needs:

- Emergency Public Facility (Other special needs)
- Help End Homelessness – Acquisition (Homeless need)
- Grassroots Shelter Program (Homeless need)
- HopeWorks of Howard County – Transitional Housing (Other special needs)
- Community Action Council – Housing Stability (Homeless need)
- iHomes – Housing Rehabilitation (Other special needs)
- Help End Homelessness (Homeless need)
- Affordable Housing Project (Homeless need)

## AP-75 Barriers to Affordable Housing – 91.220(j)

### Introduction:

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

The Office of Human Rights is responsible for the following actions:

- Investigate and process complaints of unlawful discrimination in Employment, Housing, Public Accommodation, Law Enforcement and Financing (Lending Institutions).
- Resolve complaints by conference, conciliation or through mediation.
- Enforce the Howard County Human Rights Law.
- Conduct public hearings on issues affecting the protection and promotion of Human Rights.
- Conduct studies, surveys and publishes reports.
- Recommend policies on Civil and Human Rights to the County Executive.
- Cooperate with other local, state, and federal agencies and officials to protect and promote better human relations.
- Serve as advocate to address issues involving discrimination, human relations and diversity.
- Initiate and participates in outreach activities and events with governmental and community organizations.
- Serve as a liaison with the public, governmental agencies and community groups to develop educational programs, heightens public awareness of discrimination and methods of eliminating discrimination.

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

Howard County is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The following fair housing issues/impediments and action items were identified in the RAI to address public policies that could discourage affordable housing and residential investment:

1. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.

- Explore existing County policies that may inhibit the creation of affordable housing, such as County Bill 18-2014.
2. Overt discrimination may continue to be a problem. Testing is necessary to ensure compliance with Fair Housing requirements.
    - Support fair housing enforcement, testing and outreach in the County. Work with regional partners to provide sustained support and grow capacity of the Fair Housing Action Center of Maryland.
  3. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment.
    - Invest in older communities to support revitalization, commerce, jobs and homeownership as well as preserve affordable housing units, especially in areas along transportation routes.
  4. Increasing concentration of protected classes as county approaches build out and units become more scarce.
    - Support efforts to nurture and sustain racially integrated communities in Howard County, such as the new Columbia Housing Center.
  5. Limited future development and more limited housing choice as county approaches build out, especially if growth is reduced with APFO amendment AND Limited tools to produce affordable housing as new construction slows and growth becomes redevelopment- and infill-oriented.
    - Open up new land use opportunities through zoning changes (e.g. commercial and industrial zones could allow affordable units) and/or donated land.
  6. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
    - Continue or increase funding for creating units and/or subsidizing tenant rents in opportunity areas. (e.g. dedicated funding source for affordable housing).
  7. Disparities in Access to Opportunity; Increasing concentration of protected classes as county approaches build out and units become more scarce.
    - Explore increased FMRs and/or Increased exception payment standards and provide mobility counseling to encourage voucher location in Opportunity Areas.
  8. Disparities in Access to Opportunity; location and type of affordable housing; siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plan and other programs.
    - "Continue to monitor the Maryland Department of Housing and Community Development's (DHCD's) awards of Low Income Housing Tax Credits (LIHTC) and advocate for Qualified Allocation Plan (QAP) policies that: a. Ensure the Baltimore metropolitan area receives at least 50 percent of Maryland tax credits awarded, reflecting the Baltimore area's proportion of the State's low income population; b. Award 65% of the region's credits to family developments in opportunity areas in order to address past inequities, while focusing remaining awards in comprehensive revitalization areas."
  9. Disparities in homeownership rates; access to financial services.
    - Engage lenders in discussions about homeownership and mortgage lending disparities and how to address. Seek investments in financial literacy programs (including in schools)



and assistance in helping subprime loan holders refinance to conventional loans. Develop specific action steps to address disparities in the minority homeownership rate.

10. Access to publicly supported housing for people with disabilities; need for affordable, integrated housing for individuals who need supportive services.
  - Ensure that people with disabilities have control in the choice of their service provider by prohibiting leases that require tenants to receive supportive services from the provider operating the housing. Ensure that tenants cannot be evicted or discharged for reasons unrelated to their housing or a breach of their lease.

### Discussion:

The County will fund the following affordable housing projects with FFY 2020 CDBG and HOME funds:

- **Fair Housing Regional AI Coordinator** – Howard County along with Baltimore City, Anne Arundel, Baltimore, and Harford County fund a portion of the salary for a Regional AI Coordinator. Howard County in cooperation with these jurisdictions contracted with a consultant to complete a regional and jurisdiction specific Analysis of Impediments to Fair Housing (AI) which will be formally accepted in 2020. The AI Coordinator works to guide the implementation of the regional initiatives to address identified potential impediments to Fair Housing Choice.
- **Office of Human Rights Fair Housing Activity** – The Howard County Office of Human Rights will use CDBG funding to conduct matched paired testing of market rate units in the County. This activity proposes to address several of the impediments to fair to fair housing identified in 2020 Analysis of Impediments to Fair Housing Choice.
- **Columbia Housing Center Affirmative Marketing Program** – The Columbia Housing Center, a 501 (c)(3) nonprofit organization, in response to new residential segregation patterns that are forming in parts of Columbia, will use CDBG funding to create a program based on the successful Oak Park Regional Housing Center, which will help landlords find tenants and tenants finds homes, while promoting racial integration. This effort helps Howard County carry out our duty to affirmatively further fair under the federal Fair Housing Act.
- **Help End Homelessness Howard County Acquisition** – Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilized CDBG Program funds to acquire one (1) housing unit in FFY20 to rent to a homeless Howard County family.
- **Rebuilding Together Homeowner Rehab** – Rebuilding Together, Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide free home repairs to Howard County low to moderate income homeowners to preserve the stock of safe, affordable single-family homes in Howard County. Rebuilding Together clients include veterans, people with disabilities, families with small children and the elderly.
- **iHomes Housing Rehabilitation** – iHomes, Inc., a 501 (c) (3) nonprofit and only certified CHDO in Howard County, will utilize HOME funds to renovate two single family dwelling units, for persons with varying degrees of intellectual and developmental disabilities (IDD). These program funds will allow for extensive rehabilitation, and essentially the preservation of these affordable housing units. The residents of the group homes are extremely low income persons, earning between 0 –

30 percent of the area median income (AMI) for the HUD Baltimore- Columbia-Towson Metropolitan Statistical Area (MSA).

- **Help End Homelessness Howard County Rehab** – Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilize CDBG funds to replace the existing HVAC system with a more energy efficient unit in one of the units that houses a previously homeless Howard County family.
- **Affordable Housing Project** – Howard County will allocate HOME Program funds for new construction, property acquisition, disposition, and rehabilitation in connection with the development of affordable housing units. This includes but is not limited to the provision of new rental housing, tenant-based rental assistance, and down payment and closing cost assistance that will create affordable housing units while simultaneously preventing and reducing instances of homelessness.
- **Down Payment Assistance** – The Department of Housing and Community Development will provide down payment and/or closing cost assistance to eligible homebuyers for the purchase of one dwelling unit in Howard County.

DRAFT

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

### **Actions planned to address obstacles to meeting underserved needs**

Despite the County's best efforts and efforts of service providers, there continue to be obstacles to meeting the underserved needs in Howard County. Some of these needs are the: high cost of housing; gap between incomes and housing costs; high cost of developable land; accessible housing needs; and cycle of poverty. Under the FFY 2020 CDBG Program the County will take the following actions to better address underserved needs:

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

### **Actions planned to foster and maintain affordable housing**

The County will fund the following affordable housing projects with FFY 2020 CDBG and HOME funds:

- Fair Housing Regional AI Coordinator
- Office of Human Rights Fair Housing Activity
- Columbia Housing Center Affirmative Marketing Program
- Help End Homelessness Howard County Acquisition
- Rebuilding Together Homeowner Rehab
- iHomes Housing Rehabilitation
- Help End Homelessness Howard County Rehab
- Affordable Housing Project
- Down Payment Assistance

The Howard County Housing Commission will continue to fund the following activities to foster and maintain affordable housing in the County:

- Continue to provide Housing Choice Vouchers and affordable housing units.
- Continue to develop, rehabilitate, and make improvements to affordable housing units.

### Actions planned to reduce lead-based paint hazards

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

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

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

### **Actions planned to reduce the number of poverty-level families**

Based on 2011-2015 ACS data, approximately 5.2% of the County's residents live in poverty, which is less than the State of Maryland's poverty rate of 10.0%. Female-headed households with children are particularly affected by poverty at 19.9% and 6.3% of all youth under the age of 18 were living in poverty. The County's goal is to reduce the extent of poverty by actions the County can control and through work with other agencies and organizations. During this program year, the County will fund the following activities with FFY 2020 CDBG and HOME funds to reduce the number of poverty-level families:

- Fair Housing Regional AI Coordinator
- Office of Human Rights Fair Housing Activity
- Columbia Housing Center Affirmative Marketing Program
- Roger Carter Recreation Center Redevelopment
- Emergency Public Facility
- United Way Rehab
- Humanim, Inc. Rehab
- Help End Homelessness Howard County Acquisition
- The ARC of Howard County Rehab
- Rebuilding Together Homeowner Rehab
- Grassroots Shelter Program
- HopeWorks of Howard County Transitional Housing
- Community Action Council Housing Stability
- iHomes Housing Rehabilitation
- Help End Homelessness Howard County Rehab
- Affordable Housing Project
- Down Payment Assistance

### **Actions planned to develop institutional structure**

Howard County has a productive working relationship with many community partners in the implementation of the County's housing and community development projects. The County's Department of Housing and Community Development coordinates activities among the public and private agencies and organizations in the County. This coordination will ensure that the goals and objectives outlined in the FFY 2020-2024 Five Year Consolidated Plan will be effectively addressed by more than one entity. The following entities will carry out the FFY 2020 annual goals and objectives:

- Howard County Housing Commission – manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing.
- Howard County Department of Community Resources and Services – oversees the County's CoC and administers the County's aging and disability services.
- Baltimore Metropolitan Council – will provide fair housing education.

- Office of Human Rights – will provide fair housing education.
- Help End Homelessness Howard County – will provide housing to a homeless family.
- Rebuilding Together – will provide housing rehabilitation to qualified owner occupied households
- Grassroots Crisis Intervention Center – will provide supportive services to homeless persons.
- Making Change – will provide financial education to County residents.
- HopeWorks – will provide transitional housing.
- Community Action Council – will provide housing stability assistance to prevent eviction.
- Living in Recovery – will provide recovery housing.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The County's Housing and Community Development Department will continue to act as a coordinator between housing and social service activities provided by the County and activities provided by the Housing Authority, the Continuum of Care, private and non-profit housing providers, and social service agencies to address the housing and community development needs of the County. The Department will accomplish this coordination by continuing to attend outside agency planning meetings, provide technical assistance for funding options and program compliance, participate in planning initiatives, and act as network connection between entities. The Department will coordinate with the following entities to address the FFY 2020 annual goals and objectives:

- Howard County Housing Commission – manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing.
- Howard County Department of Community Resources and Services – oversees the County's CoC and administers the County's aging and disability services.
- Baltimore Metropolitan Council – will provide fair housing education.
- Office of Human Rights – will provide fair housing education.
- Help End Homelessness Howard County – will provide housing to a homeless family.
- Rebuilding Together – will provide housing rehabilitation to qualified owner occupied households
- Grassroots Crisis Intervention Center – will provide supportive services to homeless persons.
- Making Change – will provide financial education to County residents.
- HopeWorks – will provide transitional housing.
- Community Action Council – will provide housing stability assistance to prevent eviction.
- Living in Recovery – will provide recovery housing.

### **Discussion:**

The Department of Housing and Community Development has the primary responsibility for monitoring the County's Consolidated Plan and Annual Action Plan. The Department maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity. The Department has a monitoring process that is focused on analyzing and comparing projects and activities

based on program performance, financial performance, and regulatory compliance. The accomplishments of the FFY 2020 CDBG and HOME activities will be reported in the FFY 2020 Consolidated Annual Performance and Evaluation Report (CAPER) and be used as a basis for future funding decisions.

DRAFT

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

**Introduction:**

Under the FFY 2020 CDBG Program, the County will receive a grant in the amount of \$1,309,534 and anticipates \$10,778.81 in Program Income for the year for a total FFY 2020 budget of \$1,320,312.81. The County will budget \$120,062.56 for general program administration and \$144,000 for Fair Housing activities for a total Planning and Administration budget of \$264,062.56 (20.0%). The balance of funds (\$1,056,250.25) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$1,056,250.25 (100.0%) and \$0 for the removal of slums and blight (0.0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities \$556,455.82 (52.7%), Housing activities \$324,173.30 (30.7%), and Public Service activities \$175,621.13 (16.6%). The County meets the HUD regulations for project caps by allocating the following FFY 2020 CDBG funds:

- Planning and Administration \$ 264,062.56 or 20.0% allocation (at the 20% cap)
- Public Services \$175,621.12 or 13.3% allocation (below the 15% cap)
- Demolition \$0 or 0.0%
- Urgent Need \$0 or 0.0%

Under the FFY 2020 HOME Program, the County will receive a grant in the amount of \$465,534 and anticipates \$0 in program income for the year for a total FFY 2020 budget of \$465,534. The County will use \$116,385.75 in contributions from the County's banked Match from prior housing projects as HOME Match for FFY 2020.

**Community Development Block Grant Program (CDBG)  
Reference 24 CFR 91.220(I)(1)**

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

- |  |             |
|--|-------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | \$10,778.81 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | \$0.00      |
| 3. The amount of surplus funds from urban renewal settlements  | \$0.00      |



4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0.00
5. The amount of income from float-funded activities	\$0.00
<b>Total Program Income:</b>	<b>\$10,778.81</b>

**Other CDBG Requirements**

1. The amount of urgent need activities 0
  
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

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

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

See attached HOME Policies and Procedures.

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

**Recapture Guidelines**

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. Howard County has previously used the recapture provision and will continue to do so during the next Consolidated Plan period. Recapture provides a mechanism to recapture all, or a portion, of the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from

time to time review its cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

For additional information, see attached HOME Policies and Procedures.

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

See attached HOME Policies and Procedures.

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

See attached HOME Policies and Procedures.

**Discussion:**

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

**Howard County Affordable Rent Standards for the CDBG Program**

Howard County provides funds to project sponsors and clients to acquire, rehabilitate and otherwise assist with the development of housing, both owner-occupied and rental, for low and moderate-income persons. In order for CDBG funds to be utilized to assist a rental project, rents must be affordable to comply with the low and moderate-income housing national objective standard. Howard County has two separate definitions of affordable rents, one for projects funded exclusively with CDBG funds, and one for projects combining CDBG funds with other federal and/or State funding.

For rental projects where CDBG is the only source of federal funds and there are no State funds, affordable rents are defined as rents, excluding the utility allowance, which do not exceed the lesser of the Fair Market Rent, as determined by HUD from time-to-time, or that amount which would be equal to 30 percent of the gross monthly income of a household earning 80 percent of the area median income, adjusted by family size, for the area as defined and published by HUD. In making this determination, it will be assumed that an efficiency unit will be occupied by a single person, a one-bedroom unit by two

persons, a two-bedroom unit by three persons, a three-bedroom unit by four persons, and a four-bedroom unit by a five persons household.

For rental projects, utilizing CDBG funds with other federal and/or state funds, affordable rents are defined by the other programs' requirements as long as the project continues to serve persons at or below 80 percent of the area median income. The other programs include but are not limited to HOME, federal Low-Income Housing Tax Credits, housing mortgage revenue bonds, public housing capital funds or public housing operating subsidies, HOPE VI, Project Based Section 8, Section 202 or Section 811 development funds, state rental housing development programs, and other similar government funded programs.

DRAFT

# Appendix

DRAFT

## SF 424 and Certifications

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>* If Revision, select appropriate letter(s):</b> _____ <b>* Other (Specify):</b> _____
<b>* 3. Date Received:</b> 02/27/2020	<b>4. Applicant Identifier:</b> _____	
<b>5a. Federal Entity Identifier:</b> _____	<b>5b. Federal Award Identifier:</b> _____	
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> _____	<b>7. State Application Identifier:</b> _____	
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> Howard County, Maryland		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 52-6000965	<b>* c. Organizational DUNS:</b> 1025471270000	
<b>d. Address:</b>		
<b>* Street1:</b> 9820 Patuxent Woods Drive	_____	
<b>Street2:</b> Suite 224	_____	
<b>* City:</b> Columbia	_____	
<b>County/Parish:</b> Howard	_____	
<b>* State:</b> MD; Maryland	_____	
<b>Province:</b> _____	_____	
<b>* Country:</b> USA: UNITED STATES	_____	
<b>* Zip / Postal Code:</b> 21046	_____	
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> Housing and Comm. Development	<b>Division Name:</b> Community Planning and Grants	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> Ms.	<b>* First Name:</b> Kelly	
<b>Middle Name:</b> A.	_____	
<b>* Last Name:</b> Cimino	_____	
<b>Suffix:</b> _____	_____	
<b>Title:</b> Director		
<b>Organizational Affiliation:</b> Howard County Dept. of Housing and Community Development		
<b>* Telephone Number:</b> 410-313-0190	<b>Fax Number:</b> 410-313-5960	
<b>* Email:</b> kcimino@howardcountymd.gov		

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

U.S Department of Housing and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14-218

CFDA Title:

Community Development Block Grant (CDBG)

**\* 12. Funding Opportunity Number:**

\* Title:

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

See Attachment A

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

\* a. Start Date:

\* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,309,534.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="10,778.81"/>
* g. TOTAL	<input type="text" value="1,320,312.81"/>

\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes  No

If "Yes", provide explanation and attach

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 216, Section 1001)

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:  \* First Name:

Middle Name:


\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

**Attachment A.**

15) The Howard County Department of Housing and Community Development will carry out a broad range of eligible CDBG activities directed towards revitalizing neighborhoods, creating sustainable communities and improving facilities and access to services. All entitlement funds will be utilized for activities that meet one or more of the National Objectives established by HUD.

DRAFT



## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.


**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	County Executive
APPLICANT ORGANIZATION	DATE SUBMITTED
Howard County, Maryland	3/8/20

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>* If Revision, select appropriate letter(s):</b> _____ <b>* Other (Specify):</b> _____
<b>* 3. Date Received:</b> 02/27/2020	<b>4. Applicant Identifier:</b> _____	
<b>5a. Federal Entity Identifier:</b> _____	<b>5b. Federal Award Identifier:</b> _____	
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> _____	<b>7. State Application Identifier:</b> _____	
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> Howard County, Maryland		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 52-6000965	<b>* c. Organizational DUNS:</b> 1025471270000	
<b>d. Address:</b>		
<b>* Street1:</b> 9820 Patuxent Woods Drive	_____	
<b>Street2:</b> Suite 224	_____	
<b>* City:</b> Columbia	_____	
<b>County/Parish:</b> Howard	_____	
<b>* State:</b> MD: Maryland	_____	
<b>Province:</b> _____	_____	
<b>* Country:</b> USA: UNITED STATES	_____	
<b>* Zip / Postal Code:</b> 21046	_____	
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> Housing and Comm. Development	<b>Division Name:</b> Community Planning and Grants	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> Ms.	<b>* First Name:</b> Kelly	
<b>Middle Name:</b> A.	_____	
<b>* Last Name:</b> Cimino	_____	
<b>Suffix:</b> _____	_____	
<b>Title:</b> Director		
<b>Organizational Affiliation:</b> Howard County Dept. of Housing and Community Development		
<b>* Telephone Number:</b> 410-313-0190	<b>Fax Number:</b> 410-313-5960	
<b>* Email:</b> kcimino@howardcountymd.gov		

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

U.S Department of Housing and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14-239

CFDA Title:

HOME Investment Partnership Grant (HOME)

**\* 12. Funding Opportunity Number:**

\* Title:

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

Howard County will carry out HOME eligible activities that maintain and expand the supply of affordable housing through acquisition, new construction, rehabilitation, and/or homeownership assistance.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments