

**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.

Add Attachment

Delete Attachment

View Attachment

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="465,543.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="465,543.00"/>

**\* 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

Add Attachment

Delete Attachment

View Attachment

**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:

MAR 05 2020

## 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 Howard County, Maryland	DATE SUBMITTED 2/5/20

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;


2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.



Signature of Authorized Official

MAR 05 2020  
Date

County Executive  
Title



## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).
2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) FFY2020 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
\_\_\_\_\_  
Signature of Authorized Official

MAR 05 2020  
Date

County Executive  
\_\_\_\_\_  
Title

DRAFT

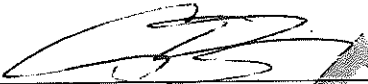
**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
\_\_\_\_\_  
Signature of Authorized Official

\_\_\_\_\_  
Date MAR 05 2020

\_\_\_\_\_  
County Executive  
Title

DRAFT

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

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## Consultation and Citizen Participation

**FFY20 CONSOLIDATED / ACTION PLAN TIMELINE**

Updated December 20, 2019

DATE	ACTION ITEM
<b>NOVEMBER 2019</b>	
Wednesday, November 13, 2019	Email Public Notice/Notice of Public Hearing # 1 to Newspapers
Wednesday, November 13, 2019	Email Compliance Officer Public Notice for Hearing # 1 Posting to Web-page
<b>November 21, 2019</b>	<i>Publish and Post to Web-page</i> <b>Public Notice/Notice of Public Hearing #1</b>
<b>DECEMBER 2019</b>	
<b>December 10 -12, 2019</b>	<b>UDV on site for Public Assessment / Public Meeting / Stakeholder Interviews/ Housing Staff &amp; Commission Staff Interviews</b>
Wednesday, December 11, 2019	<b>Public Needs Hearing #1</b> 6PM 9820 Patuxent Woods Drive, Room 211 Community Goals and Strategies Discussion
Thursday, December 12, 2019	Email Public Notice/Notice of Public Hearing # 2 to Newspapers
Thursday, December 12, 2019	Email Compliance Officer Public Notice for Hearing # 2 Posting to Web-page
<b>December 19, 2019</b>	<i>Publish and Post to Web-page</i> <b>Public Notice/Notice of Public Needs Hearing #2 (Public Meeting)</b>
<b>JANUARY 2020</b>	
Thursday, January 2, 2020	Email Compliance Officer CDBG & HOME Program Applications for Web-page
<b>Thursday, January 9, 2020</b>	<b>Public Needs Hearing #2 (Public Meeting)- Housing Staff to Conduct Distribute RFP's and Post RFP to Web-Page</b>
<b>Thursday, January 16, 2020</b>	<b>Con Plan Roundtable at Columbia East Library - Chrysalis Collaborations to Facilitate (4-5:30 PM)</b>
<b>FEBRUARY 2020</b>	
<b>Monday, February 3, 2020</b>	<b>RFP Submission Deadline (3:30 pm)</b>
<b>Thursday, February 13, 2020</b>	<b>Con Plan Roundtable at Elkridge Library - Chrysalis Collaborations to Facilitate (4-5:30 PM)</b>
<b>Tuesday, February 18, 2020</b>	<b>Review Board Panel Day</b>
Thursday, February 20, 2020	Email Public Notice/Notice of Public Hearing # 3 to Newspapers
Thursday, February 20, 2020	Email Compliance Officer Public Notice for Hearing # 3 Posting to Web-page
<b>Friday, February 21, 2020</b>	<b>Draft Action Plan Complete</b>
<b>Monday, February 24, 2020</b>	<b>30-Day Public Comment Period - Begins</b>

Thursday, February 27, 2020	<i>Publish and Post to Web-Page</i> <b>Public Notice/Notice of Public Meeting For Public Comment Period Meeting on March 13, 2020</b>
MARCH, 2020	
Thursday, March 12, 2020	<b>30-Day Comment Public Meeting #3 Housing Staff to Conduct</b>
Friday, March 13, 2020	<b>Draft copy of Con Plan &amp; AAP and Written Testimony from Director Cimino to Jen Sager</b>
Thursday, March 19, 2020	Email Public Notice/Notice of Public Hearings # 4 & # 5 to Newspapers
Thursday, March 19, 2020	Email Compliance Officer Public Notice for Hearings # 4 & # 5 for Posting to Web-page
Wednesday, March 25, 2020	<b>30-Day Public Comment Period - <i>Ends at</i> 11:59.99 PM</b>
March 26, 2020	<i>Publish and Post to Web-Page</i> <b>Public Notice/Notice of Public Hearings Council &amp; Housing Board Hearings #4 &amp; #5</b>
Thursday, March 26, 2020	<b>Pre-File Date - Resolution and FFY19 AAP is submitted to Council</b>
APRIL 2020	
Monday, April 6, 2020	<b>Draft Resolution is Introduce before the Council</b>
Thursday, April 9, 2020	<b>Public Hearing #4 for County Resolution Process (Housing Board Meeting)</b>
Monday, April 20, 2020	<b>Public Hearing at County Council / Public Hearing #5 for County Resolution Process (Director Cimino to Testify)</b>
MAY. 2020	
Monday, May 4, 2020	<b>County Council Vote</b>
May 15, 2020	Final Edits Complete / Submit to HUD
May 17, 2020	<b>Final Con &amp; Action Plan due to HUD</b>



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224 ■ Columbia, Maryland 21046 ■ 410-313-6318  
Voice/Relay

Kelly A. Cimino, Director

FAX 410-313-5960

## PUBLIC NOTICE / NOTICE OF PUBLIC HEARINGS

Howard County Housing  
9820 Patuxent Woods Drive, Meeting Room 211  
Columbia, MD 21046

November 21, 2019

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and organizations to attend a public meeting to obtain your comments regarding the development of the Budget and Funding Strategy for the FFY2020-FFY2024 Consolidated Plan / FFY 2020 Annual Action Plan. The Consolidated Plan is the five-year plan that is required by the U.S Department of Housing and Urban Development (HUD) that outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Annual Action Plan is the County's yearly application for funding under the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships Program (HOME).

Funded by the U.S. Department of Housing and Urban Development, the CDBG and HOME programs provide funds for a variety of housing and community development activities that principally benefit low and moderate-income residents. During Consolidated Plan years, the Action Plan is part of the Consolidated Plan. A copy of the proposed FFY2020 Consolidated Plan / Annual Action Plan budget will be available by February 24, 2020 at Howard County Housing, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046 and on the County's webpage of the County's website at <http://www.howardcountymd.gov/> under "Departments."

### Public Hearing Dates and Locations

Wednesday, December 11, 2019 – 6:00 PM    9820 Patuxent Woods Drive  
Meeting Room 211  
Columbia, MD 21046

If you plan on testifying, a written copy of your testimony should be provided at the time of the hearing. If you cannot attend the Hearing but would like to offer testimony, written comments must be directed to Kelly Cimino, Director, Howard County Department of Housing and Community Development or to Elizabeth Meadows, Chief, Community Planning and Grants, at the Howard County Housing office, address in the notice above. Written comments must be received no later than 5:00 pm on the date of the Hearing.

Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email [qkareem@howardcountymd.gov](mailto:qkareem@howardcountymd.gov).



## Meadows, Elizabeth

---

**From:** Meadows, Elizabeth  
**Sent:** Wednesday, November 13, 2019 4:53 PM  
**To:** 'Kegel, James'  
**Cc:** Animashaun, Nkechi; Deik, Tracy; Wall, Thomas F  
**Subject:** RE: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

Hi James;

This looks good! It is okay to print.

Thanks for all your help. Regards, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Kegel, James <jkegel@tribpub.com>  
**Sent:** Wednesday, November 13, 2019 3:34 PM  
**To:** Meadows, Elizabeth <emeadows@howardcountymd.gov>  
**Cc:** Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>; Deik, Tracy <tdej@howardcountymd.gov>; Wall, Thomas F <Tfwall@howardcountymd.gov>  
**Subject:** RE: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Sorry about that, let's try this again.

**James Kegel**  
Inside Sales Representative

312.981.7206 | [jkegel@Tribpub.com](mailto:jkegel@Tribpub.com)



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**From:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>  
**Sent:** Wednesday, November 13, 2019 2:23 PM  
**To:** Kegel, James <[jkegel@tribpub.com](mailto:jkegel@tribpub.com)>  
**Cc:** Animashaun, Nkechi <[Nanimashaun@howardcountymd.gov](mailto:Nanimashaun@howardcountymd.gov)>; Deik, Tracy <[tdeik@howardcountymd.gov](mailto:tdeik@howardcountymd.gov)>; Wall, Thomas F <[Tfwall@howardcountymd.gov](mailto:Tfwall@howardcountymd.gov)>  
**Subject:** RE: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

EXTERNAL SOURCE

Hi James;

This Notice is missing more than half of the information I sent. It only contained the top half of the Notice. See attached Notice again for the full information that needs to included.

Thank you, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Kegel, James <[jkegel@tribpub.com](mailto:jkegel@tribpub.com)>  
**Sent:** Wednesday, November 13, 2019 3:09 PM  
**To:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>  
**Cc:** Animashaun, Nkechi <[Nanimashaun@howardcountymd.gov](mailto:Nanimashaun@howardcountymd.gov)>; Deik, Tracy <[tdeik@howardcountymd.gov](mailto:tdeik@howardcountymd.gov)>; Wall, Thomas F <[Tfwall@howardcountymd.gov](mailto:Tfwall@howardcountymd.gov)>  
**Subject:** RE: FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Hello,

Thank you for your legal notice request.

A **proof and quote** is attached for your review and approval. Your response is needed by **November 19 at 12 PM** to ensure the notice is printed on **November 21** in the **Columbia Flier and Howard County Times**. Please **Read the proof carefully in its entirety** and let me know if there are any changes that need to be made.

Ad number for reference: 6512368

Amount: \$185.46

Billed Account Name: Howard County Dept of Housing

Billed Account Number: CU00168892

Thank You,

**James Kegel**

Inbound Advertising Representative

Inbound Advertising Representative

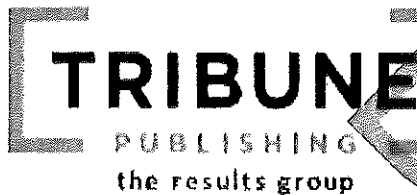
*Baltimore Sun, 410-539-7700 • Capital Gazette, 410-268-7000 • Carroll County Times, 410-857-5581*

*Chicago Tribune, 312-222-2222 • Daily Press, 757-247-4700 • Hartford Courant, 860-525-2525*

*Morning Call, 610-820-6565 • New York Daily News, 212-210-7100 • Orlando Sentinel, 407-420-5160*

*Sun Sentinel, 800-250-2000 • Tidewater Review, 757-253-8126 • Virginia Gazette, 757-253-8126*

*Virginian-Pilot, 757-622-1455*



*Communication may be reviewed for quality & training purposes.*

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**From:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>

**Sent:** Wednesday, November 13, 2019 1:14 PM

**To:** Harris, Ellen <[ceharris@baltsun.com](mailto:ceharris@baltsun.com)>; Welenc, Charlie <[cwelenc@tribpub.com](mailto:cwelenc@tribpub.com)>; [cnglegal@tronc.com](mailto:cnglegal@tronc.com)  
<[cnglegal@tribpub.com](mailto:cnglegal@tribpub.com)>

**Cc:** Animashaun, Nkechi <[Nanimashaun@howardcountymd.gov](mailto:Nanimashaun@howardcountymd.gov)>; Deik, Tracy <[tdeik@howardcountymd.gov](mailto:tdeik@howardcountymd.gov)>; Wall, Thomas F <[Tfwall@howardcountymd.gov](mailto:Tfwall@howardcountymd.gov)>

**Subject:** FFY2020 - FFY2024 Con Plan & FFY20 Annual Action Plan Public Notice & Notice of Public Hearings

EXTERNAL SOURCE

Good Afternoon;

Customer # CU00168892

Please publish the attached Public Notice/Notice of Public Meeting in the **November 21, 2019** issues of the Howard County Times and Columbia Flier.

The notice only needs to run 1 time and I will need a legal certification follow the publication. Can you please confirm back to me that you have received this request and it will be processed?

Thanks very much, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

DRAFT



THE BALTIMORE SUN MEDIA GROUP

Order ID: 6512368

Printed: 11/13/2019 2:32:47 PM

Page 1 of 3

\* Agency Commission not included

**GROSS PRICE \* :** \$313.77

**PACKAGE NAME: CNG Columbia Flier Single**

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\* Agency Commission not included

**GROSS PRICE \* :** \$313.77

**PACKAGE NAME:** CNG Columbia Flier Single

**Product(s):** Columbia Flier, classified.CNG.com, classified.MDDC.com\_CNG, Howard County Times

**AdSize(s):** 2 Column (8TAB)

**Run Date(s):** Thursday, November 21, 2019

**Color Spec.** B/W

**Preview**

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DRAFT

GROSS PRICE \* : \$313.77

PACKAGE NAME: CNG Columbia Flier Single

**PUBLIC NOTICE / NOTICE OF PUBLIC HEARINGS**

**Howard County Housing  
9820 Patuxent Woods Drive, Meeting Room 211  
Columbia, MD 21046**

**November 21, 2019**

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and organizations to attend a public meeting to obtain your comments regarding the development of the Budget and Funding Strategy for the FFY2020-FFY2024 Consolidated Plan / FFY 2020 Annual Action Plan. The Consolidated Plan is the five-year plan that is required by the U.S. Department of Housing and Urban Development (HUD) that outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Annual Action Plan is the County's yearly application for funding under the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships Program (HOME).

Funded by the U.S. Department of Housing and Urban Development, the CDBG and HOME programs provide funds for a variety of housing and community development activities that principally benefit low and moderate-income residents. During Consolidated Plan years, the Action Plan is part of the Consolidated Plan. A copy of the proposed FFY2020 Consolidated Plan / Annual Action Plan budget will be available by February 24, 2020 at Howard County Housing, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046 and on the County's webpage of the County's website at <http://www.howardcountymd.gov/> under "Departments."

**Public Hearing Dates and Locations**

**Wednesday, December 11, 2019 - 6:00 PM  
9820 Patuxent Woods Drive  
Meeting Room 211  
Columbia, MD 21046**

If you plan on testifying, a written copy of your testimony should be provided at the time of the hearing. If you cannot attend the Hearing but would like to offer testimony, written comments must be directed to Kelly Cimino, Director, Howard County Department of Housing and Community Development or to Elizabeth Meadows, Chief, Community Planning and Grants, at the Howard County Housing office, address in the notice above. Written comments must be received no later than 5:00 pm on the date of the Hearing.

Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email [qkareem@howardcountymd.gov](mailto:qkareem@howardcountymd.gov).  
11/21/2019 6512368

**HOWARD COUNTY, MARYLAND  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)  
AND HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAMS**

Howard County is preparing its FFY 2020-2024 Five-Year Consolidated Plan and FFY 2020 Annual Action Plan. The county must submit these plans to the U.S. Department of Housing and Urban Development (HUD) to receive Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds.

The 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 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.

Input from the community is vital to the creation and implementation of these plans. A Public Hearing will be held in Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046 on Wednesday, December 11, 2019 at 6:00 P.M. to discuss the county's housing and community development needs. Meeting Room 211 is accessible to persons with physical disabilities. Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Officer, Department of Housing and Community Development (DHCD), at (410) 313-3386, or email [qkareem@howardcountymd.gov](mailto:qkareem@howardcountymd.gov).

Additionally, a community survey is available at the following link:

<https://www.surveymonkey.com/r/HowardCoCDBG>

If you have any questions or would like to submit written comments concerning these plans, please contact Elizabeth Meadows by phone at (410) 313-6324 or by email at [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov).



## Summary Howard County CDBG Community Meeting East Columbia Branch Library

16 January 2020

### **Participating Groups/Organizations** (see sign in sheet for details)

Owen Brown apartment complex (HUD property)  
East Columbia 50+ Center  
Maryland Legal Aid  
Heath Care and Howard County Autism Society (disability)  
Linwood Center (disability)  
Adaptive Living (disability)  
Howard County Police community outreach (Oakland Mills and Owen Brown)  
Grass Roots Shelter  
Green Leaf Community Association  
Wood Lake Community Association  
Open Door America (returning citizens services)  
Bridge of Hope (low income/homeless)  
Accessible Resources for Independence (ARI) (Center for Independent Living CIL, disability)

### **Key Issues:**

**Crime and other problems with the same small number of rentals all the time**

- **Better coordination among police and code enforcement. Need a liaison between the departments and with landlords, neighborhood associations and other interested organizations that can share information and address community safety/rental issues:**  
The same local landlords own troubled properties in several neighborhoods. Information is not shared among police units and little interaction with code enforcement. Police are limited in the information they can provide from police reports. Landlords that work through property management companies may not be aware of police activity at their properties.
- **Licenses and Inspections not inspecting units before new tenants move in or regularly.**  
Reports of housing with multiple problems. Not frequent enough inspections and not occurring before new tenants move in. Some suggestions that perhaps the department needs to be larger and have a clearer focus on inspecting rental properties.
- **Use CDBG funds for code enforcement and/or to create landlord/tenant resources.**  
Models from Montgomery County on ombuds department for landlord and tenants. Posted guidelines re rights and responsibilities for both landlords and tenants, etc.
- **Need contact within county government where neighbors can report problem properties.**  
Discussion about residents reporting problem rentals to Licenses and Inspections but active resident noted that little happens. It would be more effective to have someone in county government that worked across departments (police, licenses and inspections, housing, etc.) to ensure code enforcement and other issues with problem properties are addressed.

- **Risk management analysis of county database of rentals/properties to identify problem properties.** Resident with IT background suggested developing a regular analysis system to identify problem properties and landlords.
- **Landlords do not maintain properties/raise rents and threaten tenants re complaining.** After first year, landlords raise rent and do not repair properties. Threaten tenants who complain about lack of repairs.
- **"Bad tenants" – criminal, don't care for property:** Tenants who can afford higher rents are criminals with lots of money and who don't care if properties are not maintained. Leads to multiple problems with crime, deteriorating housing.
- **Training for county employees involved with inspections, housing, landlord tenant on landlord tenant issues, rules, rights, etc.**
- **Residents afraid to report problems due to retaliation and lack of response unless violent crime. Regulations/systems need to change to enable enforcement re quality of life violations and other non-violent crimes.** While strong resident associations and connections exist, they are afraid to report due to vandalism and other retaliation. Police document problems but are told that no charges can be made unless there is a violent crime: nothing will happen unless "someone is shot outside of the house."

#### **Youth activities and safe spaces:**

- **Programs for middle income youth:** Lots of programs for very low income and those who can afford it but nothing for those who don't meet the eligibility requirements for low income programs.
- **Facilities/activities for youth and young adults:** Young men hang around village center, apartment complexes. Need basketball courts, other activities. Possible outreach center in unused public (police) facility in the village center.
- **Drop in center and outreach:** Youth who do not want to go home congregate in apartment complex hallways and common areas. No place to go after the library closes. Need a drop in center, particularly after hours (24/7), and outreach/counseling.
- **More capacity for library programs:** Library used as after school day care. Homework clubs and other programs have limited spaces so other kids just hang around with nothing to do or are out on the streets.
- **Get Ahead and Our Rules programs:** Bring in successful social and other skill building programs for youth.

**Need for more affordable housing:** Howard county has a critical lack of affordable housing at all levels and there needs to be a significant commitment to find solutions. Suggestions included:

- **Task force on affordable housing:** Task force including organization representatives from all types of populations impacted by this issue (people with disabilities, returning citizens, homeless, low income, immigrants/refugees, workforce housing, etc.), government and other key actors (developers, housing development organizations, etc.) to develop potential solutions and plans.
- **Conference on housing (prelude to task force)**

- **Create five year plan for affordable housing:** Plan should include commitment on behalf of the county to bring addition funds to the table.
- **Critical need for people with disabilities (very low income):** Even more pressing need for housing because new Home and Community Based Setting Rules for Medicaid require that people with disabilities be integrated into community housing, sign leases, etc. Most have only \$780 a month in SSI and can't afford any housing. Very long waiting lists for public housing (vouchers). Need other models and systems to supply housing for this group.
- **Need for funding to cover repairs/remodeling of existing agency group homes for people with disabilities.** HC CDBG funds covered similar repairs to ARC housing in the past.
- **Howard county does not participate in some programs for people with disabilities that are project based (Weinberg housing/HUD 811).** Weinberg program only takes people up to age 62, so need even more options for older people.
- **Need for housing placement programs for returning citizens, people with disability, low income.**
- **Need more money for affordable housing and programs to support people to maintain housing.**

**Aging in Place:** Discussion of a general need for more programs to support people aging in place, including shared housing.

**Shared Housing:**

- **New complexes that have private living areas but shared kitchens, common areas**
- **Programs to match people to elders/others with extra rooms that want to share housing** such as those in DC and St. Ambrose housing.
- **Tiny houses**
- **Look at other models in other states**

**Landlord/Tenant training:** Need for general training for landlords and tenants on rights, responsibilities, county procedures and resources.

Submitted 1/21/20

Jo Anne Schneider, Chrysalis Collaborations

**FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan**  
**Community Roundtable Meeting**  
**Thursday, January 16, 2020 - 4:00 PM**  
**Howard County Library East Columbia Branch, 6600 Cradlerock Way, Columbia, MD 21045**

Name	Organization	Phone Number	Email Address
GARY M. CARTER	ADAPTIVE LIVING INC.	443-812-5312	gary@adaptiveliving.net
Melissa FitzGibbon	Grassroots	410 531 6006	melissa@grassrootscrisis.org
FRANK KIRKLAND	LINWOOD CENTER	410 465 1352	FKIRKLAND@LINWOODCENTER.ORG
Jacqueline G. Bairst	Greenleaf HOA	410 707 7277	nuokua@gmail.com
SHARON TURNER	Greenleaf	410-598-1231	LINDATURNER@yahoo.com
James Pipes	N/A	410-961-7221	david.pipes@verizon.net
ROBERT SHILKE	WOODLAKE CA	443-232-7122	RSHILKE@NETZERO.NET
Lucas Brown	Woodlake CA	443-745-4499	lscadpop@aol.com

**FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan**  
**Community Roundtable Meeting**  
**Thursday, January 16, 2020 - 4:00 PM**  
**Howard County Library East Columbia Branch, 6600 Cradlerock Way, Columbia, MD 21045**

Name	Organization	Phone Number	Email Address
Dawn M Crow	Open Door America	443-570-7961	dawnmcrow@verizon.net
Roberto Lopez	HCPD	410-313-3700	
Elyah Coker	HCPD	410-313-3700	
Patricia Boxall	HCAI	301-2336930	P+Jboxall@gmail.com
Merion McLaughlin	HCG	410-313-7684	mmc@hcg.com
B. Coleman	MLA	410-880-1057	Bcoleman@mdlab.or
Tirana Brown	Owen Brown	410 381-9544	owenbrown@rhonem.communities.com
Marty Massiah	Greenleaf	301 346 8399	greenleafboard@gmail.com

**FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan**  
**Community Roundtable Meeting**  
**Thursday, January 16, 2020 - 4:00 PM**  
**Howard County Library East Columbia Branch, 6600 Cradlerock Way, Columbia, MD 21045**

Name	Organization	Phone Number	Email Address
Susan Ashman	Bridge of Hope	301-498-0978	cmpeboh@gmail.com
Kelly Kryspin	Accessible Resources for Independence	443-713-3908	kkryspin@currow.org

TO: Insert List

RE: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs

Dear Stakeholder:

Howard County is in the process of preparing its FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan. These plans are requirements of the U.S. Department of Housing and Urban Development (HUD) for the county to receive Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds.

The county has selected the consulting firm Urban Design Ventures, LLC to assist in the preparation of these documents and we are in need of your assistance to identify the county's housing and community development needs. Consultation with stakeholders like yourself is vital to the creation of these plans. We also hope to include Howard County residents eligible for CDBG funded services in these sessions. Please share this with any community residents and program participants who you think would be interested in participating.

Please consider attending the following roundtable meeting to participate:

**Thursday, January 16, 2020 at 4:00 P.M. in the Thomas Meeting Room, Howard County Library East Columbia Branch, 6600 Cradlerock Way, Columbia, MD 21045**

The meeting will be conducted by Jo Anne Schneider, Ph.D. Dr. Schneider is a Howard County based human services consultant.

Please RSVP via email at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or phone at (412) 461-6916 by **Wednesday, January 15, 2020**. If you will not be able to attend this meeting, a future meeting is scheduled for **Thursday, February 13, 2020 at 4:00 P.M. in the Belmont Meeting Room, Howard County Library Elkridge Branch, 6540 Washington Boulevard, Elkridge, MD 21075**.

In preparation for the meeting, I have included an **Agency Survey** that we are asking for you to complete and bring to the meeting or return it to us by fax or email if you are unable to attend. The survey provides insights on your organization's role within the county and any unmet needs within the communities that you serve. Please email me at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or fax the survey to my office at (412) 461-6920, so your feedback can be incorporated into the plan.

Additionally, the county has created a **confidential Resident Survey** that will be made available to residents of Howard County. If you are a resident, please take the time to complete the survey, as well as share the survey with your staff and clients. The survey is available at the following link:

<https://www.surveymonkey.com/r/HowardCoCDBG>

Thank you for your interest and assistance. Should you have any questions please contact me at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or (412) 461-6916. Also, you can contact Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov).

Sincerely,

Jon

Dr. Jo Anne Schneider is an applied social scientist with over 25 years experience working with non-profit organizations, government, and communities to develop innovative, evidence based research and model programs on a wide range of workforce development, employment, human services and health topics. Her expertise combines 7 years as a non-profit administrator, over 20 years as a consultant to government and private service providers, and 4 years working in the federal government and congress with her research experience. A former American Association for the Advancement of Science (AAAS) Science and Technology Policy Fellow, she is internationally known for translating research into practice. She is author of two books; numerous policy and practice reports, briefs, summaries, white papers, and factsheets; editor of three journal special issues; and has developed numerous workshops, webinars and trainings on various topics for practitioners, policy makers, and researchers. In addition to serving as Principal at Chrysalis Collaborations, she is currently an Associate Research Professor in Anthropology at George Washington University.

For more information on the HUD CDBG program:

[https://www.hud.gov/program\\_offices/comm\\_planning/communitydevelopment/programs](https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs)

For more information on the HUD HOME program:

[https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/programs/home/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/)



## Meadows, Elizabeth

---

**From:** Jon Haglund <jon@urbandesignventures.com>  
**Sent:** Friday, January 3, 2020 1:12 PM  
**To:** Meadows, Elizabeth  
**Subject:** RE: Invite

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Thanks.

**From:** Meadows, Elizabeth [mailto:emeadows@howardcountymd.gov]  
**Sent:** Friday, January 3, 2020 11:57 AM  
**To:** 'Jon Haglund' <jon@urbandesignventures.com>  
**Subject:** RE: Invite

Hi Jon;

I like the idea of adding the sentence Jo Anne recommended. And I also like your idea of sending it to the entire mailing list. I think it makes sense to do that. This is good to go.

Thanks, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Jon Haglund <jon@urbandesignventures.com>  
**Sent:** Friday, January 3, 2020 10:04 AM  
**To:** Meadows, Elizabeth <emeadows@howardcountymd.gov>  
**Subject:** Invite

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Elizabeth,

Happy New Year!

Please review the attached email invite. If you have a couple minutes, I wanted to go over the mailing list. Originally, I had said that I only wanted to invite those that we hadn't heard from. But Jo Anne had a good suggestion by adding the following statement, "We also hope to include Howard County residents eligible for CDBG funded services in these sessions. Please share this with any community residents and program participants who you think would be interested in participating." Because of that, I was thinking I would send it to our whole list.

Thanks,

Jon

Jon G. Haglund  
Urban Design Ventures  
212 East 7th Avenue  
Homestead, PA 15120  
(412) 461-6916 P  
(412) 461-6920 F  
[www.urbandesignventures.com](http://www.urbandesignventures.com)

DRAFT

## Meadows, Elizabeth

---

**From:** Meadows, Elizabeth  
**Sent:** Monday, December 16, 2019 3:43 PM  
**To:** Jon G. Haglund (jon@urbandesignventures.com); harper@urbandesignventures.com  
**Cc:** Jo Anne Schneider (joanne@chrysaliscollaborations.com); Animashaun, Nkechi  
**Subject:** FW: [MARKETING] Room Request Confirmation / January Roundtable

Hi Jon;

Here is the location, date and time for the January 16, 2020 Roundtable that Jo Anne will be facilitating for your email notifications.

Thanks, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Meeting Room Coordinator <hclibrary@EvancedRooms.com>  
**Sent:** Monday, December 16, 2019 3:29 PM  
**To:** Meadows, Elizabeth <emeadows@howardcountymd.gov>  
**Subject:** [MARKETING] Room Request Confirmation

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Dear Elizabeth Meadows:

Thank you for choosing Howard County Library System for your reservation needs. Please bring a copy of your confirmation with you and be prepared to show it to gain access to the meeting room. Your meeting room confirmation details are:

Organization: Howard County Department of Housing and Community Development (HS 30)  
Contact Name: Elizabeth Meadows  
Branch: East Columbia  
Room: Marvin Thomas Meeting Room, HCLS East Columbia Branch, 6600 Cradlerock Way Columbia MD 21045

Meeting Date: Thursday, January 16, 2020  
Start Time: 4:00 PM  
End Time: 5:30 PM  
Confirmation Number: YHOT5 E  
Request Status: Room is Reserved  
Note: Please strictly adhere to Start/End times.

Our set up policy has recently changed temporarily. Groups using the meeting room should not move the tables and chairs.

Groups must provide their own technology, including but not limited to speakers, laptop, tablet, projector (unless noted as a Meeting Room Feature), DVD player and extension cord. \*\*Please note that projectors are not connected to a sound system at this branch so groups should bring external speakers to connect to their laptop for sound presentations.\*\*

If you have questions about any of the reservation details listed above, please contact our office at 410-313-7712. As a reminder, we are able to provide reservations for the current calendar month and the immediate two that follow.

Please let us know if we may be of further assistance.

Sincerely,

Meeting Room Coordinator  
410-313-7712

PS - If you need to cancel your meeting room reservation, please click on the link below. In doing so, the cancellation is immediate, thus making that date and time slot available for reassignment.

<http://host.evanced.info/hclibrary/lib/requestcancel.asp?from=room&cn=YHOT5 E>

You are receiving this email because you subscribed to notifications through <http://host.evanced.info/hclibrary/lib/roomrequest.asp>; however, if you no longer wish to receive emails you may [unsubscribe](#) from this list.

## Meadows, Elizabeth

---

**From:** Meadows, Elizabeth  
**Sent:** Monday, December 16, 2019 3:40 PM  
**To:** Jon G. Haglund (jon@urbandesignventures.com); harper@urbandesignventures.com  
**Cc:** Jo Anne Schneider (joanne@chrysaliscollaborations.com); Animashaun, Nkechi  
**Subject:** FW: [MARKETING] Room Request Confirmation / February Roundtable

Hi Jon;

Here is the location, date and time for the February 13, 2020 Roundtable that Jo Anne will be facilitating for your email notifications.

Thanks, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Meeting Room Coordinator <hclibrary@EvancedRooms.com>  
**Sent:** Monday, December 16, 2019 3:28 PM  
**To:** Meadows, Elizabeth <emeadows@howardcountymd.gov>  
**Subject:** [MARKETING] Room Request Confirmation

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Dear Elizabeth Meadows:

Thank you for choosing Howard County Library System for your reservation needs. Please bring a copy of your confirmation with you and be prepared to show it to gain access to the meeting room. Your meeting room confirmation details are:

Organization: Howard County Department of Housing and Community Development (HS 30)  
Contact Name: Elizabeth Meadows  
Branch: Elkridge  
Room: Belmont Meeting Room, HCLS Elkridge Branch, 6540 Washington Blvd Elkridge MD 21075

Meeting Date: Thursday, February 13, 2020

Start Time: 4:00 PM

End Time: 5:30 PM

Confirmation Number: UU4S8 E

Request Status: Room is Reserved

Note: Please strictly adhere to Start/End times.

**\*\*Please be aware that sound travels between the Belmont and Hockley meeting rooms. If you need a perfectly quiet meeting space, please book both rooms. Thank you for your patience and understanding as we work toward a solution with the County.**

Our set up policy has recently changed temporarily. Groups using the meeting room should not move the tables and chairs.

Groups must provide their own technology, including but not limited to speakers, laptop, tablet, projector (unless noted as a Meeting Room Feature), DVD player and extension cord.

If you have questions about any of the reservation details listed above, please contact our office at 410-313-7712. As a reminder, we are able to provide reservations for the current calendar month and the immediate two that follow.

Please let us know if we may be of further assistance.

Sincerely,

Meeting Room Coordinator  
410-313-7712

PS - If you need to cancel your meeting room reservation, please click on the link below. In doing so, the cancellation is immediate, thus making that date and time slot available for reassignment.

<http://host.evanced.info/hcllibrary/lib/requestcancel.asp?from=room&cn=UU4S8 E>

You are receiving this email because you subscribed to notifications through <http://host.evanced.info/hcllibrary/lib/roomrequest.asp>; however, if you no longer wish to receive emails you may [unsubscribe](#) from this list.

**Summary Howard County CDBG Community Meeting Elkridge Library  
13 February 2020**

**Participating Groups/Organizations** (see sign in sheet for details)

Arc of Howard County (disability)  
Home of Our Own  
Howard County Autism Society (disability)  
Howard County Police community outreach (Elkridge)

**Key Issues:**

**Need for more affordable housing:** Howard county has a critical lack of affordable housing at all levels and there needs to be a significant commitment to find solutions. Suggestions included:

- **Need funding to pay for maintenance, particularly disability related modifications (ramps, grab bars) in rental properties.** Baltimore county has a similar program that could be a model.
- **Need for funding to cover repairs/remodeling of existing agency group homes for people with disabilities.**
- **Need more affordable housing/workforce housing and programs to support people to maintain housing.**
- **Funding targeted for transit focused, inclusive affordable housing development.**
- **Funding for programs to provide furniture and household goods to low income families.**
- **Flexible evaluation, case management and support services for both special needs and low income populations to find and maintain housing.**

**Public Facilities:**

- **Adult changing tables in public facilities and quasi-public like CA facilities and movie theatres.**
- **Funds to cover fees for rec center and other county programs for low income residents.**
- **Targeted effort to bring grocery stores to underserved areas, particularly affordable grocery stores.**

**Transit:**

- **More public transportation and better scheduling/routes.**
- **More alternatives that provide flexible door to door transportation.** Uber/Lyft and similar vendors are too expensive. Perhaps creating programs like Neighbor Ride for other populations – low income, etc.
- **Address walkability issues on Route 1 and in the general area (sidewalks, crosswalks, etc.).** County staff commented that this may be already in process as part of the Route 1 corridor redevelopment process.

**Youth activities:** General call for more after school activities for youth.

**Planning:**

- **Research to get an accurate count of transitioning youth who will need housing in the future, particularly youth with disabilities and aging out of foster care and a planning process to house them.** While this request referred to a single study, this also involved creating mechanisms to gather this information regularly in future. To quote one participant:

They don't want to move somewhere just to be able to be in a place that the grocery store is more accessible or whatever it is. They want to be where their neighbors were ... and I think that goes with also people not with disabilities. Kids that you see where their parents are low income, well they grew up in this county, so what are we saying to those people? Oh, well once you're out of high school, you have to leave the county? Let's keep people in the county that want to stay in the county.

- **Similar research on older adults who are aging in place.**

Submitted 2/18/20

Jo Anne Schneider, Chrysalis Collaborations

DRAFT



**FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan**  
**Community Roundtable Meeting**  
**Thursday, February 13, 2020 - 4:00 PM**  
**Howard County Library Elkridge Branch, 6540 Washington Blvd, Elkridge, MD 21075**

Name	Organization	Phone Number	Email Address
Betty Pearson	Home of Our Own	443-718-9530 <del>410-491-8806</del>	HomeOfOurOwnHoward@gmail.com
Casey Vior	HCPD	443-313-3015	CVior@VolunteersCardinal.gov
Liz Burrage	The Arch of Howard County	410-730-0038	eburrage@archHoward.org
Mark Dunham	HC Autism Society	202 277 1899	jmarkdunham@gmail.com

## HOWARD COUNTY CDBG AND HOME PROGRAMS AGENCY/ORGANIZATION NEEDS SURVEY

**Name of Agency/Organization:** Howard County Autism Society

**Address:** 9770 Patuxent Woods Drive, Suite 308 Columbia, MD 21406

**Name:** Mark Dunham

**Title:** Housing Consultant

**Phone:** 202/277-1894

**E-Mail:** jmarkdunham@gmail.com

**Description of programs/services your agency provides: (Attach any brochures)**

The Howard County Autism Society serves individuals on the autism spectrum, their families, and their communities by providing information, support, and advocacy; by promoting awareness of autism that values the dignity and uniqueness of each individual; and by working to improve the quality of and access to services and to educational opportunities.

**Does your organization provide any services or programs for the following?**

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> Social/Human Services | <input checked="" type="checkbox"/> Housing   | <input type="checkbox"/> Planning            |
| <input type="checkbox"/> Community Development            | <input type="checkbox"/> Economic Development | <input type="checkbox"/> Business Loans      |
| <input type="checkbox"/> Job Training                     | <input type="checkbox"/> Public Health        | <input type="checkbox"/> Justice/Corrections |
| <input type="checkbox"/> Policy Research                  | <input checked="" type="checkbox"/> Advocacy  | <input type="checkbox"/> Other: _____        |

**Please respond to the following questions if they apply to your agency or organization.**

**The clientele your program(s) serve? I.e. Low income, elderly, disabled, etc.**

- |   |  |                                   |
|---|--|-----------------------------------|
| <input checked="" type="checkbox"/> Low Income    | <input type="checkbox"/> Immigrants          | <input type="checkbox"/> Families |
| <input type="checkbox"/> Incarcerated Individuals | <input checked="" type="checkbox"/> Disabled | <input type="checkbox"/> Elderly  |
| <input type="checkbox"/> Communities              | <input type="checkbox"/> Children/Youth      | <input type="checkbox"/> Homeless |
| <input type="checkbox"/> LGBTQIA                  | <input type="checkbox"/> Other: _____        |                                   |

**What are the unmet community and economic development needs in the county?**

The lack of affordable housing limits the ability of low-paid, lesser skilled workers to live near where they work.

**What are the unmet housing needs in the county?**

There is a rapidly growing need for affordable, supportive housing for adults with autism and other disabilities, as well as affordable housing for seniors and families.

**What are the unmet social service needs in the county?**

There is a need for more direct support professionals who will support people with disabilities

**Are there any Fair Housing issues in the county?**

**Does your organization have plans to add new or expand existing programming?  
In what ways?**

HCAS is working to catalyze development of a unique mixed-income housing development called Patuxent Commons that will serve people of different ages, abilities and incomes. Residents of Patuxent Commons will be asked to lend social support to their neighbors as a condition of living in the community.

**Other Comments/Suggestions:**

Patuxent Commons will require a diverse mix of private and public funding sources to be developed. Similar communities based on this model have been developed using CDBG funds (Bastion in New Orleans, which serves wounded warrior veterans) and HOME funds (Genesis in Washington, DC, which serves young families transitioning from foster care).

## HOME OF OUR OWN

## HOWARD COUNTY

### VISION

Helping individuals and families transitioning from homelessness to making their new residence a warm, healthy home in the quickest possible time.

### MISSION

To provide a centralized storage and distribution center where solicited and donated furniture and household items can be obtained by all programs/agencies aimed at ending homelessness in Howard County. These goods (furniture, housewares.....) will be distributed to individuals and families in a timely manner and at no cost.

**For today's discussion, Howard County has identified the following comprehensive priority needs of low- and moderate-income individuals in the County.**

### **1. Homeless Needs**

There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless. This includes bricks and mortar projects, supportive services, and operations support.

### **2. Housing Needs**

There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters. This includes new housing construction, housing rehabilitation, housing counseling, and down payment/closing cost assistance.

### **3. Other Special Needs**

There is a need for housing, services, and facilities for persons with special needs. This includes housing and supportive services 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.

### **4. Community Development Needs**

There is a need to improve the community facilities, infrastructure, public services, and quality of life in the County. This includes community facilities, infrastructure, public safety, public services, accessibility, and clearance/demolition activities.

### **5. Economic Development Needs**

There is a need to encourage employment and to promote economic opportunities in the County. This includes job training, job creation, job retention, redevelopment, and transportation.

### **6. Administrative Needs**

There is a need for planning, administration, management, and oversight of federal, state, and local funded programs. This includes program management, special planning studies, and fair housing activities.

## **Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs**

For FFY 2019, Howard County received \$1,246,937 in CDBG funds and \$422,239 in HOME funds. CDBG funds were used for housing and community development projects. HOME funds were used for housing projects.

The following spending limits apply:

- . CDBG - 70% of expenditures must benefit Low/Mod Individuals/Areas
- . CDBG - 20% cap on Administrative expenditures
- . CDBG - 15% cap on Public Services expenditures
- . HOME - 15% cap on Administrative expenditures
- . HOME at least 15% of HOME funds must be committed to a CHDO project (iHomes Inc. is the only CHDO in Howard Cnty)

For FFY 2018, Howard County expended \$1,378,185.50 in CDBG funds on the following activities:

- . Public Facilities and Improvements 37.29%
- . Acquisition 27.55%
- . Housing 13.89%
- . Public Services 13.33%
- . General Administration and Planning 7.94%

For FFY 2018, Howard County allocated \$422,239 in HOME funds on the following activities:

- . Acquisition
- . Rehabilitation
- . Down Payment and Closing Cost Assistance
- . General Administration and Planning



# **PUBLIC MEETING REGARDING THE CDBG AND HOME FUNDS FOR THE FFY 2020-2024 FIVE-YEAR CONSOLIDATED PLAN AND FFY 2020 ANNUAL ACTION PLAN**

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## **Opening Remarks – County Staff**

### **Overview – Jo Anne Schneider**

- What is a Five-Year Consolidated Plan?
- What is an Annual Action Plan?
- What are CDBG funds?
- What are HOME funds?

### **Eligible CDBG Activities – Jo Anne Schneider**

- CDBG funds may be used for activities which include: acquisition; demolition; rehabilitation of residential and non-residential structures; construction of public facilities and improvements; public services; and job creation/retention activities.

### **Eligible HOME Activities – Jo Anne Schneider**

- HOME funds may be used for activities which include: acquisition; development of affordable housing; project development soft costs; and rehabilitation of residential structures

### **Estimated FY 2020 Allocations – Jo Anne Schneider**

Howard County anticipates that it will receive an allocation of CDBG funds in the approximate amount of **\$1,246,937** and a HOME allocation of **\$422,239**. These amounts are preliminary estimates and subject to change based on the approval of the Federal Budget for FY 2020.

### **Public Comments – Jo Anne Schneider**

- What are the housing and community development priority needs for the County?

### **Review of Past Performance – County Staff**

### **Adjournment – County Staff**



The following are the HUD defined income limits for Extremely Low, Very Low, and Low Income in Howard County for 2019. CDBG and HOME Projects must benefit Low- and Moderate-Income (LMI) persons or areas. Individuals and households are defined as LMI if their income is 80% or below the area's median income. As an example, if a family of four (4) had a household income of \$75,000, they would be eligible for CDBG and HOME funded activities.

Income Limit Area	Median Family Income	Category	Persons in Family							
			1	2	3	4	5	6	7	8
Baltimore-Columbia-Towson, MD MSA*	\$101,000	Extremely Low (30%) Income	\$21,250	\$24,250	\$27,300	\$30,300	\$32,750	\$35,150	\$39,010	\$40,000
		Very Low (50%) Income	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600	\$62,650	\$66,700
		Low (80%) Income	\$52,850	\$60,400	\$67,950	\$75,500	\$81,550	\$87,600	\$93,650	\$99,700

\*The Baltimore-Columbia-Towson, MD Metro Area includes Howard County, MD as well as Anne Arundel County, MD; Baltimore County, MD; Carroll County, MD; Harford County, MD; Queen Anne's County, MD; and Baltimore City, MD.

## Meadows, Elizabeth

---

**From:** Jon Haglund <jon@urbandesignventures.com>  
**Sent:** Friday, January 31, 2020 12:22 PM  
**To:** jon@urbandesignventures.com; harper@urbandesignventures.com;  
joanne@chrysaliscollaborations.com; Meadows, Elizabeth; Animashaun, Nkechi;  
reidb@lifeinc.org; Paul.revelle@gmail.com; cyndi.rogers@wintergrowthinc.org;  
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laurie.benner@mdrealtors.org; PastorJohn@atholton.org; info@newhopelutheran.org;  
executiveboard@conexioneshc.org; RCallahan@compassmaryland.org;  
info@newbeginningsagency.org  
**Subject:** Howard County Community Development Block Grant (CDBG) and HOME Investment  
Partnerships (HOME) Programs  
**Attachments:** Agency Needs Survey Form.docx

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Thank you for your interest and assistance. Should you have any questions please contact me at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or (412) 461-6916. Also, you can contact Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov).

Sincerely,

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DRAFT

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**Subject:** Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs

**Attachments:** Agency Needs Survey Form.docx

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DRAFT

## Meadows, Elizabeth

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**Sent:** Friday, January 31, 2020 12:19 PM  
**To:** jon@urbandesignventures.com; harper@urbandesignventures.com; joanne@chrysaliscollaborations.com; Meadows, Elizabeth; Animashaun, Nkechi; pastorjoyce@spworshipcenter.org; yemiadeyinka@hotmail.com; Adibe, Stephanie; bola@bridges2hs.org; Kanderson@cc-md.org; roy.appletree@gmail.com; gdathey@gmail.com; gloria@stpaulec.org; seongokbaik@gmail.com; sherry.banks@maryland.gov; kbasinge@umd.edu; sbeall@linwoodcenter.org; melindabecker@verizon.net; Benjamin, Keisha; Bennett, Miriam; Best, Sucora; donna\_blackwell@hcpss.org; Blades, Stephanie; jbombino@humanim.com; Bonaccorsy, Roe; kbooth@humanim.com; mbowman@voaches.org; sandybowser@gmail.com; Mbroadus42@hotmail.com; jennifer@bridges2hs.org; pbunting@voaches.org; ftburden@fcsmd.org; gayle.burns@redcross.org; Burrell, Susana; Burton, Rose; ebyrne@voicesforchildren.org; Cabrera-Bentley, Shereen; rcallahan@compassmaryland.org; Campbell, Mary; gary@adaptiveliving.net; schangiani@wearehopeworks.org; Cimino, Kelly; Ana Cisneros; clemmons@cbmove.com; jessica.coates@mdrealtors.org; bcoleman@mdlabor.org; Collins, Christopher; khrke@arinow.org; Corcoran, Jennifer; courseybob@yahoo.com; Cully, Kenyatta; ccummingsconsulting@gmail.com; Davis, Lisa; Dawson, Marsha; Dayhoff, Bitia; Deierme, Raul; Delorenzo, Carl; mike.demidenko@maryland.gov; kathie@grassrootscrisis.org; joan.driessen@acshoco.org; duignanfamily@verizon.net; Renee.Duzan@uvcm.org; michaelbelder@yahoo.com; joangelder@gmail.com; williamcaddie06@aol.com; lirin@verizon.net; jleng1747@gmail.com; pengel@househoward.org; kfeaster@humanim.com; bfitzgerald@mowcm.org; melissa@grassrootscrisis.org; Sflottesch@mfeast.org; Fuller, Kimberly; Sloaves.2fishmission@gmail.com; mganey@humanim.com; Gartner, Bruce; cgayle@stjohnbaptistchurch.org; dgjulliano.namihc@gmail.com; Godfrey, Megan  
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Please RSVP via email at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or phone at (412) 461-6916 by **Wednesday, February 12, 2020.**

This is the last scheduled community meeting prior to the presentation of the "draft" FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan. In conjunction with the "draft" plans display period, a Public Hearing will be held on **Thursday, March 12, 2020 at 6 PM in Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046.**

In preparation for the meeting, I have included an **Agency Survey** that we are asking for you to complete and bring to the meeting or return it to us by fax or email if you are unable to attend. The survey provides insights on your organization's role within the county and any unmet needs within the communities that you serve. Please email me at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or fax the survey to my office at (412) 461-6920, so your feedback can be incorporated into the plan.

Additionally, the county has created a **confidential Resident Survey** that is available to residents of Howard County. If you are a resident, please take the time to complete the survey, as well as share the survey with your staff and clients. The survey is available at the following link:

<https://www.surveymonkey.com/r/HowardCoCDBG>

Thank you for your interest and assistance. Should you have any questions please contact me at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or (412) 461-6916. Also, you can contact Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov).

Sincerely,

Jon

**P.S. If you already attended a meeting or submitted a survey, please share this email with someone we may have not heard from yet. Thank you.**

Dr. Jo Anne Schneider is an applied social scientist with over 25 years experience working with non-profit organizations, government, and communities to develop innovative, evidence based research and model programs on a wide range of workforce development, employment, human services and health topics. Her expertise combines 7 years as a non-profit administrator, over 20 years as a consultant to government and private service providers, and 4 years working in the federal government and congress with her research experience. A former American Association for the Advancement of Science (AAAS) Science and Technology Policy Fellow, she is internationally known for translating research into practice. She is author of two books; numerous policy and practice reports, briefs, summaries, white papers, and factsheets; editor of three journal special issues; and has developed numerous workshops, webinars and trainings on various topics for practitioners, policy makers, and researchers. In addition to serving as Principal at Chrysalis Collaborations, she is currently an Associate Research Professor in Anthropology at George Washington University.

For more information on the HUD CDBG program:

[https://www.hud.gov/program\\_offices/comm\\_planning/communitydevelopment/programs](https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs)

For more information on the HUD HOME program:

[https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/programs/home/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/)

DRAFT

## Meadows, Elizabeth

---

**From:** Meadows, Elizabeth  
**Sent:** Monday, February 3, 2020 11:36 AM  
**To:** Kareem, Quanita  
**Cc:** Animashaun, Nkechi  
**Subject:** FW: Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs  
**Attachments:** Agency Needs Survey Form.docx

Hi Quanita;

Here is information for the webpage and Facebook for a Consolidated Plan Focus Group that is happening at the Elkridge Library next week. The details are below.

Thanks very much, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Jon Haglund <[jon@urbandesignventures.com](mailto:jon@urbandesignventures.com)>  
**Sent:** Friday, January 31, 2020 12:22 PM  
**To:** [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com); [harper@urbandesignventures.com](mailto:harper@urbandesignventures.com); [joanne@chrysaliscollaborations.com](mailto:joanne@chrysaliscollaborations.com); Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>; Animashaun, Nkechi <[Nanimashaun@howardcountymd.gov](mailto:Nanimashaun@howardcountymd.gov)>; [reldb@lifeinc.org](mailto:reldb@lifeinc.org); [Paul.revelle@gmail.com](mailto:Paul.revelle@gmail.com); [cyndi.rogers@wintergrowthinc.org](mailto:cyndi.rogers@wintergrowthinc.org); [srose@waystationinc.org](mailto:srose@waystationinc.org); [melissa.rosenberg@howard-autism.org](mailto:melissa.rosenberg@howard-autism.org); Rowe, Cheryl <[CRowe@howardcountymd.gov](mailto:CRowe@howardcountymd.gov)>; [hemofgarment2@yahoo.com](mailto:hemofgarment2@yahoo.com); [billsalganik@gmail.com](mailto:billsalganik@gmail.com); Salomon, Claudia <[CSalomon@howardcountymd.gov](mailto:CSalomon@howardcountymd.gov)>; Sarratt, Jermira <[jesarratt@howardcountymd.gov](mailto:jesarratt@howardcountymd.gov)>; [joanne@chrysaliscollaborations.com](mailto:joanne@chrysaliscollaborations.com); Scott, Jacqueline R. <[jrscott@howardcountymd.gov](mailto:jrscott@howardcountymd.gov)>; [saraseider@yahoo.com](mailto:saraseider@yahoo.com); [jsents@voaches.org](mailto:jsents@voaches.org); [shafley.campattaway@gmail.com](mailto:shafley.campattaway@gmail.com); [hsherbert@fcsmd.org](mailto:hsherbert@fcsmd.org); [mgillum@voaches.org](mailto:mgillum@voaches.org); Simon, Kristi <[ksimon@cac-hc.org](mailto:ksimon@cac-hc.org)>; [bsimpson@opendooramerica.org](mailto:bsimpson@opendooramerica.org); [tslahetka@aol.com](mailto:tslahetka@aol.com); [sherman\\_denisesmith@hotmail.com](mailto:sherman_denisesmith@hotmail.com); [Shereima\\_Smith@hcpss.org](mailto:Shereima_Smith@hcpss.org); [ursula@grassrootscrisis.org](mailto:ursula@grassrootscrisis.org); [rsnyder@voaches.org](mailto:rsnyder@voaches.org); Dana@bridges2hs.org; [ssong001@verizon.net](mailto:ssong001@verizon.net); Sonnier, Yolanda <[ysonnier@howardcountymd.gov](mailto:ysonnier@howardcountymd.gov)>; [contact@icahoward.org](mailto:contact@icahoward.org); [Rstanford@mfeast.org](mailto:Rstanford@mfeast.org); [Nelda5@verizon.net](mailto:Nelda5@verizon.net); Stein, Elizabeth <[estein@cac-hc.org](mailto:estein@cac-hc.org)>; [joe.stellone@verizon.net](mailto:joe.stellone@verizon.net); [ctabetah@yahoo.com](mailto:ctabetah@yahoo.com); [rtaylor@thehorizonfoundation.org](mailto:rtaylor@thehorizonfoundation.org); [ltaylor767@comcast.net](mailto:ltaylor767@comcast.net); Terry, Lisa B. <[LB Terry@howardcountymd.gov](mailto:LB Terry@howardcountymd.gov)>; Thomas, Tomiko <[tthomas@howardcountymd.gov](mailto:tthomas@howardcountymd.gov)>; [alvingthomas@comcast.net](mailto:alvingthomas@comcast.net); [exceldthomas@msn.com](mailto:exceldthomas@msn.com); [Theresa5535@yahoo.com](mailto:Theresa5535@yahoo.com); [damon@buildingfamiliesforchildren.org](mailto:damon@buildingfamiliesforchildren.org); Trout, Francine <[frout@howardcountymd.gov](mailto:frout@howardcountymd.gov)>; [dorotuc@aol.com](mailto:dorotuc@aol.com); [stucker@househoward.org](mailto:stucker@househoward.org); [zotumhmung@cianusa.org](mailto:zotumhmung@cianusa.org); Twele, Larry <[LTwele@hceda.org](mailto:LTwele@hceda.org)>; [kucchiardo@waystationinc.org](mailto:kucchiardo@waystationinc.org); Van Oeveren, Elizabeth <[evanoeveren@howardcountymd.gov](mailto:evanoeveren@howardcountymd.gov)>; [LeonardVaughan40@verizon.net](mailto:LeonardVaughan40@verizon.net); [peggy.vick@uss.salvationarmy.org](mailto:peggy.vick@uss.salvationarmy.org); [benjamin\\_wade@hcpss.org](mailto:benjamin_wade@hcpss.org); [ludditejane@gmail.com](mailto:ludditejane@gmail.com); [jenny@grassrootscrisis.org](mailto:jenny@grassrootscrisis.org); Wall, Stephanie <[swall@howardcountymd.gov](mailto:swall@howardcountymd.gov)>; [margotewatson@aol.com](mailto:margotewatson@aol.com); [wwebster@servicecoordinationinc.org](mailto:wwebster@servicecoordinationinc.org); [mweinstein@sc-inc.org](mailto:mweinstein@sc-inc.org); [lwengel@msn.com](mailto:lwengel@msn.com); [restia\\_whitaker@hcpss.org](mailto:restia_whitaker@hcpss.org); [twiggins@fcsnd.org](mailto:twiggins@fcsnd.org); [tracey\\_williams@hcpss.org](mailto:tracey_williams@hcpss.org); [lirinfo@verizon.net](mailto:lirinfo@verizon.net); [lanlanxu@hotmail.com](mailto:lanlanxu@hotmail.com); [jean.xu@capa-hc.org](mailto:jean.xu@capa-hc.org); [linda.zumbrun@maryland.gov](mailto:linda.zumbrun@maryland.gov); [zuzakal@verizon.net](mailto:zuzakal@verizon.net);

# HOWARD COUNTY

## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAMS

Howard County is preparing its FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan. These plans are requirements of the U.S. Department of Housing and Urban Development (HUD) for the county to receive Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds.

# PUBLIC MEETING

Your input is valuable to creation of these plans. Please consider attending the following roundtable meeting to participate:

**Thursday, February 13, 2020 at 4:00 PM in the Belmont Meeting Room  
Howard County Library Elkridge Branch  
6540 Washington Blvd, Elkridge, MD 21075**

If you are a resident, please take the time to complete the following housing and community development needs survey: <https://www.surveymonkey.com/r/HowardCoCDBG>

Should you have any questions concerning the County's CDBG and HOME programs, please contact, Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov).

## PUBLIC NOTICE/NOTICE OF PUBLIC MEETING

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

**December 19, 2019**

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and non-profit organizations to attend a Public Meeting regarding the County's Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs and the development of the FFY2020 Annual Action Plan.

The Action Plan is the County's yearly application that is submitted to the U.S. Department of Housing and Urban Development (HUD) for funding under the CDBG and HOME Programs. It is anticipated that Howard County will receive approximately \$1246,937.00 in CDBG funds and \$422,239.00 in HOME funds for the FFY2020 Program Year.

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The Public Needs Hearing will be held on Thursday, January 9, 2020 at 1:30 PM, at the Howard County Community Resource Campus, 9820 Patuxent Woods Drive, Training Room 211, Columbia MD 21046.

Applications for funding will be available immediately following the meeting. The application will also be available at the Howard County Housing administrative office at the address noted below and on the County's web page at [www.howardcountymd.gov](http://www.howardcountymd.gov). The Application submission deadline is Monday, February 03, 2020 at 3:30 pm.

If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief, Community Planning and Grants, at 410-313-6324, or email [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov) or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

Efforts will be made to accommodate the disabled and non-English speaking residents and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email [qkareem@howardcountymd.gov](mailto:qkareem@howardcountymd.gov).

**Meadows, Elizabeth**

---

**From:** Tatum, Chyenne <ctatum@tribpub.com>  
**Sent:** Monday, December 16, 2019 10:59 AM  
**To:** Meadows, Elizabeth  
**Subject:** RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

You're welcome, I went ahead and submitted your legal notice for publication and your account has been invoiced. You will receive your affidavit via mail to address on file within 7-10 business days after the final run date.

If you have any further questions feel free to reach out!

Have a great day!

**Chyenne Tatum**

Inbound Advertising Representative

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Chicago Tribune, 312-222-2222 • Daily Press, 767-247-4700 • Hartford Courant, 860-525-2525  
Morning Call, 610-820-6565 • New York Daily News, 212-210-2100 • Orlando Sentinel, 407-420-5160  
Sun Sentinel, 800-250-2000 • Tidewater Review, 757-253-8126 • Virginia Gazette, 757-253-8126  
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**DRAFT**

**From:** Meadows, Elizabeth <emeadows@howardcountymd.gov>  
**Sent:** Monday, December 16, 2019 9:56 AM  
**To:** Tatum, Chyenne <ctatum@tribpub.com>  
**Cc:** Animashaun, Nkechi <Nanimashaun@howardcountymd.gov>  
**Subject:** RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

**External Sender**

Hi Chyenne;

Everything looks good. You are approved to publish.

Thanks very much, Elizabeth

**M. Elizabeth Meadows, Chief**  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224

Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Tatum, Chyenne <[ctatum@tribpub.com](mailto:ctatum@tribpub.com)>  
**Sent:** Monday, December 16, 2019 10:41 AM  
**To:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>  
**Subject:** RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Hi Elizabeth,

Sure, I've attached your updated proofs below. If everything looks accurate, I can go ahead and submit them for publication with your approval.

Thanks,

**Chyenne Tatum**

Inbound Advertising Representative

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Chicago Tribune, 312-222-2222 • Daily Press, 757-247-4700 • Hartford Courant, 860-525-2525  
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Virginian-Pilot, 757-622-1455*



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**From:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>  
**Sent:** Monday, December 16, 2019 9:27 AM  
**To:** Tatum, Chyenne <[ctatum@tribpub.com](mailto:ctatum@tribpub.com)>  
**Subject:** RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

**Hi Chyenne;**

I just found a mistake I had made in the original document I sent before. Can you please use the one I have attached please?

Thanks, Elizabeth

**M. Elizabeth Meadows, Chief**  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT

9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Tatum, Chyenne <[ctatum@tribpub.com](mailto:ctatum@tribpub.com)>  
**Sent:** Monday, December 16, 2019 8:51 AM  
**To:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>  
**Subject:** RE: FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Good morning,

I sent the attached proofs regarding your notice last week and just wanted to follow up with you. Your deadline to approve is tomorrow at 12 p.m., so please let me know if you'd like to move forward with publication.

Thank you,

**Chyenne Tatum**

Inbound Advertising Representative

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Chicago Tribune, 312-222-2222 • Daily Press, 757-267-4700 • Hartford Courant, 860-525-2525  
Morning Call, 610-820-6565 • New York Daily News, 212-210-2100 • Orlando Sentinel, 407-420-5160  
Sun Sentinel, 800-260-2000 • Tidewater Review, 757-253-8128 • Virginia Gazette, 757-253-8128  
Virginian-Pilot, 757-622-1455*



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**From:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>  
**Sent:** Tuesday, December 10, 2019 9:21 AM  
**To:** Harris, Ellen <[ceharris@baltsun.com](mailto:ceharris@baltsun.com)>; Welenc, Charlie <[cwelenc@tribpub.com](mailto:cwelenc@tribpub.com)>; [cnglegal@tronc.com](mailto:cnglegal@tronc.com)  
<[cnglegal@tribpub.com](mailto:cnglegal@tribpub.com)>  
**Cc:** Animashaun, Nkechi <[Nanimashaun@howardcountymd.gov](mailto:Nanimashaun@howardcountymd.gov)>; Wall, Thomas F <[Tfwall@howardcountymd.gov](mailto:Tfwall@howardcountymd.gov)>;  
Deik, Tracy <[tdeik@howardcountymd.gov](mailto:tdeik@howardcountymd.gov)>  
**Subject:** FFY20 Annual Action Plan Public Notice & Notice of Public Hearing

EXTERNAL SOURCE

Good Morning;

Customer # CU00168892



Please publish the attached Public Notice/Notice of Public Meeting in the **December 19, 2019** issues of the Howard County Times and Columbia Flier.

The notice only needs to run 1 time and I will need a legal certification follow the publication. Can you please confirm back to me that you have received this request and it will be processed?

Thanks very much, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

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Page 1 of 3

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Product(s): Columbia Flier, classified.CNG.com, classified.MDDC.com\_CNG

AdSize(s): 2 Column (8TAB)

Run Date(s): Thursday, December 19, 2019

Color Spec. BW

Preview

**PUBLIC NOTICE/NOTICE OF PUBLIC MEETING**

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

**December 19, 2019**

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If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief, Community Planning and Grants, at 410-313-6324, or email

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emeadows@howardcountymd.gov or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

Efforts will be made to accommodate the disabled and non-English speaking residents and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email qkareem@howardcountymd.gov.  
12/19/2019 6540000

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Page 1 of 3

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**GROSS PRICE \* :** **\$177.05**

**PACKAGE NAME: CNG Howard County Times Single**

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PACKAGE NAME: CNG Howard County Times Single

Product(s): Howard County Times, classified.CNG.com, classified.MDDC.com\_CNG

AdSize(s): , 2 Column (8TAB)

Run Date(s): Thursday, December 19, 2019

Color Spec.

Preview

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If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief, Community Planning and Grants, at 410-313-6324, or email



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emeadows@howardcountymd.gov or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

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12/19/2019 6539980

DRAFT

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9820 Patuxent Woods Drive, Suite 224  
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The Action Plan is the County's yearly application that is submitted to the U.S. Department of Housing and Urban Development (HUD) for funding under the CDBG and HOME Programs. It is anticipated that Howard County will receive approximately \$1246,937.00 in CDBG funds and \$422,239.00 in HOME funds for the FFY2020 Program Year.

The CDBG and HOME programs provide funds that enable Howard County and local organizations to carry out a variety of housing and community development activities intended to principally benefit low to moderate-income residents. Activities may include but are not limited to housing rehabilitation, homeownership assistance, economic development, public facility acquisition or rehabilitation and public service opportunities. Organizations that intend to apply for funding are required to attend this public meeting which will include a brief pre-submission application review.

The Public Needs Hearing will be held on **Thursday, January 9, 2020 at 1:30 PM**, at the Howard County Community Resource Campus, 9820 Patuxent Woods Drive, Training Room 211, Columbia MD 21046.

Applications for funding will be available immediately following the meeting. The application will also be available at the Howard County Housing administrative office at the address noted below and on the County's web page at [www.howardcountymd.gov](http://www.howardcountymd.gov). **The Application submission deadline is Monday, February 03, 2020 at 3:30 pm.**

If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief, Community Planning and Grants, at 410-313-6324, or email [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov) or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

Efforts will be made to accommodate the disabled and non-English speaking residents and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem, Compliance Office, Howard County Housing Department, at 410-313-3386, or email [gkareem@howardcountymd.gov](mailto:gkareem@howardcountymd.gov).





**FFY2020-2024 Consolidated Plan  
& FFY20 Annual Action Plan Public Meeting  
Public Needs Hearing #2**

**Thursday, January 09, 2020 (1:30 PM)**

**The Howard County Community Resource Campus – Training Room 211  
9820 Patuxent Woods Drive, Columbia, MD 21046**

**Greetings and Introduction of Staff**

- Elizabeth Meadows, Chief, Community Planning and Grants
- Nkechi Animashaun, Home Program Coordinator
- Michelle White, CoC Manager / DCRS
  
- **Fair Housing Overview** – Mary Campbell, Senior Investigator and Compliance Officer, Howard County Office of Human Rights
  
- **Needs Hearing Requirement (Public Meeting)**
  - Public Comment Opportunity #2
  - CDBG and HOME Power Point Presentation / Survey Discussion
  - Question and Answer – Public Feedback
  
- **RFP Overview**
  - CDBG
  - HOME
  - Fee-in-Lieu
  
- **FFY2020-2024 Consolidated Plan & FFY2020 Action Plan Process Update**
  - Remaining Key Dates / Public Time-line
  - Next Step (RFP Submission – February 3<sup>rd</sup> 3:30 pm
  - Initial Notifications will be sent by June 15, 2020
  - Public Library Focus Groups Meetings: January 16<sup>th</sup> at Columbia East Library & February 13<sup>th</sup> at Elkridge Library – both 4-5:30 PM
  - Draft Comments Due - March 12, 2020
  
- **Exit Items**
  - Survey posted on Housing Web Page
  - Like to hear Consolidated & Action Plans Draft Comments
  - If Questions, contact Elizabeth Meadows – [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**PUBLIC NEEDS HEARING / PUBLIC MEETING NUMBER 2 - FEDERAL FISCAL YEAR 2020 (FI  
SIGN IN SHEET**

Thursday, January 09, 2020

FIRST NAME	LAST NAME	ORGANIZATION/ AGENCY	EMAIL ADDRESS
CINDY	PARR	Arc Howard	cparr@archoward.org
RANDY	MALM	MEHHC	kehheine@gmail.com
Beth	Smith	Open Door American	bsmith@opendooramerica.org
Kim	FACS	Bridges to Housing Stability	kim@bridges2hs.org
Dana	Schw	Bridges "	dane@bridges2hs.org
Susan	Souder	Cunningham Co. Realtor	susan.souder@outlook.com
Ann	Hartman	Rebuilding Together	ahartman@rebuildtogether.org
Trish	Coeddes	CCESMD	tcoeddes@ccesmd.org
Helene	Raymond	ccesmd	hraymond@ccesmd.org
Judi	Oliver	iHomes	jolinger@ihomes.com
Gayle	Burns	Red cross	gayle.burns@redcross.org
Rose	Bunta	DCRS - OCP	rbunta@dcrcs.org
Liz	Burrage	The Arc of H.C.	eburrage@archoward.org
MARIE	Campbell	HCCWP	mariecampbell@hccwp.org
Beth	Stein	Community Action Center	esterne@cac-hk.org
Joyce	Adeyinka	Solomon's Arch	pastorjoyce@spanship.org
Jemi	Adeyinka	Solomon's Arch, Issaquah	jemi@adeyinka.com
Finmi	Ohnsand	Higher Ground Assembly	fohnsand@higherground.org
Shelley	Hallman	United Way	shelley.hallman@unitedway.org

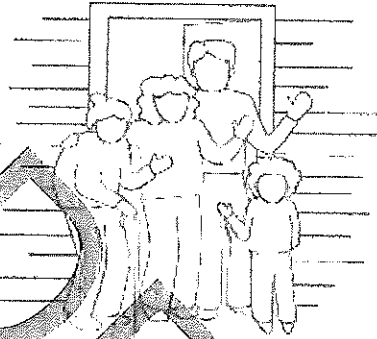


# CENSUS 101: WHAT YOU NEED TO KNOW

The 2020 Census is closer than you think!  
Here's a quick refresher of what it is and why it's essential that everyone is counted.

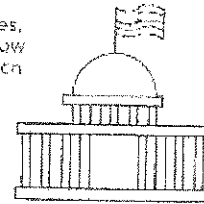
## Everyone counts.

The census counts every person living in the U.S., once, only once, and in the right place.



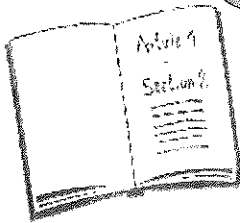
## It's about fair representation.

Every 10 years, the results of the census are used to reapportion the House of Representatives, determining how many seats each state gets.



## It's in the constitution.

The U.S. Constitution mandates that everyone in the country be counted every 10 years. The first census was in 1790.

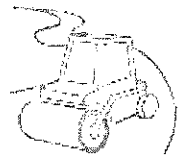


## It's about \$675 billion.



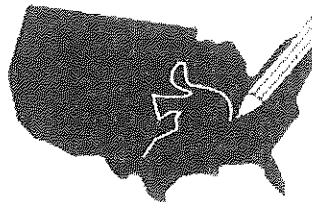
The distribution of more than \$675 billion in federal funds, grants and support to states, counties and communities are based on census data.

That money is spent on schools, hospitals, roads, public works and other vital programs.



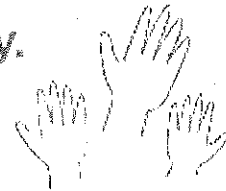
## It's about redistricting.

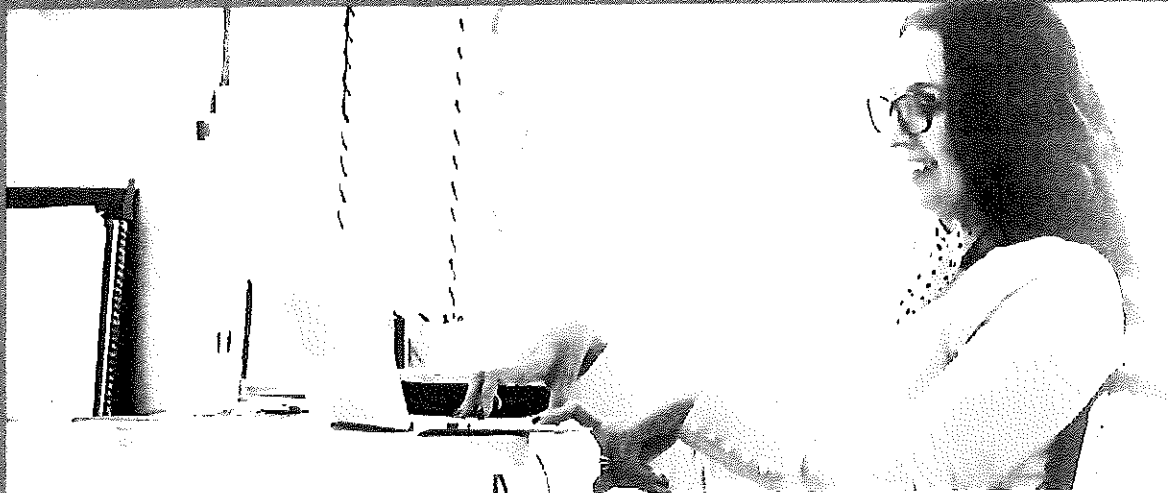
After each decade's census, state officials redraw the boundaries of the congressional and state legislative districts in their states to account for population shifts.



## Taking part is your civic duty.

Completing the census is mandatory; it's a way to participate in our democracy and say "I COUNT!"





# It's easy for you to be counted.

Every 10 years, the United States counts everyone who lives in the country, regardless of age, nationality, or ability. It is important for everyone to respond to the 2020 Census so that communities like yours can receive the funding they need for health care, accessibility services, and more.

The 2020 Census is accessible for everyone.

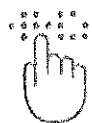
Beginning in mid-March 2020, you can respond to the census by answering a handful of questions online, by phone, or by mail.



The online questionnaire is accessible to people with a wide range of disabilities.



If you prefer to respond by mail but do not receive a questionnaire in your first mailing from the U.S. Census Bureau, you can wait for the fourth mailing, in mid-April 2020, which will include a questionnaire.



If you have blindness or low vision, you can print a guide to the questionnaire in braille or large print from 2020CENSUS.GOV.



If you have deafness or a hearing loss, you can:

- > Respond to the census using telephone devices for hearing impaired.
- > Access video guides to the questionnaire in American Sign Language on 2020CENSUS.GOV.
- > View online videos and webcasts with closed or open captioning.
- > Request a visit from a census taker who uses American Sign Language.

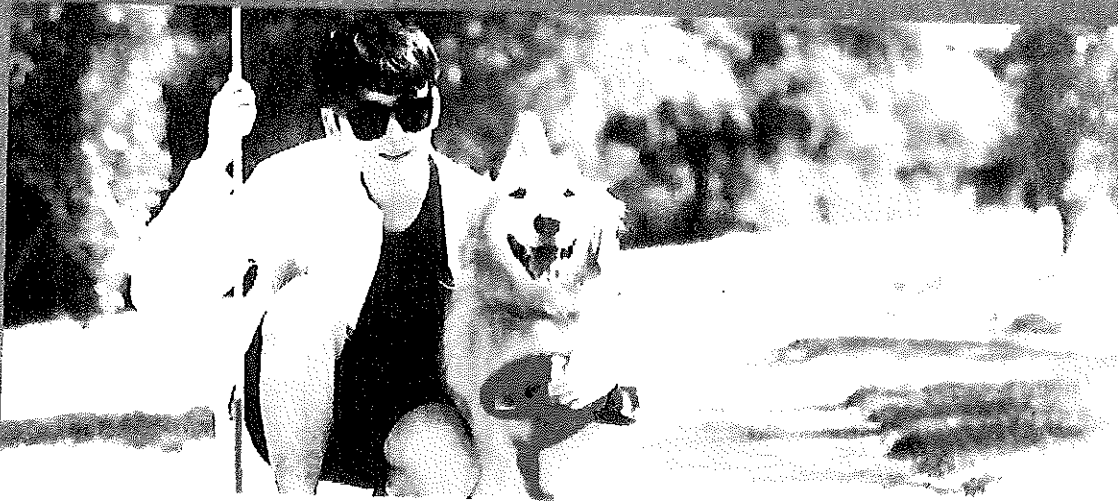
For more information, visit:

**2020CENSUS.GOV**

D-OP-GP-EN-126

Shape  
your future  
START HERE >

United States  
**Census**  
2020



2020CENSUS.GOV is a 508-compliant website accessible to people with blindness or low vision, deafness or hearing loss, learning disabilities, cognitive limitations, limited movement, photosensitivity, and various combinations of these.



From May - July 2020, census takers will visit households that have not yet responded. A census taker can assist if you need help completing your form.

Responding helps influence funding for your community.

The 2020 Census will influence community funding and congressional representation for the next decade. Information collected in the census will inform the allocation of more than \$675 billion in federal funds for states and communities each year. That includes money for things like:

- > Public transportation
- > Libraries
- > Education programs
- > Supplemental Nutrition Assistance Program (SNAP)
- > Medicare and Medicaid
- > Temporary Assistance for Needy Families

Responding is safe.

Your personal information is kept confidential by law. Your responses can only be used to produce statistics. They cannot be used for law enforcement purposes or to determine your personal eligibility for government benefits.

For more information, visit:

**2020CENSUS.GOV**

D-OP-GP-EN-126

Shape  
your future  
START HERE >

United States  
**Census  
2020**

## **Meadows, Elizabeth**

---

**From:** Meadows, Elizabeth  
**Sent:** Friday, December 27, 2019 10:40 AM  
**To:** White, Michelle L; 'mcambell@howardcountymd.gov'  
**Cc:** Animashaun, Nkechi  
**Subject:** RE: Panel Member for Upcoming Application Announcement

Thanks Michelle. You are wonderful!!

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** White, Michelle L  
**Sent:** Friday, December 27, 2019 10:33 AM  
**To:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>; 'mcambell@howardcountymd.gov'  
<[mcambell@howardcountymd.gov](mailto:mcambell@howardcountymd.gov)>  
**Cc:** Animashaun, Nkechi <[Nanimashaun@howardcountymd.gov](mailto:Nanimashaun@howardcountymd.gov)>  
**Subject:** RE: Panel Member for Upcoming Application Announcement

Yes indeed that works for me. I have reserved the time on the calendar.

Michelle L. White, MCP, CoC Manager  
Continuum of Care (CoC) Program  
Office of Community Partnerships  
9830 Patuxent Woods Drive  
Columbia, MD 21046  
410-313-5971 (direct)  
410-313-6424 (fax)

**From:** Meadows, Elizabeth  
**Sent:** Friday, December 27, 2019 10:31 AM  
**To:** 'mcambell@howardcountymd.gov' <[mcambell@howardcountymd.gov](mailto:mcambell@howardcountymd.gov)>; White, Michelle L  
<[mhippert@howardcountymd.gov](mailto:mhippert@howardcountymd.gov)>  
**Cc:** Animashaun, Nkechi <[Nanimashaun@howardcountymd.gov](mailto:Nanimashaun@howardcountymd.gov)>  
**Subject:** Panel Member for Upcoming Application Announcement

Merry Christmas and Happy New Year Ladies!

We are having our FFY2020 Con / Annual Action Plan for the announcement of the upcoming CDBG and HOME Program funding on Thursday, January 9<sup>th</sup> from 1:30 pm till 3:00 pm. We would love you both to be part of our panel this year as you did last year. We will again have a PowerPoint presentation that will guide the session like last year, discussing the CoC and Fair Housing happening/issues in the County.

Please let us know if the timing works into your schedules for participation. We love both of your expertise you bring to conversation as we announce the upcoming CDBG and HOME Application round.

Thank you in advance. Regards, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

DRAFT



**Meadows, Elizabeth**

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**From:** Meadows, Elizabeth  
**Sent:** Friday, January 3, 2020 8:19 AM  
**To:** Campbell, Mary  
**Cc:** Sonnier, Yolanda  
**Subject:** RE: Panel Member for Upcoming Application Announcement

Thanks very much Mary!

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

**From:** Campbell, Mary  
**Sent:** Tuesday, December 31, 2019 1:07 PM  
**To:** Meadows, Elizabeth <[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)>  
**Cc:** Sonnier, Yolanda <[ysonnier@howardcountymd.gov](mailto:ysonnier@howardcountymd.gov)>  
**Subject:** RE: Panel Member for Upcoming Application Announcement

I am ok with this.

Mary M. Campbell, Compliance Officer  
Howard County Office of Human Rights  
9820 Patuxent Woods Drive, Suite 237  
Columbia, MD 21046  
410-313-6464 - number  
410-313-6468 - fax

This email transmission may contain CONFIDENTIAL and PRIVILEGED information. If you are not the intended recipient, please notify the sender by email, do not disseminate, and delete immediately.

**From:** Meadows, Elizabeth  
**Sent:** Friday, December 27, 2019 10:42 AM  
**To:** Campbell, Mary <[mmcampbell@howardcountymd.gov](mailto:mmcampbell@howardcountymd.gov)>  
**Subject:** FW: Panel Member for Upcoming Application Announcement

**From:** Meadows, Elizabeth  
**Sent:** Friday, December 27, 2019 10:31 AM  
**To:** 'mcambell@howardcountymd.gov' <[mcambell@howardcountymd.gov](mailto:mcambell@howardcountymd.gov)>; White, Michelle L <[mhippert@howardcountymd.gov](mailto:mhippert@howardcountymd.gov)>

Cc: Animashaun, Nkechi <[Nanimashaun@howardcountymd.gov](mailto:Nanimashaun@howardcountymd.gov)>  
Subject: Panel Member for Upcoming Application Announcement

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Thank you in advance. Regards, Elizabeth

M. Elizabeth Meadows, Chief  
Community Planning and Grants  
HOWARD COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT  
9820 Patuxent Woods Drive, Suite 224  
Direct Dial: 410-313-6324  
[emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov)

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# HOWARD COUNTY UDV SITE VISIT

TIME		TUESDAY, DECEMBER 10, 2019		LOCATION
9:00 AM	10:00 AM	<i>Ind</i>	Individual Meeting	Room 211
10:00 AM	11:00 AM		Michelle Hippert White <i>As seen at Rose Durkin</i>	
11:00 AM	12:00 PM		Individual Meeting	
12:00 PM	1:00 PM		Yolanda F Sonnier, Office of Human Rights	<i>Lunch 12-12:30</i>
1:00 PM	2:00 PM	<i>2-3</i>	Roundtable Meeting	Room 212
2:00 PM	3:00 PM		Individual Meeting	
4:00 PM	5:00 PM		Individual Meeting	

TIME		WEDNESDAY, DECEMBER 11, 2019		LOCATION
9:00 AM	10:00 AM		Individual Meeting	<i>Lunch</i> <i>12:00 - 1</i> Room 211
10:00 AM	11:00 AM		Roundtable Meeting	
11:00 AM	12:00 PM			
12:00 PM	1:00 PM		Nanette Livadas and Peter Engel, Howard County Housing Commission	
1:00 PM	2:00 PM		Individual Meeting	
2:00 PM	3:00 PM		Kelly Cimino, Director, DHCD, her office	
3:00 PM	4:00 PM		Francine Trout, Sheila Little, Jermira Sarratt, Workforce Development	
4:00 PM	5:00 PM		Individual Meeting	
5:00 PM	6:00 PM		-	
6:00 PM	7:00 PM		1st Public Hearing	

TIME		THURSDAY, DECEMBER 12, 2019		LOCATION
9:00 AM	10:00 AM		Jackie Scott, Dept of Community Resources and Services	<i>Lunch</i> <i>12-1</i>
10:00 AM	11:00 AM		Roundtable Meeting	
11:00 AM	12:00 PM			

*Left at 3 1/2 PM*

12:00 PM	1:00 PM	Individual Meeting
1:00 PM	2:00 PM	Individual Meeting
2:00 PM	3:00 PM	Individual Meeting
3:00 PM	4:00 PM	Individual Meeting
4:00 PM	5:00 PM	Individual Meeting

Room 211  
 → 1:30

RHZ

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## NEEDS PUBLIC HEARING REGARDING CDBG AND HOME FUNDS FOR THE FFY 2020-2024 FIVE-YEAR CONSOLIDATED PLAN AND FFY 2020 ANNUAL ACTION PLAN

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Opening Remarks – County Staff 

Overview – UDV Staff

- What is a Five-Year Consolidated Plan and an Annual Action Plan?

Eligible CDBG Activities – UDV Staff

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Ineligible CDBG Activities – UDV Staff

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and
- construction of new housing by units of general local government.

Eligible HOME Activities – UDV Staff

HOME funds may be used for activities which include, but are not limited to:

- new construction of affordable housing, rehabilitation of affordable housing, reconstruction of affordable housing, conversion to affordable housing;
- site improvements related to the development of affordable housing;
- refinancing of debt on a single-family (one to four family) owner occupied housing that is being rehabilitated with HOME funds and the refinancing will reduce the overall monthly housing cost to make it affordable;
- acquisition costs (improved or unimproved); purchase of property by home buyers;
- soft costs such as architectural, engineering, and related professional services;

- costs to provide information services such as affirmative marketing and fair housing information;
- CHDO costs such as cost of project-specific technical assistance and site control loans;
- relocation costs for displaced households;
- administrative and planning costs.

**Estimated FY 2020 Allocations – UDV Staff**

Howard County anticipates that it will receive an allocation of CDBG funds in the approximate amount of \$1,246,937 and a HOME allocation of \$422,239. These amounts are preliminary estimates and subject to change based on the approval of the Federal Budget for FY 2020.

Entitlement Funds	Estimated Amount
FY 2020 CDBG Funds	\$1,246,937*
FY 2020 HOME Funds	\$422,239*
<b>Total:</b>	<b>\$1,669,176*</b>

*Note: \*Amount subject to change based on HUD's allocation of funds.*

**Review of Past Performance – County Staff**

**Public Comments – UDV Staff**

**Adjournment – County Staff**

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# MEETING A NATIONAL OBJECTIVE

National Objective Subcategory	Conditions for Eligibility	Example
Low-Moderate Income (LMI) Area Benefit	<p>A facility or improvement will be used for a purpose that benefits all residents in a defined area primarily residential in which at least 51% are LMI households.</p> <p>Paying all or part of a special assessment on behalf of LMI Households qualifies under this objective.</p>	<p>The installation of paved streets, sidewalks, curbs and gutters in a predominantly LMI household neighborhood.</p> <p>CDBG funds pay the assessment made to Low-Mod Income household homeowners when a new water/sewer system is installed in their neighborhood.</p>
Low-Moderate Income Limited Clientele	<p>The majority of public service activities qualify under this national objective.</p> <p>Services provided to a specific group of people who are comprised of at least 51% LMI households.</p>	<p>Home ownership counseling provided to a group of LMI individuals.</p> <p>Renovation or expansion of a food pantry.</p>
Low-Moderate Income Housing	<p>The facility or improvement exclusively benefits housing to be occupied by LMI households.</p>	<p>A parking lot and landscaping are improved on the site of a rental property with 51% LMI households paying affordable rents.</p>
Low-Moderate Income Jobs	<p>Public improvement is for an economic development project that creates or retains permanent jobs.</p> <p>In order for a CDBG funded economic development activity to qualify as an activity that benefits low and moderate income persons, at least 51% of the jobs created or retained (full time equivalent basis) will be held by or made available to low and moderate income persons.</p>	<p>A new water tower will enable factory expansion and owners to commit to hiring at least 51% of new permanent jobs to LMI persons.</p>
Area Blight	<p>Public improvements and facilities are in a designated blighted area and activity addresses conditions that contributed to blight.</p>	<p>An outdated fire hall is rehabilitated and equipment is updated to prevent further loss of life and property due to fires.</p>
Spot Blight	<p>Public improvements or facility is outside designated blighted area and activity is limited to eliminate specific conditions of blight or decay.</p>	<p>Historic library building located outside a designated area is rehabilitated.</p>
Urgent Need	<p>Acquisition, construction, or reconstruction of a public facility or improvement that is designated to alleviate recent serious and imminent threat to public health and safety and no other funds are available.</p>	<p>A storm sewer system is reconstructed after a severe flood damaged it. All other funding sources are unavailable or exhausted.</p>

# ELIGIBLE CDBG ACTIVITIES

PUBLIC FACILITIES AND IMPROVEMENTS	
Eligible Public Facility and Improvement Projects	CDBG Conditions
Sewer and Water Facilities Streets and Sidewalks Curb and Gutters Parks and Playgrounds Senior Citizens' Center Parking Lots or Garages Utility Lines Recreation Center	These projects may be undertaken on an interim basis in areas exhibiting objectively determinable signs of physical deterioration where it was determined that immediate action is necessary to arrest the deterioration and that permanent improvements will be carried out as practicable to repair: <ul style="list-style-type: none"> <li>➤ Streets;</li> <li>➤ Sidewalks;</li> <li>➤ Park;</li> <li>➤ Playgrounds,</li> <li>➤ Publicly owned utilities; and</li> <li>➤ The execution of special garbage, trash, and debris removal, including neighborhood cleanup campaigns, but not the regular curbside collection of garbage or trash in an area.</li> </ul>
Police or Fire Station in which services to the public are actually provided (as opposed to administrative offices).	Fire protection equipment including fire trucks, fire fighters' protective clothing, "jaws of life," and other life-saving equipment are eligible for CDBG funding under Public Facilities and Improvements as this equipment is integral to the fire protection facility.
Aesthetic amenities on public land such as landscaping (trees, sculptures, pools of water and fountains and other works of art).	These include all improvements and facilities that are either publicly owned or that are traditionally provided by government, or owned by a non-profit, and operated so as to be open to the general public.
Jails or Prisons	Jails are considered to benefit the entire community served by the facility and thus would qualify under the low-moderate income (LMI) benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the "area benefit" test.
Library	Public facilities that serve the entire jurisdiction of the grantee, a main library for example, may qualify under the LMI benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the "area benefit" test.
Special Assessments	Special Assessments are used to recover the capital costs of a public improvement through a fee levied or a lien filed against a parcel of real estate either as, 1) a direct result of a benefit derived from the installation of a public improvement or 2) a one-time charge made as a condition of access to an improvement. Sewer tap-in fees are an example of a special assessment.
Privately Owned Utilities 570.201 (l)	CDBG funds may be used to acquire, construct, reconstruct, rehabilitate, or install the distribution lines and facilities for privately owned utilities.  A privately-owned utility refers to service that is publicly regulated and is provided through the use of physical distribution lines to private properties.  Examples of eligible utilities are electricity, telephone, water, sewer, natural gas and cable television.
Other	The Grantee is willing to consider other public facility projects not listed above. It is highly recommended that applicants contact the Grantee to discuss new projects ideas prior to submitting a grant application.



REAL PROPERTY AND HOUSING PROJECTS	
Eligible Real Property and Housing Projects	CDBG Condition
Acquisitions of Land or Buildings 570.201 (a)	<ul style="list-style-type: none"> <li>• CDBG funds may be used for acquisition of real property, either in whole or in part, by purchase, long-term lease, donation, or otherwise for any public purpose.</li> <li>• Examples include land, air rights, easement, water rights, rights-of-way and buildings.</li> <li>• Examples of ineligible activities include costs of moveable equipment and acquisition of newly-constructed housing or an interest in construction of new housing.</li> </ul>
Disposition 570.201 (b)	<ul style="list-style-type: none"> <li>• CDBG funds may be used to dispose of property acquired with CDBG funds through sale, lease, donation or other means.</li> <li>• Property must have a reuse plan that meets a National Objective.</li> <li>• The property may be disposed at less than fair market value.</li> <li>• Costs may include preparation of legal documents, surveys, marketing, financial services, transfer of taxes or ownership.</li> </ul>
Clearance Activities 570.201 (d)	<ul style="list-style-type: none"> <li>• Demolish buildings and site improvements.</li> <li>• Remove rubble and debris after demolition.</li> <li>• Remove environmental contaminants or treat them to make them harmless.</li> <li>• Move structures to other sites.</li> </ul>
Code Enforcement 570.202 (c)	<ul style="list-style-type: none"> <li>• Code enforcement activities are eligible provided that the enforcement takes place in a deteriorated or deteriorating area and the enforcement effort is accompanied by public or private improvements or service and can be expected to arrest the decline of the area.</li> <li>• Eligible costs include costs incurred for inspections for code violations (including salaries and overhead) and the enforcement of code requirements (including legal proceedings).</li> <li>• Both residential and commercial structures may be included in code enforcement activities.</li> </ul>
Historic Preservation 570.202 (d)	<ul style="list-style-type: none"> <li>• CDBG funds may be used for the rehabilitation, preservation or restoration of historic properties, whether publicly or privately owned.</li> <li>• Historic properties are those sites or structures that are either listed in or eligible to be listed in the National Register of Historic Places, listed in the state or local inventory of historic places, or designated as a state or local landmark or historic district by appropriate law or ordinance.</li> <li>• Examples of eligible activities include historic preservation plans, rehabilitation of the property, relocating residents while preservation work is performed.</li> <li>• Historic preservation is not authorized for buildings used for the general conduct of government.</li> </ul>
Renovation of Closed Buildings 570.202 (e)	<ul style="list-style-type: none"> <li>• CDBG funds may be used to renovate closed buildings, such as closed school buildings, for use as an eligible public facility or to rehabilitate or convert closed buildings for residential and commercial uses.</li> <li>• Examples of ineligible activities include creation of secondary housing units attached to a primary unit and costs of equipment, furnishings or other personal property that are not integral structural fixtures, such as window air conditioners or clothes washers.</li> </ul>
Lead – based paint (LBP) hazard, evaluation and reduction, and clearance 570.202 (f)	<ul style="list-style-type: none"> <li>• Cost associated with the evaluation and reduction of LBP.</li> <li>• Examples of eligible activities include inspecting buildings for LBP hazards, testing surfaces abatement of lead hazards and payment of temporary relocation costs for residents on which their home is receiving abatement services.</li> </ul>
Handicap Accessibility 570.201	<ul style="list-style-type: none"> <li>• Removal of materials and architectural barriers that restrict the accessibility or mobility of elderly or handicapped persons.</li> <li>• Activities must take place on existing structures.</li> </ul>

<b>Energy Efficiency 570.201</b>	<ul style="list-style-type: none"> <li>• Examples of eligible activities include weatherization of home or apartment building, installation of solar or wind equipment, finance energy – efficient rehab, provision of free insulation or home energy audits, and preparation of comprehensive community energy use strategies.</li> </ul>
<b>Rehabilitation of buildings and improvements eligible for rehabilitation assistance 570.202 (a)</b>	<ul style="list-style-type: none"> <li>• CDBG may be used to finance the rehabilitation of privately owned homes, publicly owned residential housing, nonresidential buildings owned by nonprofits, and manufactured housing when it is part of the permanent housing supply.</li> </ul>

<b>PUBLIC SERVICES, ECONOMIC DEVELOPMENT AND "OTHER" ACTIVITIES</b>	
<b>Activities</b>	<b>CDBG Conditions</b>
<b>Relocation 570.201 (i)</b>	<ul style="list-style-type: none"> <li>• Relocation of payments and other assistance for permanently and temporarily relocated individuals, families, businesses, non-profit organizations and farm operations.</li> </ul>
<b>Loss of Rental Income 570.201 (j)</b>	<ul style="list-style-type: none"> <li>• Compensation to property owners for the loss in rental income incurred while temporarily holding housing units to be used for the relocation of individuals and families displaced by CDBG-assisted activities.</li> </ul>
<b>Public Services 570.201 (e)</b>	<ul style="list-style-type: none"> <li>• CDBG funds may be used for a wide range of public service activities including, but not limited to, job training, crime prevention, public safety, child care, health services, substance abuse services, fair housing counseling, education programs, energy conservation, senior citizen services, homeless person services, subsistence payment service and recreational services</li> <li>• In order for a first-time public service application to be considered the applicant must prove that:             <ol style="list-style-type: none"> <li>1) the service is a new initiative for the agency (new service); OR</li> <li>2) the service existed but was not provided by or on behalf of a government agency with funding from that government agency; OR</li> <li>3) there was a quantifiable increase in the level of an existing service within the CDBG grant year.</li> </ol> </li> </ul>
<b>Micro – Enterprise Assistance 570.201 (o)</b>	<p>The provisions of assistance to facilitate economic development by:</p> <ul style="list-style-type: none"> <li>• Providing credit, including, but not limited to, grants, loans, loan guarantees, and other forms of financial support, for the establishment, stabilization, and expansion of micro-enterprises;</li> <li>• Providing technical assistance, advice, and business support services to owners of micro-enterprises and persons developing micro-enterprises; and</li> <li>• Providing general support to owners of microenterprises and persons developing microenterprises including child care, transportation, counseling and peer support groups.</li> <li>• A microenterprise is defined as a commercial enterprise that has five or fewer employees, one or more of whom owns the microenterprise business.</li> </ul>

The table below provides eligible Planning & Administration expenses.

<b>Eligible Planning &amp; Administration Projects 570.205 &amp; 570.206</b>
<ul style="list-style-type: none"> <li>• Preparation of general plans such as the Consolidated Plan</li> </ul>
<ul style="list-style-type: none"> <li>• Functional plans such as housing plans</li> </ul>
<ul style="list-style-type: none"> <li>• Neighborhood plans and general historic preservation plans</li> </ul>
<ul style="list-style-type: none"> <li>• Policy planning, management, and capacity building activities</li> </ul>
<ul style="list-style-type: none"> <li>• Monitoring</li> </ul>

# INELIGIBLE CDBG FUNDED ACTIVITIES

§570.207 Ineligible Activities:	
<b>(a)</b>	<b>General Rule</b> – Any activity that is not authorized as an “eligible activity.”
<b>(b)</b>	<b>Government Buildings</b> – Funds cannot be used for improvements to a public building used for the general conduct of government.
<b>(c)</b>	<b>General Government Expenses</b> – Funds cannot be used for expenses that are considered the regular responsibilities of the local government.
<b>(d)</b>	<b>Political Activities</b> – Funds cannot be used to finance the use of facilities or equipment for political purposes or to engage in other partisan political activities.
<b>(e)</b>	<b>Purchase of Equipment</b> – The purchase of equipment is generally ineligible, which includes construction equipment, motor vehicles, furnishings, or personal property. The only exception is fire equipment assigned to a low- and moderate-income area.
<b>(f)</b>	<b>Operating and Maintenance Expenses</b> – The general rule is that any expense associated with repairing, operating, or maintaining public facilities, improvements, and services is ineligible.
<b>(g)</b>	<b>New Housing Construction</b> – Funds cannot be used for the construction of new permanent residential structures or for any program to subsidize or consist such new construction except by a CBDO. However, the cost of site assemblage, clearance, and site improvements are eligible activities.
<b>(h)</b>	<b>Income Payments</b> – Funds cannot be used for subsistence – type grant payments for food, clothing, housing, or utilities.

# **ELIGIBLE HOME ACTIVITIES**

## **Eligible HOME Activities and Costs**

- **Hard Costs**
  - New construction of affordable housing
  - Rehabilitation of affordable housing
  - Reconstruction of affordable housing
  - Conversion to affordable housing
  - Site Improvements related to the development of affordable housing
- **Refinancing of existing debt secured by a housing project that is being rehabilitated w/ HOME Funds**
  - Refinancing of debt on a single-family (one to four family) owner occupied housing that is being rehabilitated with HOME funds and the refinancing will reduce the overall monthly housing cost to make it affordable
- **Acquisition Costs**
  - Improved or unimproved
  - Purchase of property by home buyers
- **Soft Costs necessary for the financing, development, rehabilitation or acquisition of housing using HOME Funds**
  - Architectural, engineering, and related professional services
  - Costs to process and settle the financing for a project such as lender origination fees, appraisal fees, etc.
  - Project audit costs and certification of costs by a CPA
  - Costs to provide information services such as affirmative marketing and fair housing information
  - Costs of funding an initial operation deficit reserve during the period of initial project rent-up but not to exceed 18 months
  - Staff and overhead costs directly related to carrying out the project such as work specifications, loan processing inspections, housing consultation, etc.
  - Cost for the payment of impact fees that the local jurisdiction charges for all housing projects
  - Cost of environmental review and release of funds
- **CHDO Costs**
  - Cost of project-specific technical assistance and site control loans

- Project feasibility costs, consulting fees, legal fees, architectural and engineering fees, property options, site control, and title clearance
- Project specific seed money loans for preconstruction costs that are customary and reasonable such as costs of obtaining firm financing, construction loan commitments, architectural plans and specifications, zoning approvals, legal fees, etc.
- **Relocation costs for displaced households**
  - Relocation payments and other relocation assistance for persons displaced by the housing project
  - Replacement housing payments, moving expenses and payment for reasonable out-of-pocket costs incurred in the temporary relocation of persons
  - Other relocation assistance such as staff and overhead costs directly related to providing advisory and other relocation services to displaced persons
- **Administrative and planning costs**
  - General management, oversight and coordination
  - Staff and overhead costs
  - Public information costs in the planning and implementation of projects
- **Other Costs**
  - Fair housing activities to affirmatively further fair housing
  - Downpayment and closing cost assistance
  - Indirect costs as part of a cost allocation plan
  - Preparation of the consolidated plan
  - Compliance and reporting in reference to Federal requirements
  - Tenant-based rental assistance (TBRA)
  - Rental assistance and security deposit payments
  - Utility deposit assistance only if rental or security deposit payments are made
  - Cost of inspecting the housing and determining income eligibility of the household
  - Troubled HOME-assisted rental housing projects
    - Applies to only an existing HOME assisted rental project
    - Project is no longer financially viable during the HOME 20-year affordability period for rental projects
    - Operating costs significantly exceed the operating revenue
    - HUD must approve this cost to preserve an affordable rental project
    - Additional HOME Funds and original HOME Funds may not exceed the maximum amount of per-unit subsidy [Section 221 (d)(3)(ii)]

## Ineligible HOME Activities

- **HOME funds may not be used to:**
  - Provide project reserve accounts, except for new construction or rehabilitation of an initial operating deficit reserve during the period of project read-up (not to exceed 18 months)
  - Provide tenant-based rental assistance for the special purpose of the existing Section 8 Program
  - Provide non-Federal matching contribution required under another Federal Programs
  - Provide assistance for uses authorized by Public Housing Capital and Operating Funds
  - Prepayment of Low Income Housing Mortgages
  - Provide assistance to a homebuyer to acquire housing previously assisted with HOME funds during the period of affordability
  - Provide funds for the acquisition of property owned by the participating jurisdiction (P.J.) except for property acquired by the P.J. with HOME funds, or property acquired in anticipation of carrying out a HOME project
  - Pay for delinquent taxes, fees or charges on properties to be assisted with HOME funds
  - Pay for any cost that is not listed as eligible under the HOME Regulations

FFY2018 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT  
(CAPER)

**FFY2018 CAPER OUTCOMES**

The information being provided has been pulled from the County's FFY2018 CAPER which is the second year we submitted using the HUD's web-based planning and reporting tool in IDIS (Integrated Disbursements and Information System). The headings will identify the section of the report the information can be found:

**CR-20 AFFORDABLE HOUSING 91.520 (b)**

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income and middle-income persons served

	One-Year Goal	Actual
Number of homeless to be provided affordable housing units	5	7
Number of non-homeless to be provided affordable housing units	35	32
Number of special-needs to be provided affordable housing units	3	0
Total	43	39

Number of households supported through:	One-Year Goal	Actual
Rental Assistance	4	5
The Production of New Units	7	6
Rehab of Existing Units	35	26
Acquisition of Existing Units	1	2
Total	47	39

Narrative from CR05 – What is our strategy and how well did we do?

Over the past year, Howard County has worked to preserve and retain the affordable housing stock through housing rehabilitation projects, and to increase the availability of affordable permanent housing for persons with disabilities, special needs populations and homeless citizens in our community. To encourage homeownership, Howard County is working with income eligible household move towards the goal of homeownership by providing access to down payment assistance, to make the home purchase more affordable.

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

In addition to these other activities, Howard County worked with our nonprofit partners to upgrade aging and failing HVAC systems with newer more energy efficient systems for two

nonprofits who serve persons with disabilities. Additional upgrades will improve access to the services by expanding the parking lot.

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

Howard County made good progress towards its Consolidated Plan goals over the last year:

- Added 2 additional unit of homeless rental housing through acquisition of real property with CDBG funding to create affordable housing for 2 homeless families.
- Assisted 23 households with critical repairs to their homes. The majority assisted homeowners with incomes below 60% AMI; 57% of the repairs assisted female-headed households and 65% of the repairs helped elderly homeowners remain housed in safe, decent housing. Through this activity 9 income-eligible homeowners received new roofs.
- Through CDBG and HOME assisted in the preservation of 3 special needs facilities serving vulnerable populations
- Through CDBG public service funding; 173 people were diverted from homelessness through housing stabilization funding; 69 homeless individuals accessed critical social and support services for both the sheltered and unsheltered homeless; 197 victims of domestic violence/human trafficking were provided safe sheltering after fleeing situations of violence.
- Provided down payment loans to 6 income-eligible households to make the homeownership more affordable through HOME Program.



**Meadows, Elizabeth**

---

**From:** Jon Haglund <jon@urbandesignventures.com>  
**Sent:** Wednesday, December 4, 2019 4:18 PM  
**To:** pastorjoyce@spworshipcenter.org; yemiadeyinka@hotmail.com; Kanderson@cc-md.org; roy.appletree@gmail.com; gdathey@gmail.com; sherry.banks@maryland.gov; kbasinge@umd.edu; melindabecker@verizon.net; Bennett, Miriam; donna\_blackwell@hcpss.org; jbombino@humanim.com; Bonaccorsy, Roe; kbooth@humanim.com; mbowman@voaches.org; Mbroaddus42@hotmail.com; ftburden@fcsmd.org; Burrell, Susana; Cabrera-Bentley, Shereen; rcallahan@compassmaryland.org; schanglani@wearehopeworks.org; Ana Cisneros; Sherrell.Claiborne@berkshirecommunities.com; Collins, Christopher; craig.cook@va.gov; courseybob@yahoo.com; Cully, Kenyatta; ccummingsconsulting@gmail.com; Davis, Lisa; mike.demidenko@maryland.gov; kathie@grassrootscrisis.org; duignanfamily@verizon.net; Renee.Duzan@uwcm.org; meichenberger@ccbcmd.edu; joangelder@gmail.com; jleng1747@gmail.com; melissa@grassrootscrisis.org; marifog@yahoo.com; Fuller, Kimberly; 5loaves.2fishmission@gmail.com; mganey@humanim.com; denise@bridges2hs.org; susebg@gmail.com; susanjgroman@gmail.com; hallamc@makingchangecenter.org; zotumhmung18@gmail.com; kashonna@simplykashonna.com; sue.hunt@uss.salvationarmy.org; djimenez@wearehopeworks.org; bjohnsonooohc@gmail.com; Jolly, Darlene; anna@grassrootscrisis.org; jkeough@integratedwaste.com; cassmariek@yahoo.com; ellenki@yahoo.com; sbsknox90@comcast.net; nkrespan@waystationinc.org; scott.kufkat@va.gov; dlattim2@jhmi.edu; Kevin\_Lee@hcpss.org; Meadows, Elizabeth; jon@urbandesignventures.com; Animashaun, Nkechi; harper@urbandesignventures.com  
**Subject:** Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs  
**Attachments:** Agency Needs Survey Form.docx

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Dear Stakeholder:

Howard County is in the process of preparing its FFY 2020-2024 Five Year Consolidated Plan and FFY 2020 Annual Action Plan. These plans are requirements of the U.S. Department of Housing and Urban Development (HUD) for the county to receive Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds.

The county has selected the consulting firm Urban Design Ventures, LLC to assist in the preparation of these documents and we are in need of your assistance to identify the county's housing and community development needs. Consultation with stakeholders like yourself is vital to the creation of these plans.

Please consider attending one of the following roundtable meetings to participate:

**Tuesday, December 10, 2019 at 1:00 P.M. in the Meeting Room 212, 9820 Patuxent Woods Drive, Columbia, MD 21046**

OR

**Wednesday, December 11, 2019 at 10:00 A.M. in the Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046**

OR

**Thursday, December 12, 2019 at 10:00 A.M. in the Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046**

Please RSVP via email at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or phone at (412) 461-6916 by **Monday, December 9, 2019**. If you will not be able to attend one of these meetings, a Public Hearing is scheduled for **Wednesday, December 11, 2019 at 6:00 P.M. in Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046**.

In preparation for the meeting, I have included an **Agency Survey** that we are asking for you to complete and bring to one of the meetings. If you are unable to attend one of the meetings, we ask that you complete the attached **Agency Survey** to provide insights on your organization's role within the county and any unmet needs within the communities that you serve. Please email me at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or fax the survey to my office at (412) 461-6920, so your feedback can be incorporated into the plan.

Additionally, the county has created a **confidential Resident Survey** that will be made available to residents of Howard County. If you are a resident, please take the time to complete the survey, as well as share the survey with your staff and clients. The survey is available at the following link:

<https://www.surveymonkey.com/r/HowardCoCDBG>

Thank you for your interest and assistance. Should you have any questions please contact me at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or (412) 461-6916. Also, you can contact Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov).

Sincerely,

Jon

For more information on the HUD CDBG program:

[https://www.hud.gov/program\\_offices/comm\\_planning/communitydevelopment/programs](https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs)

For more information on the HUD HOME program:

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**Meadows, Elizabeth**

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**To:** stanlevi15@gmail.com; Timothy.madden@maryland.gov; rgmalm@verizon.net; cmanning@wearehopeworks.org; kathymason329@msn.com; angie.mcallister@uwcm.org; christianamercer@gmail.com; Sandy.monck@uwcm.org; Aimee.Olivera-Sanchez@va.gov; vorders@renocavanaugh.com; kim@bridges2hs.org; drepadder@gmail.com; Bernice\_parker@msn.com; kphillib@cc-md.org; kathyp@grassrootscrisis.org; jpollitthill@wearehopeworks.org; jpomory@allianceinc.org; John.Pomory@mosaicinc.org; info@humanim.com; Quan, Jason; farah@kw.com; Paul.revelle@gmail.com; Rowe, Cheryl; hemofgarment2@yahoo.com; billsalganik@gmail.com; Salomon, Claudia; saraseider@yahoo.com; jsents@voaches.org; shafley.campattaway@gmail.com; hsherbert@fcsmd.org; mgillum@voaches.org; bsimpson@opendooramerica.org; tslahetka@aol.com; sherman\_denisesmith@hotmail.com; Shereima\_Smith@hcpss.org; ursula@grassrootscrisis.org; rsnyder@voaches.org; Dana@bridges2hs.org; Rstanford@mfeast.org; Nelda5@verizon.net; joe.stellone@verizon.net; ctabetah@yahoo.com; rtaylor@thehorizonfoundation.org; ltaylor767@comcast.net; Thomas, Tomiko; alvingthomas@comcast.net; exceldthomas@msn.com; dorotuc@aol.com; kucciardo@waystationinc.org; scott.gottbreht@uwcm.org; LeonardVaughan40@verizon.net; peggy.vick@uss.salvationarmy.org; benjamin\_wade@hcpss.org; ludditejane@gmail.com; jenny@grassrootscrisis.org; Wall, Stephanie; margotewatson@aol.com; restia\_whitaker@hcpss.org; tracey\_williams@hcpss.org; linda.zumbrun@maryland.gov; zuzakal@verizon.net; Meadows, Elizabeth; jon@urbandesignventures.com; Animashaun, Nkechi; harper@urbandesignventures.com  
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## Meadows, Elizabeth

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**To:** stanlevi15@gmail.com; Timothy.madden@maryland.gov; rgmalm@verizon.net; cmanning@wearehopeworks.org; kathymason329@msn.com; tmay@enterprisecommunity.org; angie.mcallister@uwcm.org; christianamercer@gmail.com; lynn@grassrootscrisis.org; Sandy.monck@uwcm.org; gmorris@hhpcorp.org; jolinger@humanim.com; Aimee.Olivera-Sanchez@va.gov; vorders@renocavanaugh.com; kim@bridges2hs.org; drepadder@gmail.com; lpaley@laureladvocacy.org; Bernice\_parker@msn.com; cparr@archoward.org; kphillib@cc-md.org; kathyp@grassrootscrisis.org; jpollitthill@wearehopeworks.org; jpomory@allianceinc.org; John.Pomory@mosaicinc.org; dpontious@baltometro.org; info@humanim.com; Quan, Jason; farah@kw.com; hraynaud@cccsmc.org; Paul.revelle@gmail.com; srose@waystationinc.org; melissa.rosenberg@howard-autism.org; Rowe, Cheryl; hemofgarment2@yahoo.com; billsalganik@gmail.com; Salomon, Claudia; Scruggs, Delavago; saraseider@yahoo.com; jsents@voaches.org; shafley.campattaway@gmail.com; hsherbert@fcsmd.org; mgillum@voaches.org; bsimpson@opendooramercia.org; tslahetka@aol.com; sherman\_denisesmith@hotmail.com; Shereima\_Smith@hcpss.org; ursula@grassrootscrisis.org; rsnyder@voaches.org; Dana@bridges2hs.org; Rstanford@mfeast.org; Nelda5@verizon.net; Stein, Elizabeth; joe.stellone@verizon.net; ctabetah@yahoo.com; rtaylor@thehorizonfoundation.org; ltaylor767@comcast.net; Thomas, Tomiko; alvingthomas@comcast.net; excelldthomas@msn.com; Theresa5535@yahoo.com; dorotuc@aol.com; kucciardo@waystationinc.org; jhulrich11c@verizon.net; scott.gottbreht@uwcm.org; LeonardVaughan40@verizon.net; peggy.vick@uss.salvationarmy.org; benjamin\_wade@hcpss.org; ludditejane@gmail.com; Jenny@grassrootscrisis.org; Wall, Stephanie; margotewatson@aol.com; restia\_whitaker@hcpss.org; twiggins@fcsmd.org; tracey\_williams@hcpss.org; lirinfo@verizon.net; linda.zumbrun@maryland.gov; zuzakal@verizon.net; Meadows, Elizabeth; jon@urbandesignventures.com; Animashaun, Nkechi; harper@urbandesignventures.com

**Subject:** Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs

**Attachments:** Agency Needs Survey Form.docx

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Dear Stakeholder:

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Please consider attending one of the following roundtable meetings to participate:

**Tuesday, December 10, 2019 at 1:00 P.M. in the Meeting Room 212, 9820 Patuxent Woods Drive, Columbia, MD 21046**

OR

**Wednesday, December 11, 2019 at 10:00 A.M. in the Meeting Room 211, 9820 Patuxent Woods Drive, Columbia, MD 21046**

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<https://www.surveymonkey.com//HowardCoCDBG>

Thank you for your interest and assistance. Should you have any questions please contact me at [jon@urbandesignventures.com](mailto:jon@urbandesignventures.com) or (412) 461-6916. Also, you can contact Elizabeth Meadows, Chief, Community Planning and Grants, Howard County Department of Housing and Community Development, at (410) 313-6324 or [emeadows@howardcountymd.gov](mailto:emeadows@howardcountymd.gov).

Sincerely,

Jon

Jon G. Haglund  
Urban Design Ventures  
212 East 7th Avenue  
Homestead, PA 15120  
(412) 461-6916 P  
(412) 461-6920 F  
[www.urbandesignventures.com](http://www.urbandesignventures.com)

For more information on the HUD CDBG program:

[https://www.hud.gov/program\\_offices/comm\\_planning/communitydevelopment/programs](https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs)

For more information on the HUD HOME program:

[https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/programs/home/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/)

# HOWARD COUNTY CDBG AND HOME PROGRAMS AGENCY/ORGANIZATION NEEDS SURVEY

---

Name of Agency/Organization:

Address:

Name:

Title:

Phone:

E-Mail:

Description of programs/services your agency provides: (Attach any brochures)

DRAFT

Does your organization provide any services or programs for the following?

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Social/Human Services | <input type="checkbox"/> Housing              | <input type="checkbox"/> Planning            |
| <input type="checkbox"/> Community Development | <input type="checkbox"/> Economic Development | <input type="checkbox"/> Business Loans      |
| <input type="checkbox"/> Job Training          | <input type="checkbox"/> Public Health        | <input type="checkbox"/> Justice/Corrections |
| <input type="checkbox"/> Policy Research       | <input type="checkbox"/> Advocacy             | <input type="checkbox"/> Other: _____        |

Please respond to the following questions if they apply to your agency or organization.

The clientele your program(s) serve? I.e. Low income, elderly, disabled, etc.

- |   |   |                                   |
|---|---|-----------------------------------|
| <input type="checkbox"/> Low Income               | <input type="checkbox"/> Immigrants     | <input type="checkbox"/> Families |
| <input type="checkbox"/> Incarcerated Individuals | <input type="checkbox"/> Disabled       | <input type="checkbox"/> Elderly  |
| <input type="checkbox"/> Communities              | <input type="checkbox"/> Children/Youth | <input type="checkbox"/> Homeless |
| <input type="checkbox"/> LGBTQIA                  | <input type="checkbox"/> Other: _____   |                                   |

**What are the unmet community and economic development needs in the county?**

**What are the unmet housing needs in the county?**

DRAFT

**What are the unmet social service needs in the county?**

DRAFT

**Are there any Fair Housing issues in the county?**



Does your organization have plans to add new or expand existing programming?  
In what ways?

Other Comments/Suggestions:

DRAFT

## Meadows, Elizabeth

---

**From:** Jon Haglund <jon@urbandesignventures.com>  
**Sent:** Tuesday, November 26, 2019 1:20 PM  
**To:** pastorjoyce@spworshipcenter.org; yemiadeyinka@hotmail.com; bola@bridges2hs.org; Kanderson@cc-md.org; roy.appletree@gmail.com; gdathey@gmail.com; gloria@stpaulec.org; villagesmanager@columbiatowncenter.org; sherry.banks@maryland.gov; kbasinge@umd.edu; melindabecker@verizon.net; laurie.benner@mdrealtors.org; Bennett, Miriam; donna\_blackwell@hcpss.org; Blades, Stephanie; jbombino@humanim.com; Bonaccorsy, Roe; kbooth@humanim.com; mbowman@voaches.org; sandybowser@gmail.com; Mbroadus42@hotmail.com; jennifer@bridges2hs.org; ftburden@fcsmd.org; gayle.burns@redcross.org; Burrell, Susana; Ebyrbe@VoicesForChildren.org; Cabrera-Bentley, Shereen; rcallahan@compassmaryland.org; schanglani@wearehopeworks.org; rchooquan@hcmha.org; Ana Cisneros; Sherrell.Claiborne@berkshirecommunities.com; cclemons@cbmove.com; Collins, Christopher; craig.cook@va.gov; courseybob@yahoo.com; Cully, Kenyatta; ccummingsconsulting@gmail.com; Davis, Lisa; Dayhoff, Biti; mike.demidenko@maryland.gov; katie@grassrootscrisis.org; joan.driessen@acshoco.org; duignanfamily@verizon.net; Renee.Duzan@uwcm.org; meichenberger@ccbcmd.edu; michaelbelder@yahoo.com; joangelder@gmail.com; williamcaddie06@aol.com; jleng1747@gmail.com; melissa@grassrootscrisis.org; marifog@yahoo.com; Fuller, Kimberly; 5loaves.2fishmission@gmail.com; mganey@humanim.com; hgarcia@firnonline.org; Gguje@humanim.com; denise@bridges2hs.org; susebg@gmail.com; susanjgroman@gmail.com; hallamc@makingchangecenter.org; heavner.ann@gmail.com; zotumhmung18@gmail.com; kashonna@simplykashonna.com; aholmes@grassrootscrisis.org; sue.hunt@uss.salvationarmy.org; jiannejensen@aol.com; djimenez@wearehopeworks.org; bjohnsonooohc@gmail.com; Jolly, Darlene; jmjones@hcmha.org; ojones@dllr.state.md.gov; anna@grassrootscrisis.org; jkeough@integratedwaste.com; cassmariek@yahoo.com; ellenki@yahoo.com; sbsknox90@comcast.net; nkrespan@waystationinc.org; grace8@verizon.net; scott.kutkat@va.gov; dlattim2@jhmi.edu; Kevin\_Lee@hcpss.org; Meadows, Elizabeth; jon@urbandesignventures.com; Animashaun, Nkechi; harper@urbandesignventures.com  
**Subject:** Howard County Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs  
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# Auctions & Public Notices

## PUBLIC NOTICE/NOTICE OF PUBLIC MEETING

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

December 19, 2019

The Howard County Department of Housing and Community Development invites all interested citizens, community groups, agencies and non-profit organizations to attend a Public Meeting regarding the County's Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs and the development of the FFY2020 Annual Action Plan.

The Action Plan is the County's yearly application that is submitted to the U.S. Department of Housing and Urban Development (HUD) for funding under the CDBG and HOME programs. It is anticipated that Howard County will receive approximately \$1246,937.00 in CDBG funds and 1422,239.00 in HOME funds for the FFY2020 Program Year.

The CDBG and HOME programs provide funds that enable Howard County and local organizations to carry out a variety of housing and community development activities intended to principally benefit low to moderate-income residents. Activities may include but are not limited to housing rehabilitation, homeownership assistance, economic development, public facility acquisition or rehabilitation and public service opportunities. Organizations that intend to apply for funding are required to attend this public meeting which will include a brief pre-submission application review.

The Public Needs Hearing will be held on Thursday, January 9, 2020 at 1:30 PM, at the Howard County Community Resource Campus, 9820 Patuxent Woods Drive, Training Room 211, Columbia MD 21046.

Applications for funding will be available immediately following the meeting. The application will also be available at the Howard County Housing administrative office at the address noted below and on the County's web page at [www.howardcountymd.gov](http://www.howardcountymd.gov). The Application submission deadline is Monday, February 03, 2020 at 3:30 pm.

If you cannot attend the meeting or would like additional information regarding the development of the FFY2020 Annual Action Plan, please contact Elizabeth Meadows, Chief Community Planning and Grants, at 410-313-6324, or email [eadows@howardcountymd.gov](mailto:eadows@howardcountymd.gov) or visit the Howard County Housing office, 9820 Patuxent Woods Drive, Suite 224, Columbia, MD 21046.

Efforts will be made to accommodate the disabled and non-English speaking residents and a sign language interpreter services will be available upon request with three days advance notice to Quanita Kareem, Compliance Officer, Howard County Housing Department, at 410-313-6386, or email [qkareem@howardcountymd.gov](mailto:qkareem@howardcountymd.gov).  
/19/2019 6540000

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Attendance: Jill Kamenetz  
9:00 AM December 10, 2019

She has focus on older adults and disabled persons 18 and over, she and her office is the primary "frontline" for this population. Additionally, there is a focus on 50-65 year old homeless persons; the homeless population in Howard County has been increasing over the past three years.

Her office assists with eviction prevention. According to her the leading causes for senior homelessness include:

- Unexpected expenses
- Transportation costs
- Low earners can't use transportation other than public transportation (which is not a good transport system)
  - Physically unable to access, sometimes not available where seniors are, routes are unavailable in Western Howard County
- Secondary insurance/Medicare Advance Plans

Disabled Adults were previously living with parents who are either now in need of caretakers or are passing away/otherwise unable to care for disabled children.

- Social Security Income/Disability is not enough as the area is so expensive
  - SSI is ~\$771 per month

Possibly a roommate matching service, (House Match Program): Match individuals with other SSI beneficiaries. There are matching services but limited to Baltimore County.

ARI: Accessible Resources for Independence for adults to build up a referral service.

Parkview Apartment Center is senior housing. There is no rent control, though and so annual rent increases by \$30-40 per year so often seniors will move between apartments (as one gets too expensive as the rent has been increasing annually they'll move in order to reset the rent amount.

There is a funding gap due to the issue that Howard County is counted as a part of Baltimore metro area AMI, Howard County has a higher AMI than the Baltimore metro area.

Section 8 vouchers are based on the Baltimore AMI. There are other issues with the vouchers including the administration of these vouchers. Including the need for case management to go along with the vouchers.

There is a need for increased preventative resources regarding homelessness. Improve Department interactions and networking.

Continuum of Care sends people to the Department of Aging because they cannot help until people are homeless.

Need for increased resources to give people, social workers are only as good as their resources. Case workers to help with paper work/coaching/activities. Not a driver to get to appointments.

Need to have a contract with Home Health Agency to assist low-income seniors: Someone to provide services to stay independent.

DRAFT

Michelle H. White  
December 10, 10 AM

Limited prevention funds for homeless. A lot of the issues around funding come from the AMI calculation. Columbia has its own "Small Area FMR" (42102) – has a direct impact on CoC projects.

Generally, use funding to establish rapid re-housing.

Lacks a real outreach team which leads to a major gap.

Also, need for written rules for rapid re-housing in order to establish some sort of standard operating procedure.

Finding housing is a concern, but there is a housing locator available. Don't have a lot of people to reach out to (realtors and others). There is also a need for some system for employment.

Often rapid re-housing uses room-rentals in order to get people housed. Basement rentals, etc. Usage of Craigslist.

A lot of the location is up to the client, usage of private landlords as housing providers.

Still expensive, approximately \$700 for a room rental per month.

- Case managers are just trying to get people off the street
- Vulnerable population is priority

Ad hoc peer support/Home Sharing Programs

- No system/funding/follow-up

Zoning issues: Not necessarily a Fair Housing Issue so much as a preference for High Income Housing.

Common themes that Howard Countians can agree on are:

- Youth can always be helped
- Not enough affordable housing: Nothing available 0-30%
- No jobs for 0-30% that will earn enough to place them into market rate housing

Howard County has put money into workforce development but not transportation.

- Even if you get a job from one of these programs you still can't get a place to live.
  - Low paying jobs can cause LMI persons to have more expenses than the jobs are worth (i.e. childcare, etc)

Homeless population: Chronically and literally homeless persons go into Emergency Shelter based on vulnerability. There is need for increased outreach. Priority is those living outside or in cars.

Presenting factors in shelters include:

- Mental Health and Substance Use
- Affordability and Financials
- Long term tenancy

Rapid re-housing:

- Unexpected expenses take place over time, not an "all-of-a-sudden" kind of thing as it seems.
  - More anecdotal reason for homelessness than real.

There is a blurring of lines and CoC has a very specific definition of homelessness (in car or outside). Many situations can be prevented, there needs to be a focus on diversion and outreach.

Diversion puts people back into driver seat, puts them in contact with systems other than the homeless system in order to help create more long-term success.

Diversion relies on all systems and gives people a better shot, people need to have good exit points.

For the most part 90% of homeless persons in Howard County are homeless for the first time. Experiencing homeless in a way that CoC doesn't focus on.

No way to verify homeless status as there is no team to check on people in camps/hotels/motels. A team will help eliminate the people that are not actually very high risk. Need to verify the stuff people are telling them.

Jails are not supposed to discharge into homelessness. They're good partners and are a part of the CoC. Often people living outside have a history of incarceration. Not a housing-first rehab.

Hospitals will send people to grassroots (crisis) shelter: Unclear what the hospitals are doing otherwise.

Police Department is "great," as they're not into criminalization, have mental health first aid training etc. department relies heavily on grassroots.

The plan that the CoC is working on is "A Path Home"



Ms. Write informed us that the follow-ups should include the Office of Community Partnerships, Jennifer Corkran, Keisha Benjamin, and Liz Van Overen.

DRAFT

Yolanda Sonnier Office of Human Rights  
December 10, 2019 12:00PM

Yolanda's office investigates complaints of discrimination including housing: Also educates on protections, holds events to encourage integration, Office trains people with vouchers to be on the lookout for discrimination.

Investigators do the Fair Housing training for Realtors. Outreach team handles voucher holders. Fair Housing Testing is on their to-do list, they're just searching for a vendor to administer the testing. CDBG is funding the testing, but it is the first time they've received CDBG funding.

Testing would be valuable because County has received complaints in the past, especially in response to source of income discrimination. Landlords will refuse to rent based on source of income. The method is to require that prospective tenant make four times the amount of rent.

As the market is very competitive the landlord can cherry pick; making it impossible for even moderate-income persons to afford housing in the County. Kids that grew up in Howard County can't afford to come back, County employees cannot afford to live in the county.

Landlords claim that it is not discrimination, but preference is given based on money and race.

Office is not associated with HUD, their code is not in compliance with HUD code.

They have data/Annual report and other statistics available.

Their office had discussed trying to partner with permit unit to require landlords to be trained on discrimination. The voucher holders are trained on discrimination, but the landlords often are not.

Need to establish points of contact, need multiple different points as different people have differing needs and expectations. One point of contact will not be effective. Fear of government does not help these situations for voucher holders or other LMI persons.

County has 16 protected classes, race/sex/origin are the top three. Others include color, source of income.

There has been an increase in neighbor to neighbor issues. The office helps to investigate and offer mediation (they have four mediators in the office).

Some mediation in employment and housing but not a major aspect of their experience.

DRAFT

## Stakeholder Meeting #1

December 10, 2019

In attendance:

Melissa Rosenberg (Howard County Autism Society), Con Manning (Hopeworks), John Wellman, (Living in Recovery), Allison Donato (Intern), Jennifer Corkran (Bridges), Nkechi A. (HOME Program), Bola Afolabi

Melissa: Disability housing needs everything, it is neither affordable nor is it available. Need group homes, houses, pods. Policies and zoning limitations make accessibility in Howard County difficult.

Melissa explained that she was aware of Fair Housing protections and rights, and did have one senior that was being evicted. There are many layers to these issues, though, and it is hard to be aware of discrimination.

Bridges to Housing Stability has case managers that work with clients to be in housing. Also, have a housing navigator that is available. Only has the one navigator. Bridges is looking into shared housing.

Cost is a large barrier to share-housing. Also, difficult to develop network of share-housing. Questions arose regarding how share-housing would work including one for Mr. John Wellman: "Would both parties need to be eligible to get a section 8 voucher?" There was no clear answer to this question.

There is an RFP out to create a plan on affordable housing in the area. John mentioned the Plan to End Homelessness and explained that the original plan included a day center for homeless persons (which would aid in outreach), as well as development of homeless services and a hotline that helps to refer to coordinated system.

Jennifer: The Path Home, there is also a need for housing stock, but programs are operating at a best practices level. There is a mitigation measure to help people avoid homelessness but only 12-15 landlords have used it.

Mr. Wellman explained that the plan to end homelessness had a focus on available stock. The number one priority of landlords is to have the rent paid, and so their lack of cooperation is based on "practical" reasons. There is a major constraint in the lack of subsidies.

There is data in the HR offices annual report: How to prove just how unaffordable the County is. Every income bracket is a tight budget. When the Federal government shut down even high-income earners were appearing in food banks and other such locations.

Transportation is very difficult for disabled persons according to Ms. Melissa Rosenberg, the cabs just got shut down and the bus system is not enough to be effective. Some of her clients cannot use public transit.

Additionally, the end to the bus fare subsidy is less of a barrier than the overall inconsistency and poor status of the transit system as a whole.

There is a "Report on Individuals with Disabilities in Howard County."

The University of Indiana data by zip code re: United Way.

Domestic Violence Housing needs:

People have lost access to their homes, transportation, 50-100% of their income, people at shelters need help and are well below 50% AMI. Rapid re-housing resources are needed.

People at emergency shelter need to be helped to deal with trauma, they need to be safe and so rapid rehousing may not be possible for most clients.

Jennifer explained that her organization is a housing-first model, not a housing ready one.

Domestic Violence shelters get approximately 255 people annually; calls from 2600 people; counselling for 500-600; 175-200 get treatment at Howard County General Hospital. They turn no one away, hard to say what their real numbers are for needed housing units. 150 households (out of the 255-annual shelter-goers). Larger households are harder to serve (more kids). Majority of 1 to 2 kids.

Supportive services: Trauma care, Crisis intervention, safety planning, relocation/housing planning, financial support, employment training, income assistance, childcare, transportation, substance use assistance.

Do a lot through referral; which takes time.

Transitional housing program is more effective than emergency shelter. Emergency shelter: 30% get into housing.

Bola Afolabi: People need money and employment. Need wrap around services and need stability. Provide intense case management more than just housing. Hard to say the majority of clients are sudden drops to homeless or long-term issues.

#### Substance Use:

Need to increase capacity for recovery assistance. All residents come from detox programs and are technically homeless. Helps to live with other addicts as they understand one another's experiences.

The County has encountered an increasing number of OD's but a decreasing number of fatal OD's (thanks to Narcan along with the Good Samaritan Law). Clients don't have a time limit on their stay but often stays last 6 to 8 months with 60% leaving clean and sober.

Peer living is important as it is a way to maintain sobriety. People often leave together. However, if a person fails a drug test they are out of the house. People value the connections and accountability of peer living.

It is difficult to find affordable housing and need multiple bathrooms, close to transportation/employment. There is a need for cars if they've got them.

Up to 8-unrelated in a house is considered a family in zoning. Fire code, though, requires sprinkler systems for houses with more than five people living in one home. Additionally, there is a need for the square footage requirements and number of people per bathroom.

Affordability is the biggest issue in Howard County. Most recovery housing is for-profit. Rent only covers half the cost, remaining half for them comes from grants.

Multi-generational housing "Generations of Hope" is an option. Seniors living with younger adults. 72 units seniors and families with 25% disability. 60/40 affordable/market rate. With some staffing. Looking for land right now and has developers ready.

According to Bola Afolabi, Hopeworks and Firn will provide translation services. County is also investing in software to help with translation.

Cheryl M Brower, Fair Housing Investigator

December 10, 2019 5 PM

Housing Needs in Howard County: Affordability.

Howard County has a robust housing discrimination code, and realtors are held responsible (not just do your job but being held to not allowing discrimination to take place).

3 main ways that the discrimination occurs:

- Overt: "No we don't take vouchers"
- Disparate Impact: Facially neutral policy, i.e. must have three times the rent in income per month and a voucher holder will never have that much money. Voucher holders have a different requirement (i.e. three times what *they* pay).
- Disparate Treatment: Generally, race, sex, orientation.

There are not many places to go, market in Howard County is tough. There is a desire for landlords in Howard County to be trained on Fair Housing, and they're the main issue and there is a lack of contact.

School redistricting should be good for Howard County as it will shake up gentrification. Public Transport also concentrates LMI population near it. Additionally, the redlines will show because of this as so many people move in order to have access to schools.

There is no systematic training for landlords, and it is often the smaller scale landlords that are the bigger problems.

Steering is less of a problem as the occupancy rate is so high – there just aren't that many available units.

## Stakeholder Meeting Group #2

December 11, 2019 10:00 AM

In attendance:

Nkechi and Elizabeth Meadows. Liz Van Overen (Dept of Community Partnerships), Stephanie Adibe (Department Director), Faith McCullough (Moderate Income Housing Program), Lisa Wiseman (Overseeing MIHU Program), Meghan Jackson (Manages Community Partnership Program), Gill Burns (American Red Cross Home Fire Program), Lynn Overson (CDBG Recipient; Help End Homelessness Board of Directors), Helen (Consumer Credit Counselling for the whole state), Jo Ann Schneider (UDV Subcontractor).

Gill Burns (Red Cross Home Fire):

Her program is for preparation and prevention for a home fire. Put program into plan because the campaign can be for specific houses or buildings. On the larger scale the campaign is happening in Columbia, though it is still early enough for national campaign to consult with CDBG/Howard County Government for planning it.

Not particularly geared toward LMI that just is the primary population that is common.

Lynn (Help End Homelessness)

Needs one more house, funding needs and HVAC for houses too. Population is four families that have single mothers (ad hoc) one disabled woman. Support services coming from Bridges to Housing Stability.

Transportation is a challenge for this population, as well as exploitation by employers.

They require that residents are families with minor children, and pay 1/3 of income in rent as well as follow rules. No rules on length of stay (as long as children are still minors).

MIHU Program: Has an active database (Not "waitlist"): 2,00 households with an average of 35-40 units per year.

People will decline housing opportunities in certain areas. Selection/award process is lottery. First time homebuyers often don't understand the value of the program – could be part of the reason for declinations.

Properties are set-aside during construction and then when someone is awarded they must undergo homebuyer education. People in the program need to be able to get a



mortgage (so not low-income). Not everyone on the list could get awarded because of the mortgage aspect.

Builders can elect to build LIHUs in lieu of MIHUs: less units is the benefit for them.

Many public benefits come from non-profit networks, there needs to be a database/entry point for people that want to become a homeowner.

Immigrants come into the U.S. with differing understandings of the homebuying process and face a system that is very complicated even after the purchase is made.

According to Helen (Consumer Credit) there needs to be a "champion" that is the first person.

Neighborhood development: A human services agency that overlaps with housing/community development and runs 50+ centers.

Multi-service center: Admin staffing is on Department of Community Resources and Service: Provides presence for CAC away from main County office, Water fund: Utility assistance is also located there: FIRM used to be located there. Does not have trouble getting foot traffic into building.

Problems are with the elderly that are in large houses they've lived in forever and the immigrant population.

Office on Aging: Focus on aging in place; program to retrofit housing. Rebuilding together Howard County does have CDBG funding.

Unmet needs: "Silver wave" aging population and structures is oncoming. Older generation coming in, language barriers and other resources are a problem. Difficult to get immigrant population into the offices because the community may not engage with the government.

Jo Anne asked what the particular needs are of the "at risk youth" (18-24 years old): Support is available from voices for children, there is a need for a support system for foster kids coming out of the system.

Unaccompanied youth has specific targeted services for this population for HUD definitions. Local Children's Board for governor's priority areas: One of which is 18-26.

Population of immigrants: Indian, Chinese, Koreans: Koreans connect with support services through aging needs (often at senior centers).

There is a "Korean Community Services Center" which is a \$2 Million non profit in Virginia and Northern Maryland. It is just starting out in Howard County. It provides services across Asian communities.

MIHU uses a language line, but it is not the best source for translation; need improvements.

DCRS translates their information into multiple languages, depending on the target audience.

There is a pilot for language communication devices that does technical language and dialects effectively.

With the plan to end homelessness: Need for affordable housing, the homeless system can't build it. Makes it difficult to move out of shelters, people are staying for a long time (30 days should be the maximum stay, but some people are staying for up to a year.)

Difficult to get accepting landlords because they have the excuse of clients' history, income, and credit scores.

338 adults are served, 126 had no income, 227 averaged \$16,000 a year. People on fixed incomes (aprox. \$771 for SSI per month) can't get an apartment.

Homeless present as 50% individuals and 50% families of 3-4 persons.

There are also needs for those that have a lot of money in assets but no money to spend. Often elderly with home but cannot maintain the property.

Other needs:

Persons with disabilities are often lost under the needs for aging population. DCRS is looking to expand into that area.

Aging population: Families are also aging, there are situations where caretakers are in need of caretakers.

There is a major need for LIHU's.

Lynn's HHHC's model works: Needs funding to be able to expand and project it.

Meeting with Peter Engel and Nannette Liv

Howard County Housing Commission

December 11, 2019 11AM

Would like continued collaboration between the County and the Commission. Collaboration will assist in addressing the affordable housing crisis.

800 people are on their waitlist but that translates to a ten year wait.

There is a lot of data available at "Househoward.com"

There are 1055 vouchers in the county, a lot of those are "port-ins" from Baltimore City (600). There is a very low turnover rate with the vouchers as people are keeping them and do not want to lose them. The housing authority is lenient, it does not want to kick people out.

The education is effective for those with vouchers and they do not want to lose them, there are effective support systems in the County and the housing authority supports a client-friendly environment.

Landlords are often good, majority of units are run by large corporations, still issues exist but less often than in other places. Units usually pass inspection, but that has to do with a rigorous inspection program to get rental licensing/permit in the County.

There is less of a problem with placing voucher-holders, however there is a concentration in certain areas (more affordable areas). These areas typically have older housing stock and tenants claim that since vouchers are only worth so much it is the Housing Commission concentrating them.

2/3 of the County is zoned rural, so the remaining 1/3 is very competitive. Meaning the voucher holders still cannot afford good apartments. Few voucher holders go to zip codes with very good schools despite availability. This could have to do with affordability of the area (not just housing affordability) as well as infrastructure needs.

Maps showing concentration are available, show the concentration and usage of vouchers.

There is interest in a mobility study that would cost \$20,000-\$50,000, this would show if people were actually moving or not. This would help to prove that if you do not increase payment standards you cannot get people to move.

Need to increase mobility, and the redistricting of the school zones can help.

There may be a need for a mobility/housing counselor.

There are Baltimore vouchers in Howard County, which are less concentrated for a number of reasons including: the availability of mobility counselling, a voucher that pays more (higher payment standard), and increased resources for the Baltimore Regional Housing Partnership.

The Housing Authority is trying to increase the number of units they own and operate.

One barrier to affordable housing is the "Adequate Public Facility Ordinance" which often restricts the building of new housing. These are individual ordinances that restrict development, often under the excuse of overcrowding in schools. Prices are high because of the lack of supply.

There is an increasing wealth gap which leads to higher pricing. Another issue is the taxes on new development.

Howard County is an "investor market," so a lot of buildings that might be affordable housing are being purchased and renovated and are no longer affordable.

There is a need for a higher transfer tax and establish a trust fund from that tax to get funding for housing.

There is a lack of County funding for the Housing Commission, there is a major need for discretionary funding from the County to the Commission. In the Housing Opportunity Master Plan there is a task force to determine the needs in order to make affordable housing.

Schools are the drivers of local politics, though only 20% of the population has school age kids.

There are 5,000 households at less than \$50,000 annually, 100s of homeless and there is no permanent housing. The homeless need is not changing, more needs to be done.

The best way to communicate the size of the waitlist is the length of the wait rather than the number. Priority persons are the ones that get vouchers.

Kelly Cimino

December 11, 2019 2:00PM

There is a need to eliminate duplicate services because there is limited funding. The need is to have effective referral services.

Individualized service/support is more effective but helps fewer people.

Bridges to Housing Stability has a landlord connection program, hard to fund staffing for this program, but CDBG/HOME is not a good source that funding.

MIHUs are not a forever home, they are a first home.

People get overwhelmed in the County, need better education and better engagement.

County needs to be better at understanding what families might need other than their direct needs. Need to try to cover the whole picture rather than just the one crisis point.

Duplication of Services: There is a need to communicate and coordinate to increase effectiveness of support. County needs a single entry point.

Income limits from Federal dollars are a major barrier (they are too low).

Need to change the narrative on voucher holders.

Zoning also needs to be addressed to allow the construction of apartments.

The Coalition to End Homelessness is looking to hire a case worker to be a housing/landlord navigator to help people find housing.

Annual funding is the problem for increasing subsidy to pay the rent not covered by a voucher in order to de-centralize poverty; do not want to have the funding dry up.

There are issues with reaching immigrant population as well as how to put a face to the workforce who wants to live here but cannot afford the County.

The County needs to work with the whole person, rather than just one piece.

Many people do not like/are not comfortable coming into the Housing Office, residents do not understand the breakdown of government.

The "Housing Opportunities Master Plan" starts in January and has a 23 member task force who are the primary people that are dealing with the consultant for that plan. Not an affordable housing plan, as it deals with all levels of housing.

Going to have an aging population and they have to be sure that they do not only deal with high income individuals.

There is also a need for tax credits to make Low Income Housing more lucrative (LIHTC).

MIHU's: rentals are always full, they need to get people to transition to homeownership, people need help getting better credit. Renters to homeowners flow is required. Almost all individuals need downpayment assistance.

Need to incentivize LIHUs/DIHUs: They are revenue neutral, and that is not enough to get developers to do it.

DRAFT

Francine Trout, Sheila Little, Jermira Sarratt Workforce Development Meeting

December 11 3:00PM

There is extremely limited moderate income housing.

Businesses they work with varies, they work with them to establish and understand the recruitment needs. They then provide worker training.

They work with everyone from GED to PhD: Meet the needs of the individuals coming in, they can fund training for individuals.

Business Services person/team: Businesses are willing to listen but they have needs.

Transportation is a huge issue: Buses don't support night shift workers, car pools are impacted by shifting schedules.

People cannot live here, youth cannot afford it, wages do not match the cost of living. People that lack the education/skills/resume are not in good shape. People need training: Get onto a path: Apprenticeships/OJT help get experience and training.

It is not just people without education or that aren't working that cannot afford the County. People that are making \$40,000 a year still cannot afford to live in the County. There needs to be a balance between more jobs or higher wages.

Smaller businesses have a harder time with affording increased minimum wage.

There is a serious benefits cliff in Howard County: Making too much to be eligible for benefits but not enough to pay for things themselves.

"Live where you work" hospital providing 3 year incentive program, as wages are not keeping pace with cost of housing.

Their income guideline is \$58,347 for a family of 4 as it is 175% the poverty level. For a single person the number would be approximately \$21,000.

With employment comes higher costs such as childcare, but there is the issue of liability when it comes to having childcare.

Businesses that could have a live-work setup do not exist in the County.

ERN: Employer Research Network: There was some effort, but they could not get the buy-in for it to be effective.

Funding for those above their lines but still need help with self-sufficiency.

Businesses need to buy into people and take them on, but also still need to make money.

Access to capital is not as much of a problem, there is capital available with lowered interest rates. It is not a big issue for this office.

Incarcerated individuals, uneducated individuals, and others that are not able to navigate the system.

People need to be aware of resources.

A major barrier is the minutia of getting a business going.

There are many credit problems among clientele; including youth starting life with bad credit.

Word of mouth is the best mechanism for information sharing, often a lack of trust in the community.

Support needs to go to where the people are, it is necessary to talk to people involved and they may have solutions that have not yet been considered. A lot of clientele have been dealing with these problems longer than many of the staffers have been.

People need to have the social/soft skills to participate in the workforce, essential skills training is required.

People need to be "job ready," which is to say that they need to be in a place where they are able to go to work.

Also, individuals need to have back-up plans to their back-up plans in order to ensure that they maintain their status.



December 11<sup>th</sup>, Public Meeting 6:00PM

Attendance: Elizabeth Smith

Open Door America: Returning Citizens (instead of ex-inmates/convicts/ex-offenders)

Used to be located in Baltimore with most clientele being made up of walk-ins. Current focus is on working with Howard County detention center trying to ensure that clients have transportation, employment and housing.

Work release before release/conflict mediation training/extra attention before release are all part of the Open Door America program. Additionally, partners with churches for wrap-around services, they have transportation but housing is the major barrier the organization is facing now.

Open Door is giving as much support as possible in order to give clients the best possible shot. An "it takes a village" mentality. The organization is getting employers involved that are also providing support.

Open Door America is working with Coastal to get clients hired and the company is providing transportation to the returning citizens.

There is a housing need for the clients. Jon and Elizabeth discussed with the attendants the best ways to make Open Door an effective project for CDBG.

The only real barrier for the project is housing, transportation, support services and employment are already covered.

Meeting with Jackie from the Department of Community Resources and Services

December 12, 9:00AM

Reports that would be useful for us: Disability Equity Report, Aging Population, Plan to End Homelessness, Headstart report.

Opportunities get left on the table because there is so much triage work happening. Problems are outpacing the funding.

Duplication is an issue as well as distrust among service providers during handoffs of clients. Population is not so large that these are insurmountable problems.

As development increases as do the number of lower income jobs, however these jobs will not have wages high enough for workers to live in Howard County. Childcare facilities are needed but first step is a place to live.

There is a gap in seniors that are above the benefit cliff but still need resources and housing. Disabled face similar issues: There needs to be a range of housing options.

An increasing number of students that are transitioning out of school system, at 21, with disabilities: there are concerns over what kids will do in the community without parental or support services.

Kids are aging out of the foster system that are not ready to live on their own – a possible solution is a communal living structure (dorm-like). It is a vulnerable population that also is valuable to a county that is growing as Howard County is. They have skillsets, they just need stable housing.

### Stakeholder Meeting #3

December 12, 2019 10:00AM

#### Attendants:

Theresa Thomas (Hilda's Place), Joan Driscen (Community Services), Marsha White, Judy Oleiger (iHomes), Cindy Parm (ARC Howard County), Grace Morris, Dan Ponti (Baltimore Housing Council, working on the A.I.), Wonda Orders (Columbia Housing Center), Jen Broadneck (Executive of Bridges to Housing), S Best (community Services), Lauren, (Family and Children's Services), Cristi Simon (CAC), Sheryl Naverson (VP of Volunteers of America Chesapeake).

S. Best: Make sure affordable housing issue can impact anyone, not just poor people.  
Dan Ponti: His organization is trying to tell a story of "us" not "them."

College students can't come back and live in the community, and workforce housing does not exist. Cops, teachers, nurses, county employees. Retirees can't stay in the county and are forced to age in place.

Theresa: Works with 163 clients at Hilda's place. Their program is for seniors that face addiction issues. There is no solution for homeless individuals, they need housing that has support services.

County is looking into a "housing navigator" but that does not solve the problem of a lack of affordable housing as the County is approximately 6,000 units short on affordable housing. Development is very difficult in the County and the vacancy rate is very low as well.

Subsidies are difficult to trust because there is no guarantee that they will continue over time.

Need for a system that does not over-program people and still is able to provide important services.

Case management is important for people to be able to maintain permanent housing after homelessness.

Numbers are down at the multi-purpose center, could be because of a government service campus is now available. Buses were rerouted to give individuals the opportunity to get there.

Need to increase collaboration between non-profits: people don't know what others are doing. There is a lot of duplication of services and there is need to share information. Possibly through a sharepoint kind of program.

There needs to be a gatekeeper/funnel for services.

Non-profits do not have the capacity for collective activities: cannot handle every client of need and are already overwhelmed at need.

Non-profits are used extensively without increased support: Many clients are return customers.

Benefits cliff and income gap are also a barrier as people lost benefits if they take a better job, so a higher paying job results in decreased benefits.

Sheryl explained that there is a need for support that goes along with housing; the support will make the housing much more effective. It is much more effective and efficient to keep someone in their home than to create housing for them. People's struggles are not over once they are housed.

Christi explained the "dream savers program" which provides financial and other services for 13 clients. It is a small portion of their clientele and they need lots of supports.

Marsha: Rt. 1 corridor has a number of trailerparks at \$800 per month, individuals there are very close to homelessness.

Judy: Properties are getting older, there is a great need for maintenance: Need for one person units that are affordable. Issues with Fair Housing: Fire codes/licensing can violate fair housing.

Fair housing rules and issues must be made very clear to landlords and need to send them written documentation to provide accountability. There is a regional resource available in the "Fair Housing Center."

Immigrant population faces barriers regardless of income level. These include education on how to take care of a unit, how to be a good tenant/neighbor/how to interact with a Homeowners Association.

Government can be especially scary for those who speak English as a second language. There is a trust issue.

SRO's graduated process to independence:

There is a racial stigma/racism to public/subsidized housing in the County.

DRAFT

Meeting with Amy Gowan from Planning and Zoning (Acting Planning Director)

December 12, 2019 1:30 PM

There has been a significant decrease in building permit activity from the trend: ½ of what it often is. Ms. Gowan explained that it is difficult to see any particular reason for the decrease.

Expected some sort of drop because of the Adequate Public Facilities Legislation which is the main mechanism to control growth.

Over the last few years there has been a decrease in demand (extra allocations). Schools capacity threshold also went toward lower the housing allocations: New legislation meant that the threshold decrease as there is a four year hold for development in most of the County. Though this happened recently (July) so it should not have impacted the market yet.

No local zoning ordinances concern for fair housing. General plan will help lead to comprehensive rezoning in the County. There is a focus on where to have growth and how it will impact different areas.

Development regulation Assessment is available online as a data source.

Public Service Line is a political issue that splits the East and West in Howard County with more infrastructure in Eastern Howard County. State laws also impact the zoning in the farm protection areas lots can only be sold into four units per farm. Very strong agricultural preservation code.

Infrastructure belongs to the County.

Western Howard County is very segregated and is part of agricultural protection zoning. School surcharge is increasing a lot from 134 to more than 700 per square foot, which will also go toward slowing growth.

Decreased development in the County is going to be an issue of supply over the next five years. Affordable housing will get hit the hardest as costs will just increase: Bad for affordability and good for land holders.

School surcharge is a problem as affordable projects pay less but the policies do not incentivize construction of affordable housing units. The lack of housing is the biggest barrier, there is no real legislation that causes that issue.

Mandate is the only/best way to get affordable housing: There is no silver bullet.

High density is very rare in Howard County, and only exists in downtown where a density incentive program would work there is already one. MIHU already required but there is an "in lieu" fee. Not in Columbia, other than downtown (despite the population density there).

Affordable housing is not getting flipped currently, but may become a threat/reality as the market crunches under the lack of development in the County.

Rent Control/Subsidy as a possible solution.

DRAFT

HHG Call with Bill Simpson (Open Door America)

December 20, 2019

Bill Simpson has been working for approximately a year and a half with the Howard County Government to build "Open Door America" in the County.

While Howard County has a lot of protected classes re: housing, ex-convicts are not among the protected classes. Landlords are entitled to not rent to "high-risk" individuals.

Bill and his organization are working with Howard County Corrections (which releases 400-500 people per year).

Open Door America has employment, transportation, and wrap-around services for their clientele; however, the major barrier is housing in the County. The clientele residing in the County is a lynchpin for the organization – the transportation is provided by the employer (costal) and it is based on the employees living within Howard County.

Mr. Simpson believes that his model could help with the recidivism problem in the U.S. where 80% of offenders are back in jail within 6 years.

It costs approximately \$44,000 per year to jail someone.

32% of adults have felony records and 80% of employers will not hire someone with a felony record.

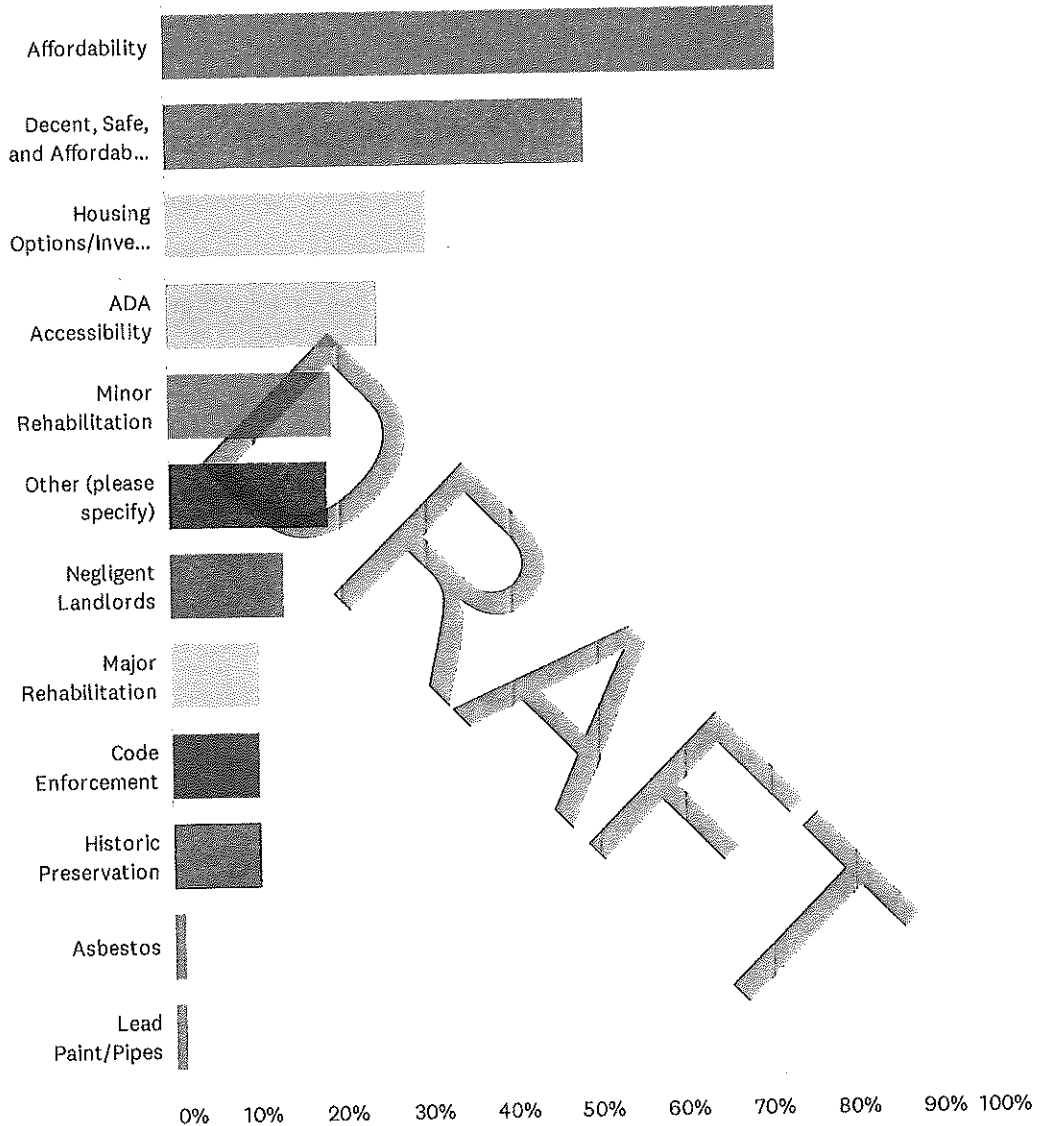
Bill also discussed the increasingly silo'd nature of the re-entry system as well as the need for there to be a person or organization to "quarterback" that system in order to get support services and providers to be moving in the same direction.



Howard County - Confidential Resident Survey

Q1 Identify housing/rental issues in Howard County (Choose all that apply)

Answered: 133 Skipped: 20



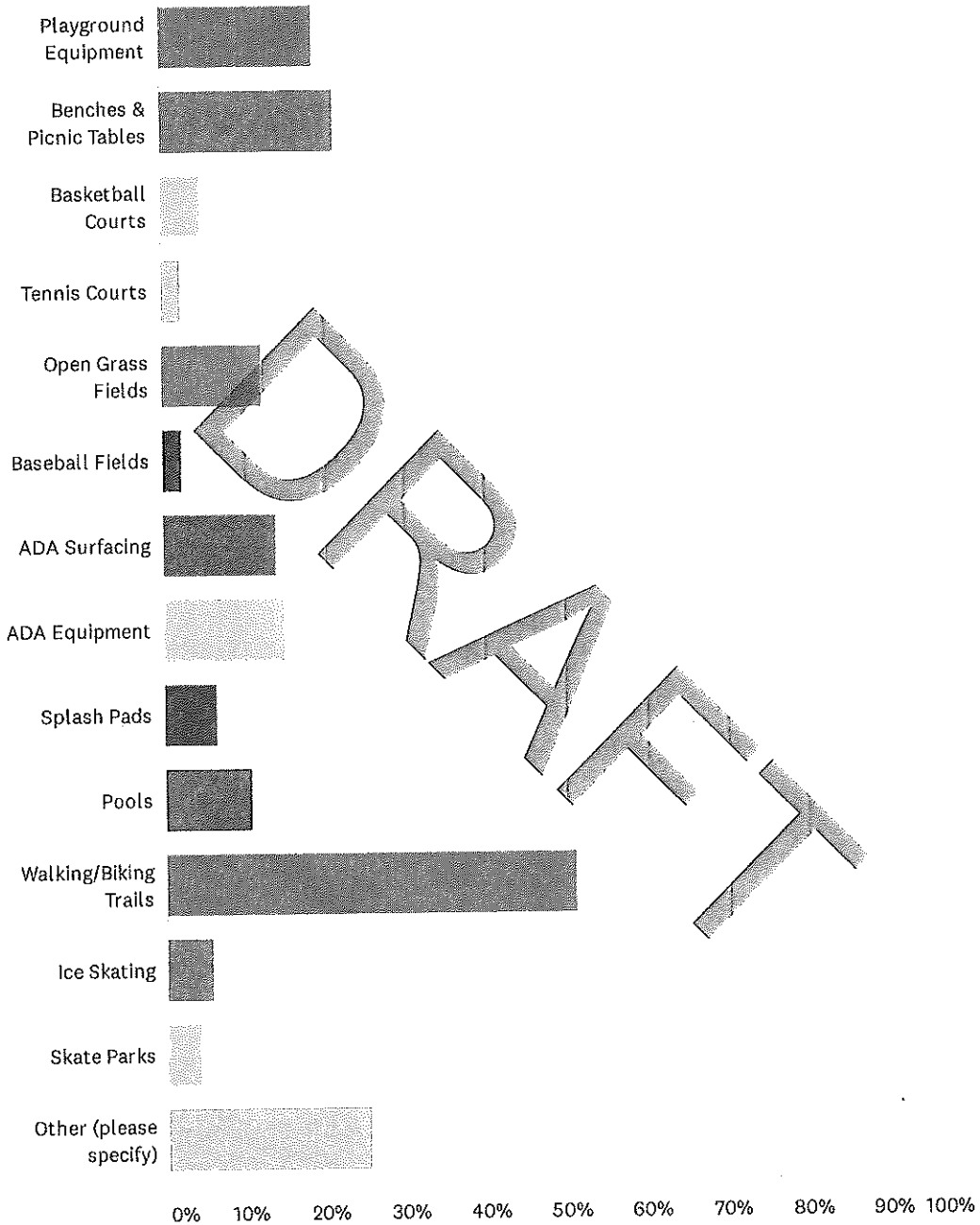
## Howard County - Confidential Resident Survey

ANSWER CHOICES	RESPONSES	
Affordability	72.18%	96
Decent, Safe, and Affordable Rental Units	49.62%	66
Housing Options/Inventory	30.83%	41
ADA Accessibility	24.81%	33
Minor Rehabilitation	19.55%	26
Other (please specify)	18.80%	25
Negligent Landlords	13.53%	18
Major Rehabilitation	10.53%	14
Code Enforcement	10.53%	14
Historic Preservation	10.53%	14
Asbestos	1.50%	2
Lead Paint/Pipes	1.50%	2
Total Respondents: 133		

DRAFT

## Q2 Are there any needs or improvements to recreational facilities that you would like to see? (Please check all applicable boxes):

Answered: 119 Skipped: 34



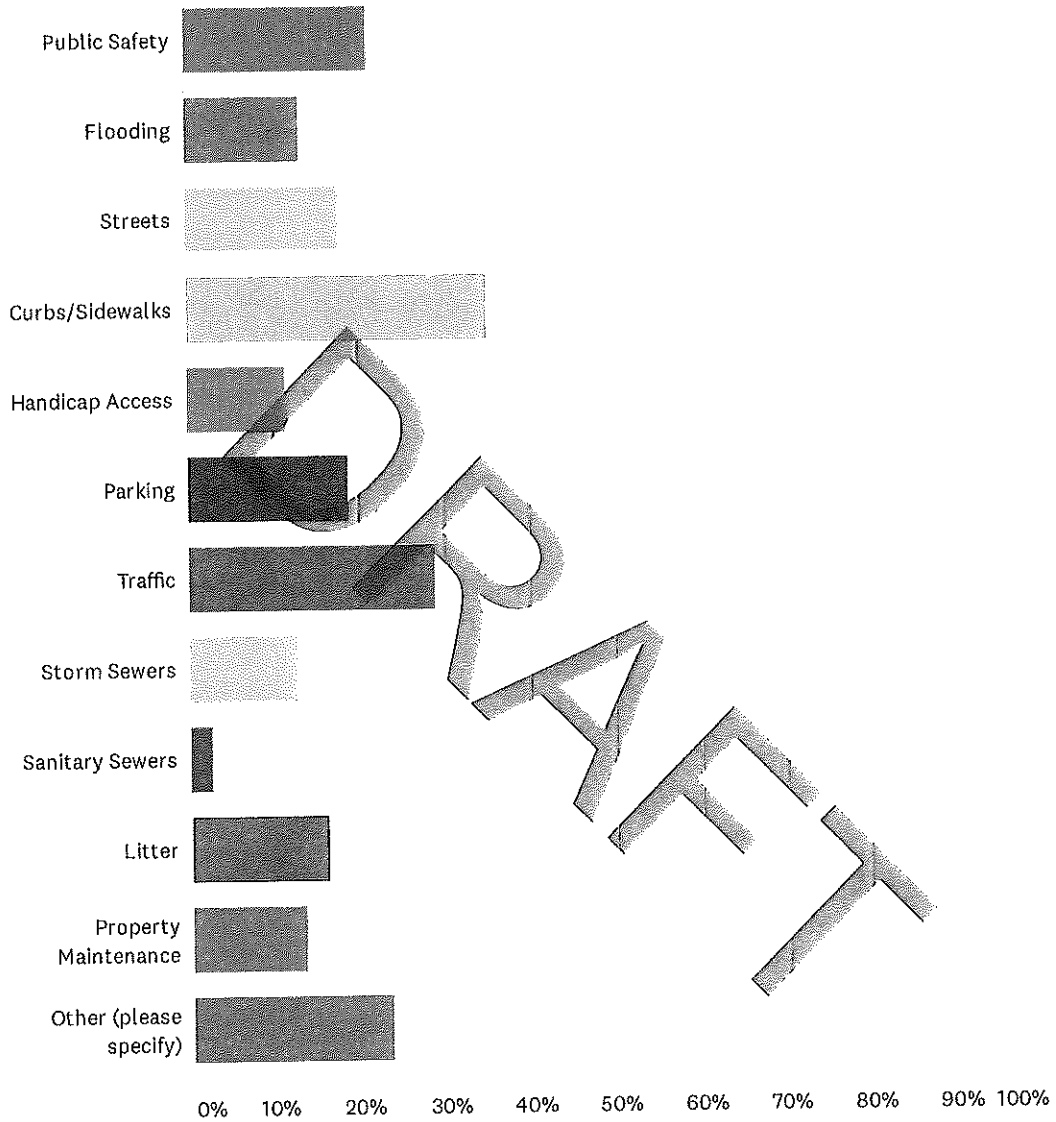
Howard County - Confidential Resident Survey

ANSWER CHOICES	RESPONSES	
Playground Equipment	19.33%	23
Benches & Picnic Tables	21.85%	26
Basketball Courts	5.04%	6
Tennis Courts	2.52%	3
Open Grass Fields	12.61%	15
Baseball Fields	2.52%	3
ADA Surfacing	14.29%	17
ADA Equipment	15.13%	18
Splash Pads	6.72%	8
Pools	10.92%	13
Walking/Biking Trails	51.26%	61
Ice Skating	5.88%	7
Skate Parks	4.20%	5
Other (please specify)	25.21%	30
Total Respondents: 119		

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### Q3 Are there any problems in your neighborhood with the following? (Choose all that apply):

Answered: 110 Skipped: 43



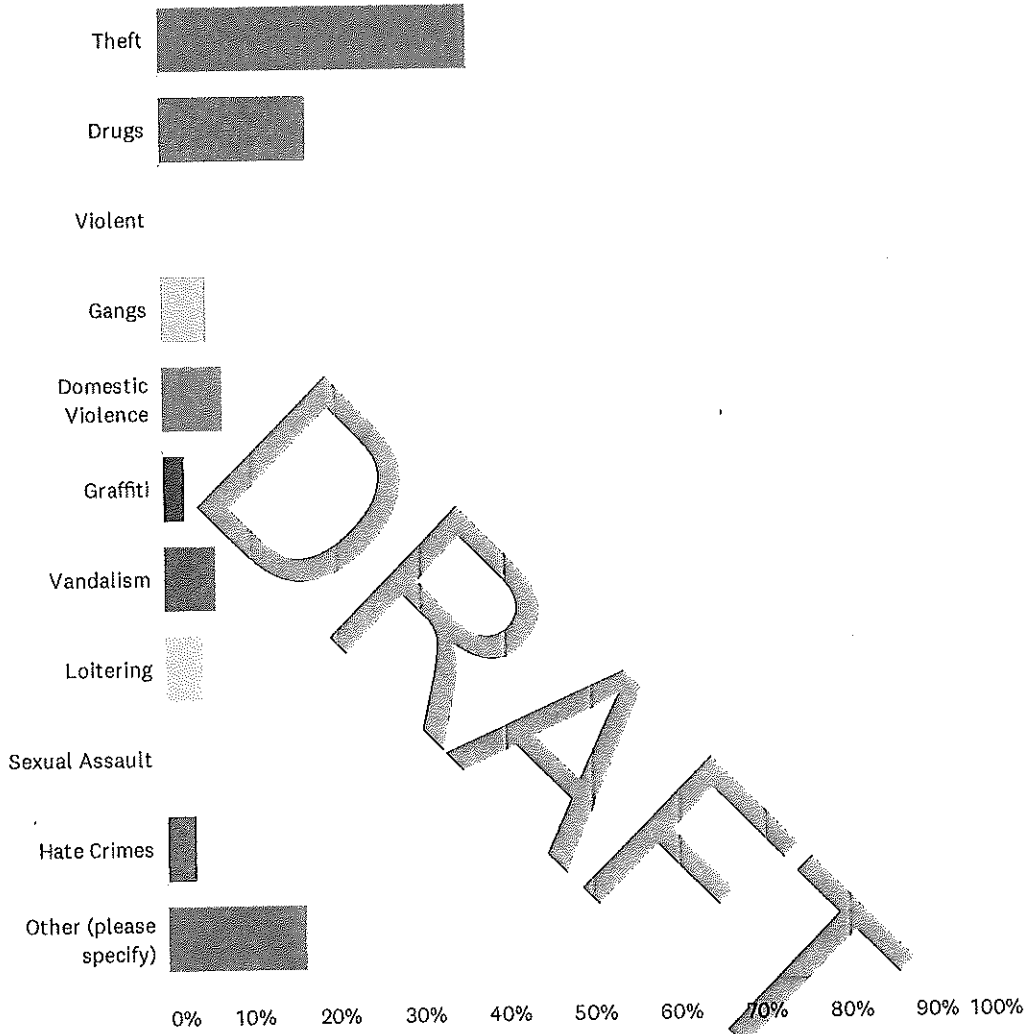
## Howard County - Confidential Resident Survey

ANSWER CHOICES	RESPONSES	
Public Safety	21.82%	24
Flooding	13.64%	15
Streets	18.18%	20
Curbs/Sidewalks	35.45%	39
Handicap Access	11.82%	13
Parking	19.09%	21
Traffic	29.09%	32
Storm Sewers	12.73%	14
Sanitary Sewers	2.73%	3
Litter	16.36%	18
Property Maintenance	13.64%	15
Other (please specify)	23.64%	26
Total Respondents: 110		

DRAFT

### Q4 Identify any crime issues within Howard County.

Answered: 110 Skipped: 43



Howard County - Confidential Resident Survey

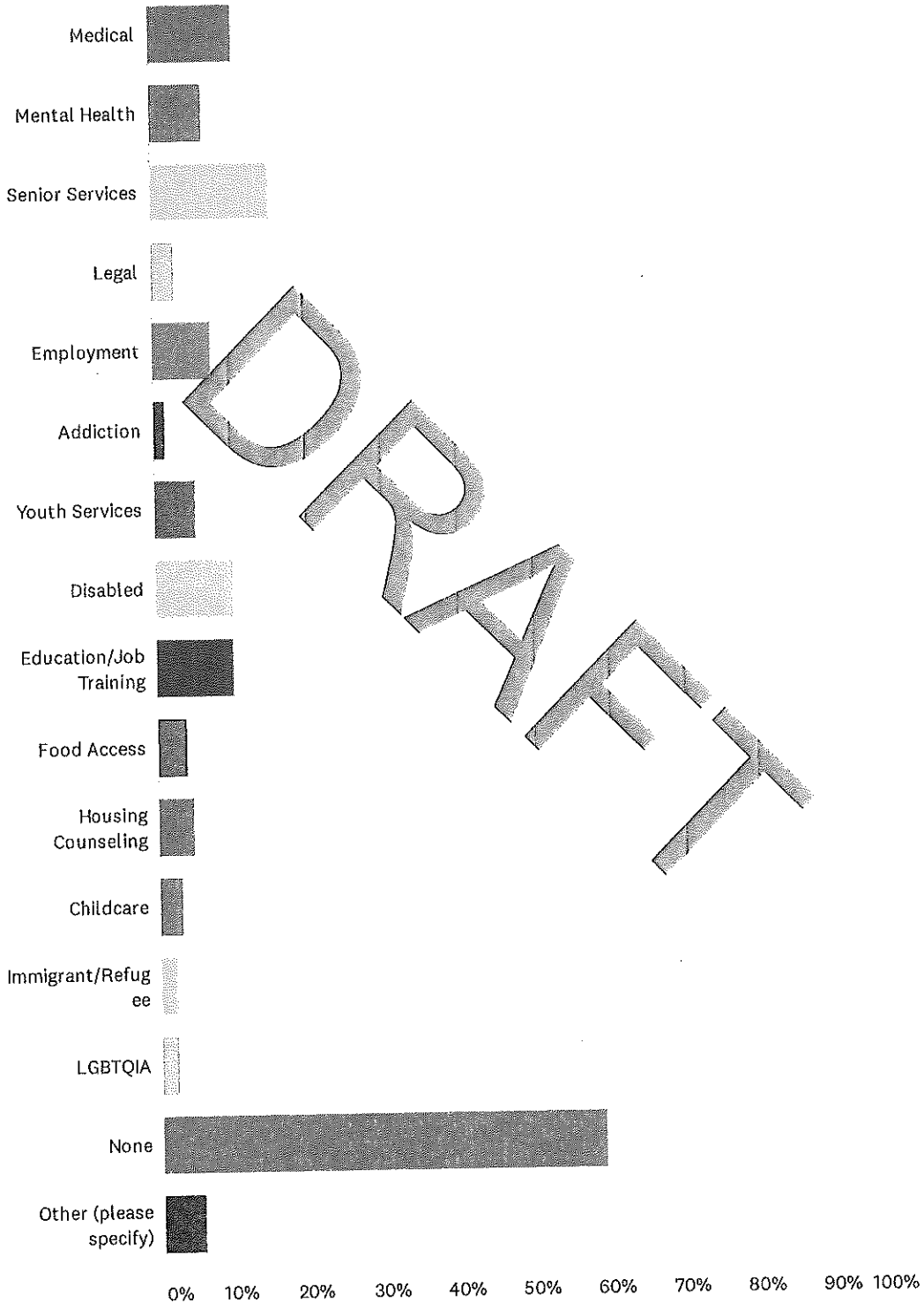
ANSWER CHOICES	RESPONSES	
Theft	36.36%	40
Drugs	17.27%	19
Violent	0.00%	0
Gangs	5.45%	6
Domestic Violence	7.27%	8
Graffiti	2.73%	3
Vandalism	6.36%	7
Loitering	4.55%	5
Sexual Assault	0.00%	0
Hate Crimes	3.64%	4
Other (please specify)	16.36%	18
TOTAL		110

DRAFT



### Q5 Do you use any of the social service programs available in the County? (Choose all that apply):

Answered: 125 Skipped: 28



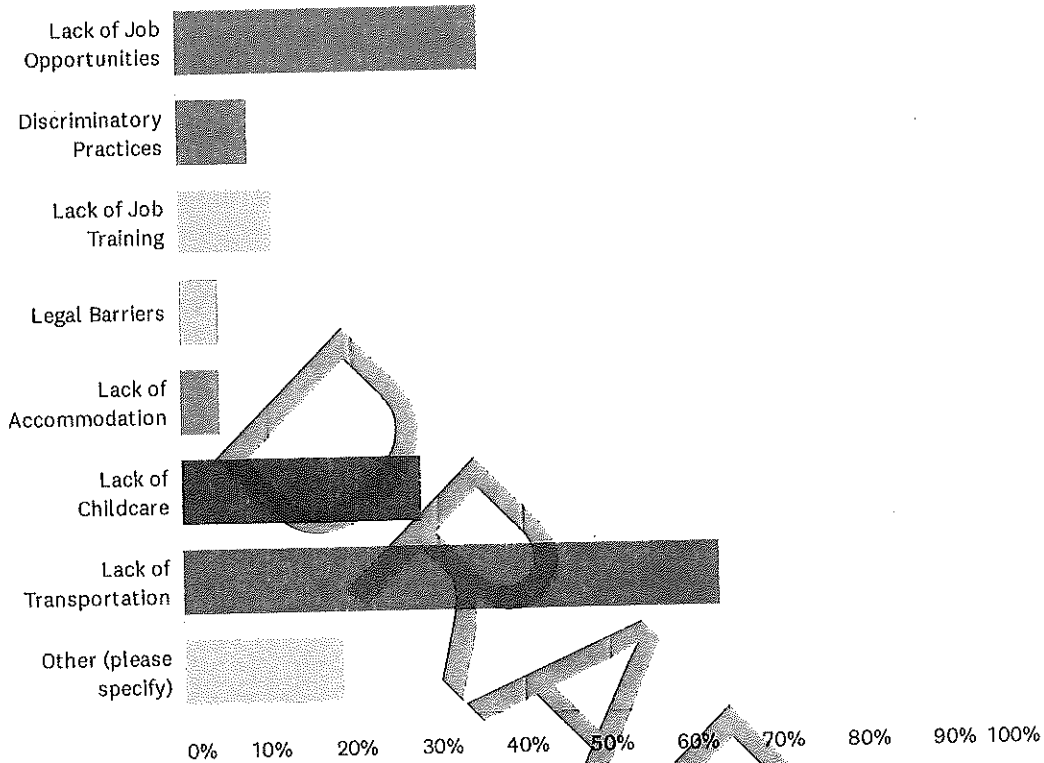
## Howard County - Confidential Resident Sur

ANSWER CHOICES	RESPONSES	
Medical	11.20%	14
Mental Health	7.20%	9
Senior Services	16.00%	20
Legal	3.20%	4
Employment	8.00%	10
Addiction	1.60%	2
Youth Services	5.60%	7
Disabled	10.40%	13
Education/Job Training	10.40%	13
Food Access	4.00%	5
Housing Counseling	4.80%	6
Childcare	3.20%	4
Immigrant/Refugee	2.40%	3
LGBTQIA	2.40%	3
None	59.20%	74
Other (please specify)	5.60%	7
Total Respondents: 125		

DRAFT

Q6 Identify any employment issues in Howard County. (Choose all that apply)

Answered: 106 Skipped: 47



ANSWER CHOICES

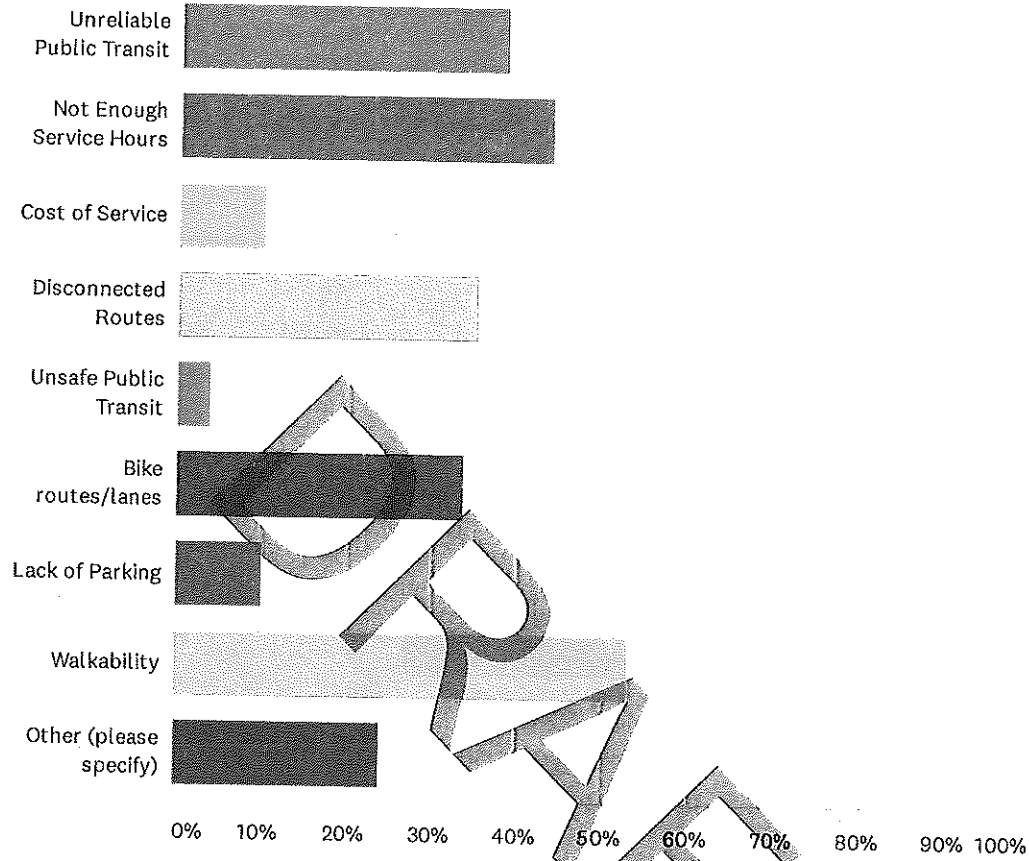
RESPONSES

- Lack of Job Opportunities
- Discriminatory Practices
- Lack of Job Training
- Legal Barriers
- Lack of Accommodation
- Lack of Childcare
- Lack of Transportation
- Other (please specify)
- Total Respondents: 106

38
9
12
5
5
30
67
20

## Q7 Identify any transportation issues in Howard County.

Answered: 128 Skipped: 25



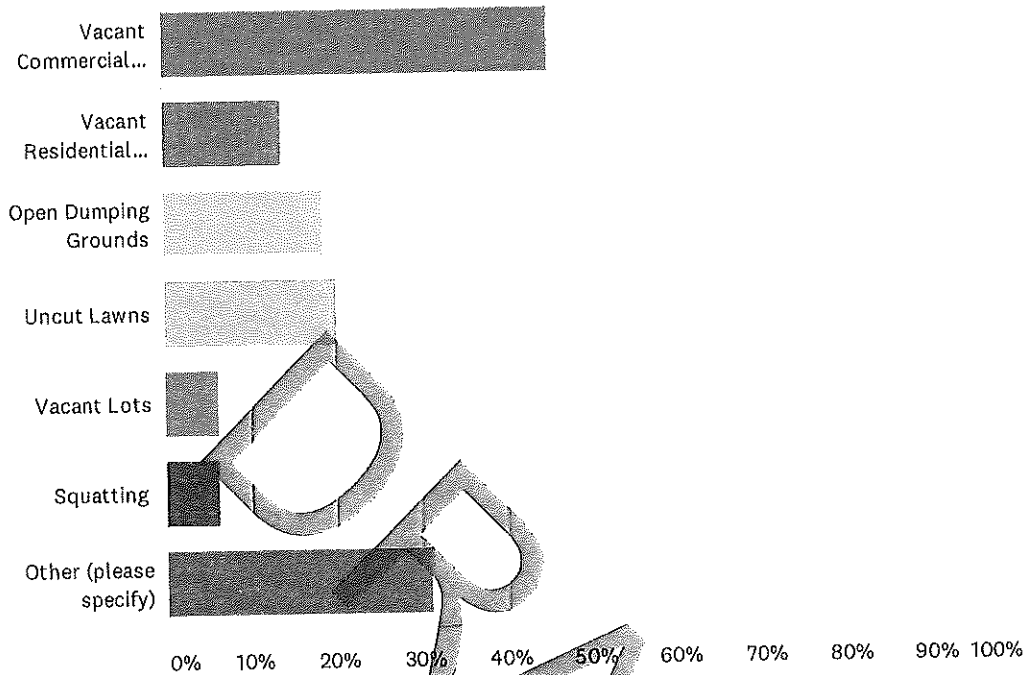
**ANSWER CHOICES**

**RESPONSES**

Unreliable Public Transit	38.28%	49
Not Enough Service Hours	43.75%	56
Cost of Service	10.16%	13
Disconnected Routes	35.16%	45
Unsafe Public Transit	3.91%	5
Bike routes/lanes	33.59%	43
Lack of Parking	10.16%	13
Walkability	53.13%	68
Other (please specify)	24.22%	31
Total Respondents: 128		

Q8 Are there any blight (clearance/demolitions) issues in the County?  
(Choose all that apply):

Answered: 64 Skipped: 89



ANSWER CHOICES

RESPONSES

- Vacant Commercial Structures
- Vacant Residential Structures
- Open Dumping Grounds
- Uncut Lawns
- Vacant Lots
- Squatting
- Other (please specify)

45.31%	29
14.06%	9
18.75%	12
20.31%	13
6.25%	4
6.25%	4
31.25%	20

Total Respondents: 64

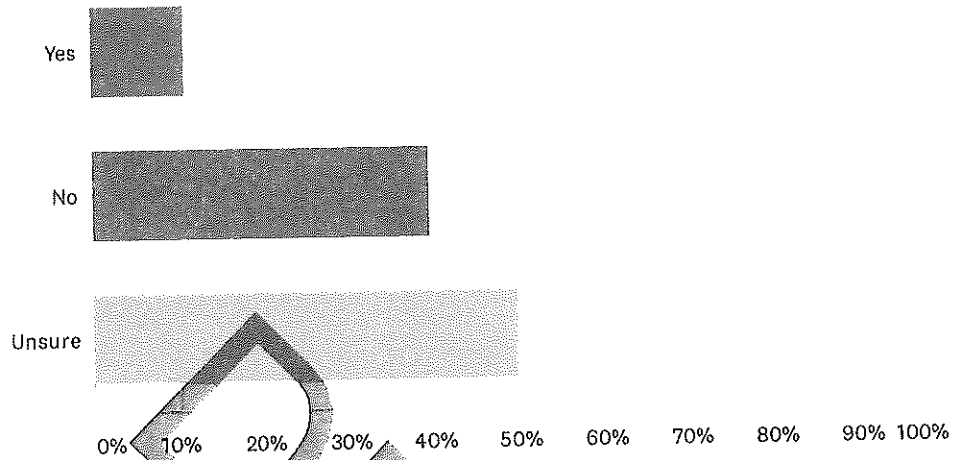
Q9 Are there any programs or services that are missing or under-funded in the County? Please list:

Answered: 54 Skipped: 99

DRAFT

# Q10 In your opinion, are residents of Howard County aware of how to report fair housing violations or concerns?

Answered: 126 Skipped: 27



**ANSWER CHOICES**

Yes

No

Unsure

Total Respondents: 126

**RESPONSES**

11.11%

39.68%

50.00%

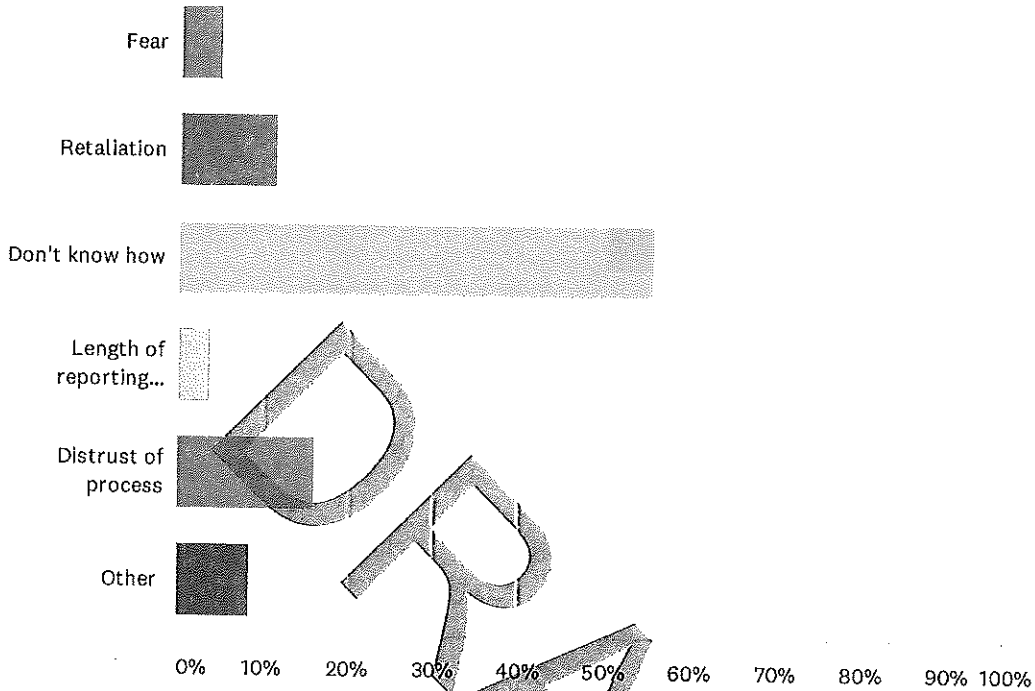
14

50

63

# Q11 What do you think are the primary reasons why fair housing complaints are not reported?

Answered: 106 Skipped: 47



**ANSWER CHOICES**

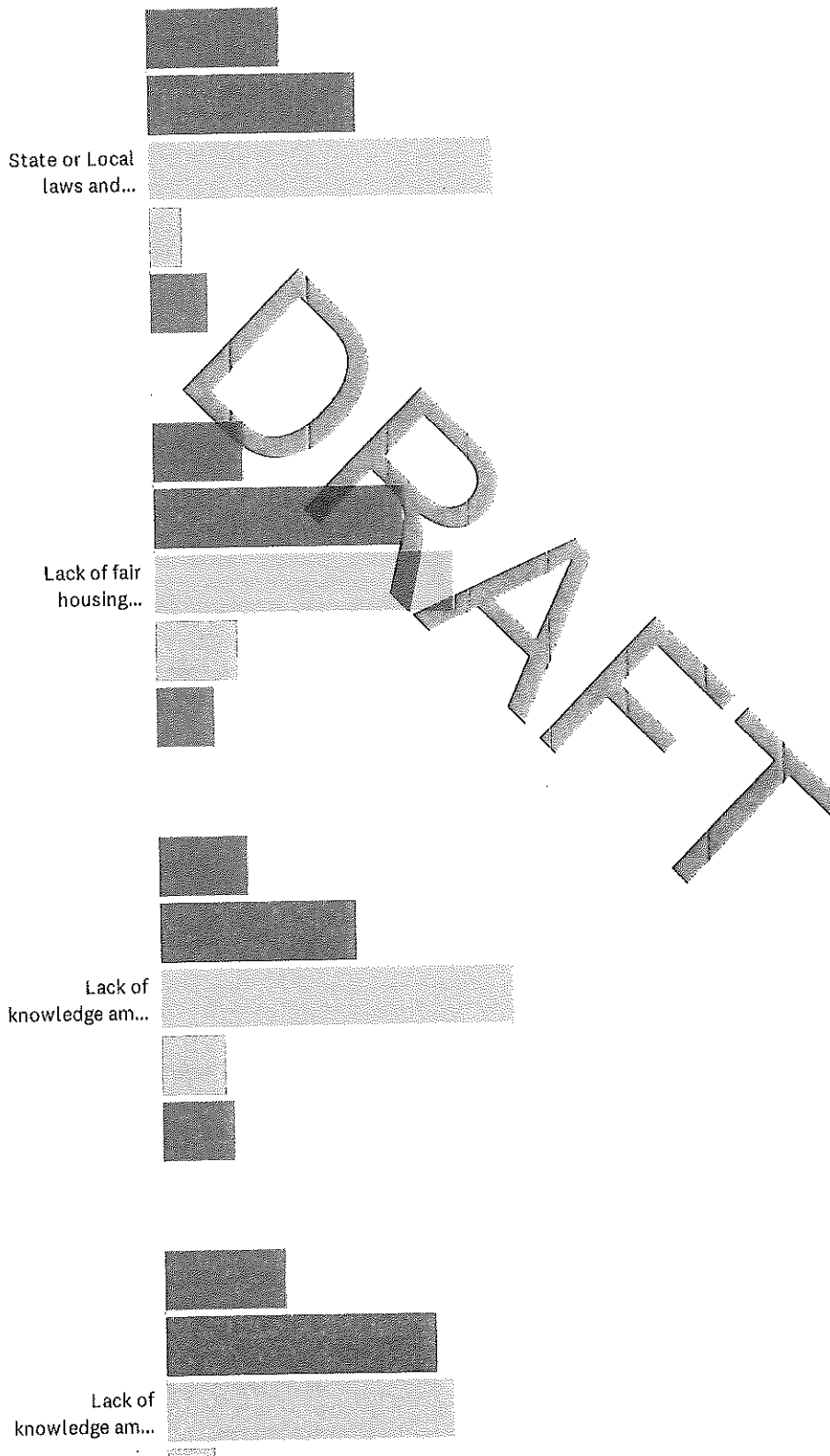
**RESPONSES**

Fear	4.72%	5
Retaliation	11.32%	12
Don't know how	55.66%	59
Length of reporting process	3.77%	4
Distrust of process	16.04%	17
Other	8.49%	9
<b>TOTAL</b>		<b>106</b>

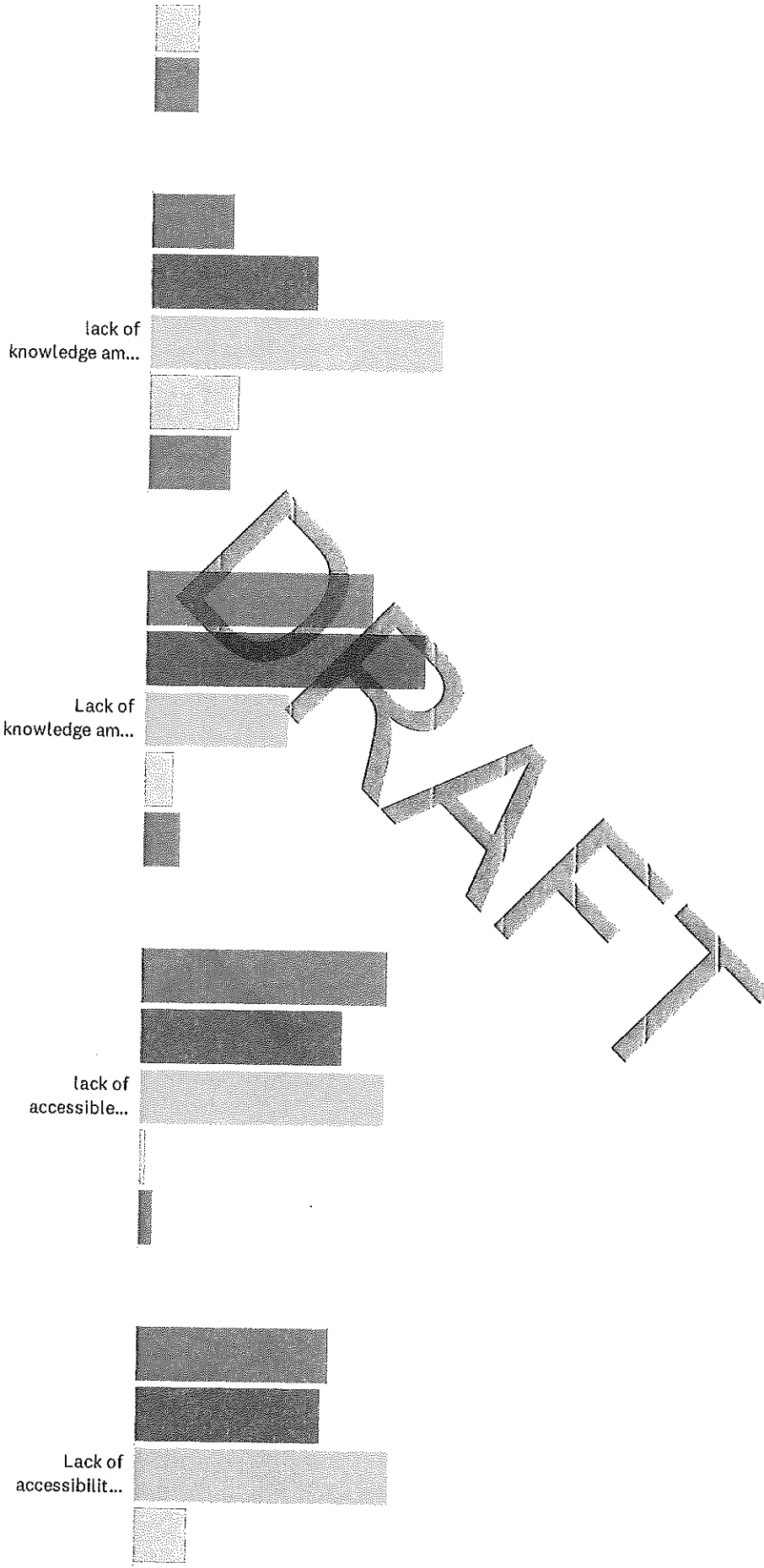


Q12 Please evaluate whether the following situations result in further discrimination and/or barriers to fair housing in Howard County.

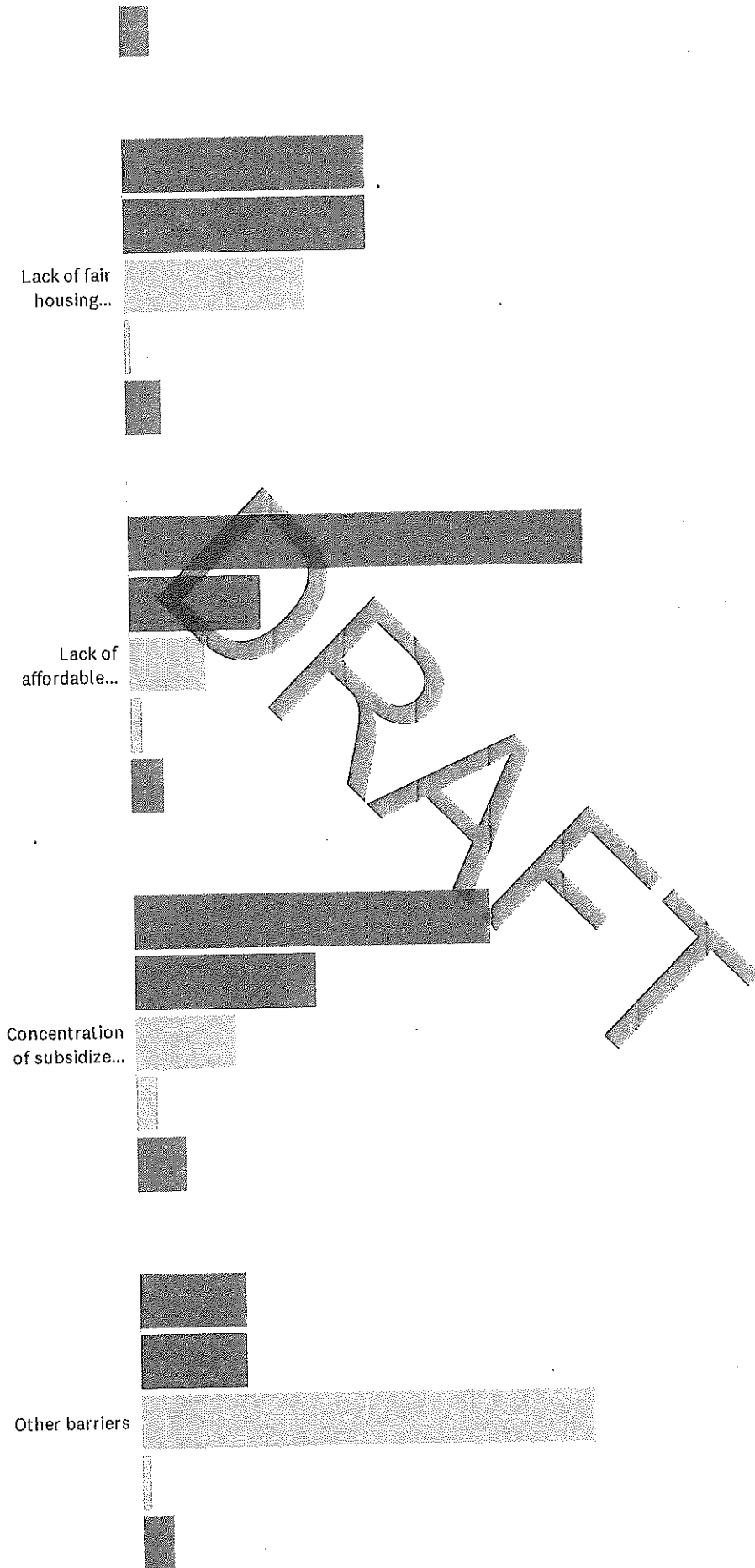
Answered: 104 Skipped: 49



Howard County - Confidential Resident Survey



Howard County - Confidential Resident Survey



Harris County - Confidential Resident Survey

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Strongly Agree
  Agree
  Neutral/Unsure
  Disagree
  Strongly Disagree

	STRONGLY AGREE	AGREE	NEUTRAL/UNSURE	DISAGREE	STRONGLY DISAGREE	TOTAL
State or Local laws and policies that limit housing choice	17.20% 16	26.88% 25	44.09% 41	4.30% 4	7.53% 7	93
Lack of fair housing organizations in the County	11.70% 11	31.91% 30	38.30% 36	10.64% 10	7.45% 7	94
Lack of knowledge among bankers/lenders regarding fair housing	11.58% 11	25.26% 24	45.26% 43	8.42% 8	9.47% 9	95
Lack of knowledge among landlords and property managers regarding fair housing	15.79% 15	34.74% 33	36.84% 35	6.32% 6	6.32% 6	95
lack of knowledge among real estate agents regarding fair housing	11.58% 11	23.16% 22	41.05% 39	12.63% 12	11.58% 11	95
Lack of knowledge among residents regarding fair housing	31.58% 30	38.95% 37	20.00% 19	4.21% 4	5.26% 5	95
lack of accessible housing for persons with disabilities	34.38% 33	28.13% 27	34.38% 33	1.04% 1	2.08% 2	96
Lack of accessibility in neighborhoods (i.e. curb cuts)	26.88% 25	25.81% 24	35.48% 33	7.53% 7	4.30% 4	93
Lack of fair housing education	34.04% 32	34.04% 32	25.53% 24	1.06% 1	5.32% 5	94
Lack of affordable housing in certain areas	63.73% 65	18.63% 19	10.78% 11	1.96% 2	4.90% 5	102
Concentration of subsidized housing in certain neighborhoods	50.00% 49	25.51% 25	14.29% 14	3.06% 3	7.14% 7	98
Other barriers	15.15% 10	15.15% 10	63.64% 42	1.52% 1	4.55% 3	66

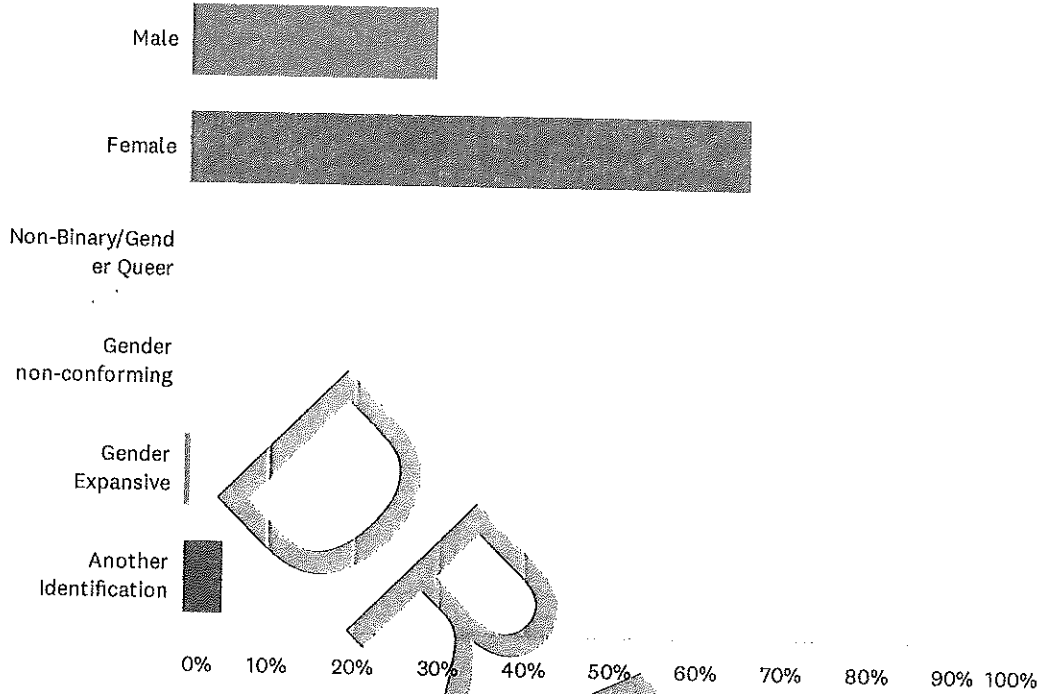
Q13 Are there any additional comments or concerns that you wish to share?

Answered: 21 Skipped: 132

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# Q14 Gender

Answered: 125 Skipped: 28



## ANSWER CHOICES

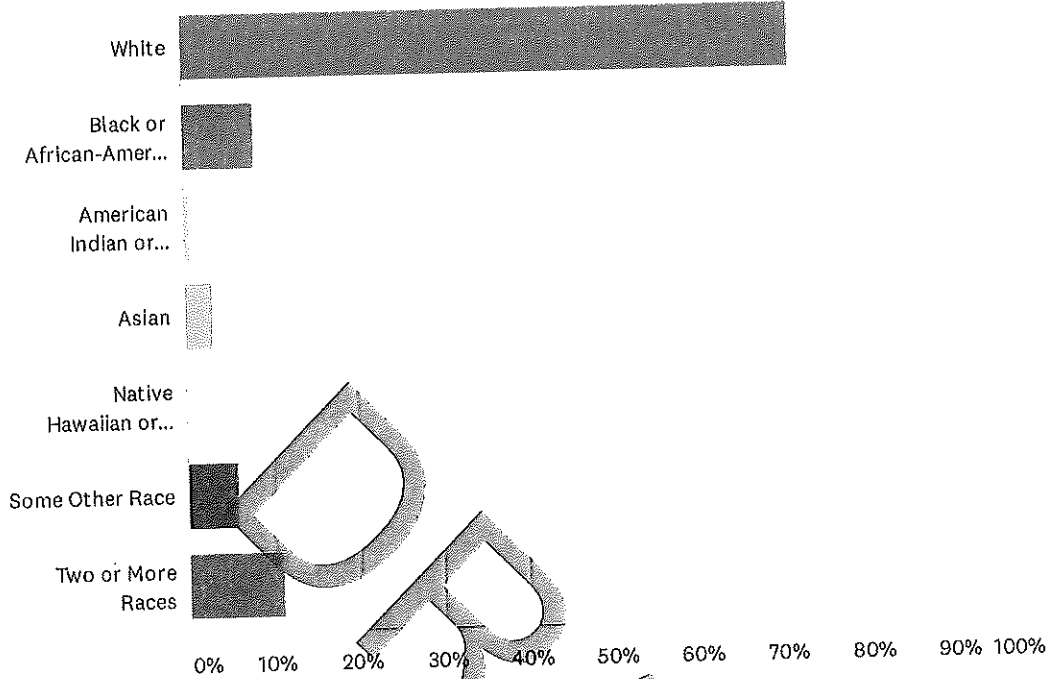
Male  
Female  
Non-Binary/Gender Queer  
Gender non-conforming  
Gender Expansive  
Another Identification  
TOTAL

## RESPONSES

28.80%	36
65.60%	82
0.00%	0
0.00%	0
0.80%	1
4.80%	6
	125

### Q15 Race

Answered: 116 Skipped: 37



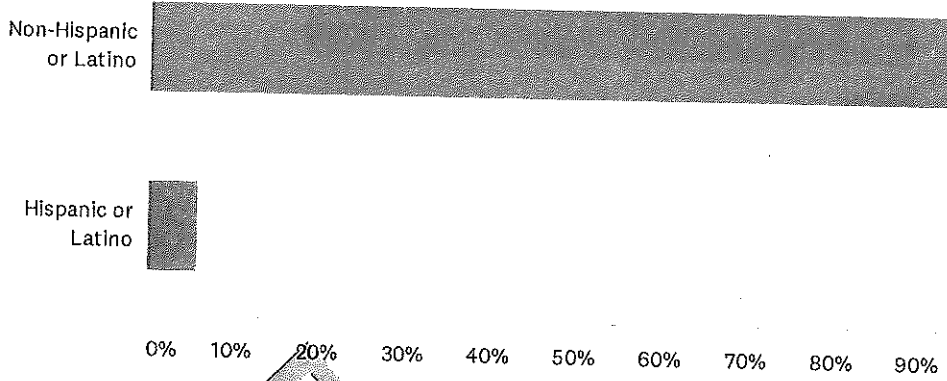
**ANSWER CHOICES**

**RESPONSES**

White	71.55%	83
Black or African-American	8.62%	10
American Indian or Alaskan Native	0.86%	1
Asian	3.45%	4
Native Hawaiian or other Pacific Islander	0.00%	0
Some Other Race	6.03%	7
Two or More Races	11.21%	13
Total Respondents: 116		

### Q16 Ethnicity:

Answered: 102 Skipped: 51



**ANSWER CHOICES**

Non-Hispanic or Latino

Hispanic or Latino

Total Respondents: 102

**RESPONSES**

94.12%

5.88%

96

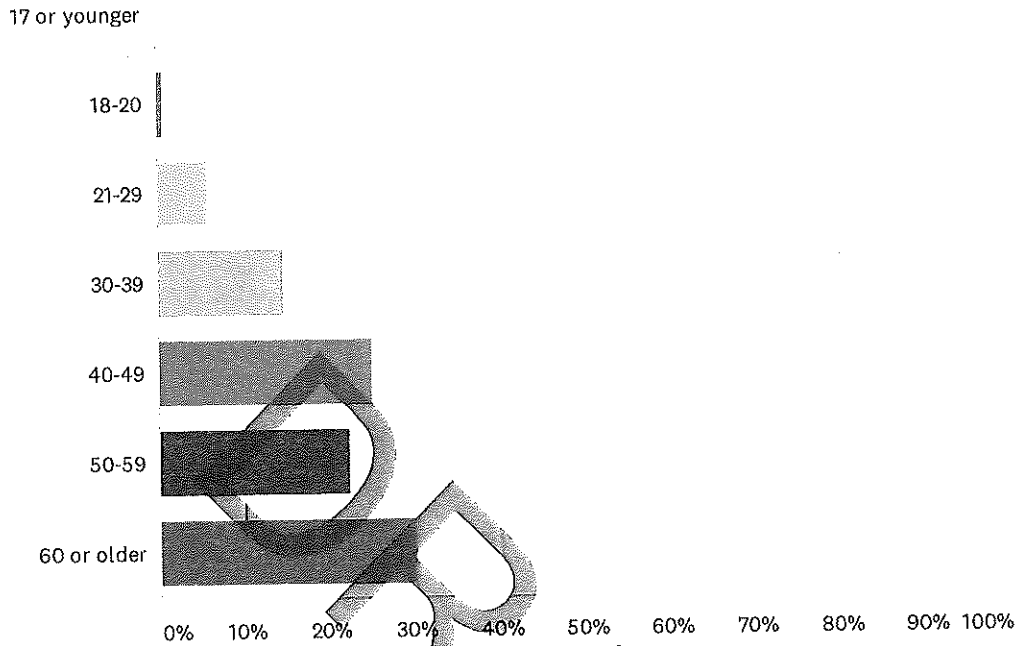
6

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### Q17 Age

Answered: 115 Skipped: 38



**ANSWER CHOICES**

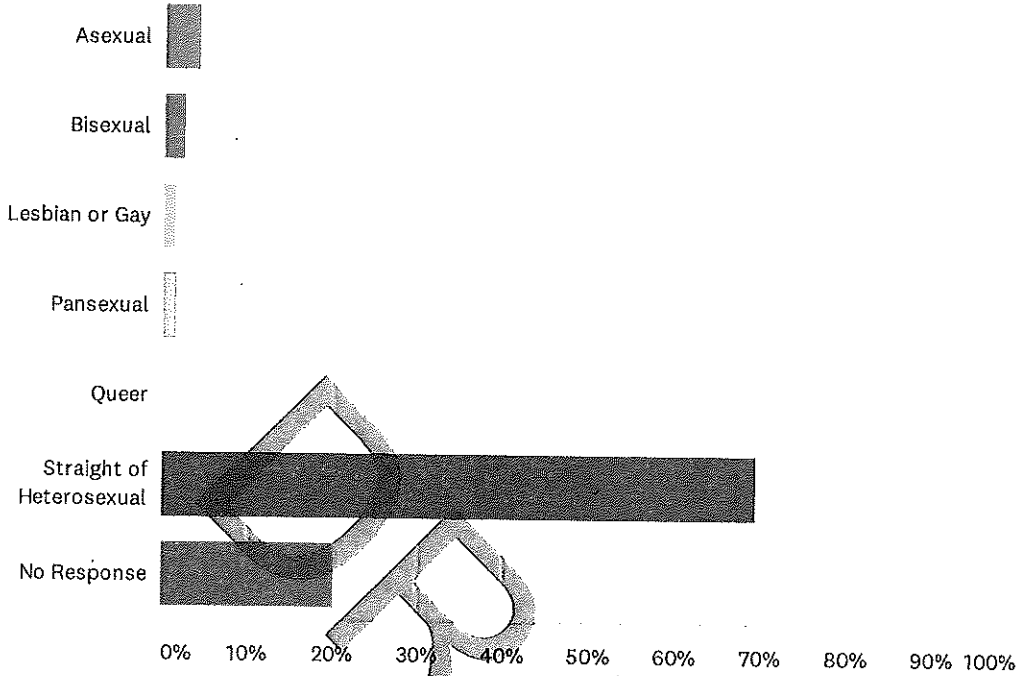
- 17 or younger
- 18-20
- 21-29
- 30-39
- 40-49
- 50-59
- 60 or older
- TOTAL

**RESPONSES**

Percentage	Count
0.00%	0
0.87%	1
6.09%	7
14.78%	17
25.22%	29
22.61%	26
30.43%	35
	115

### Q18 What is your sexual orientation?

Answered: 118 Skipped: 35



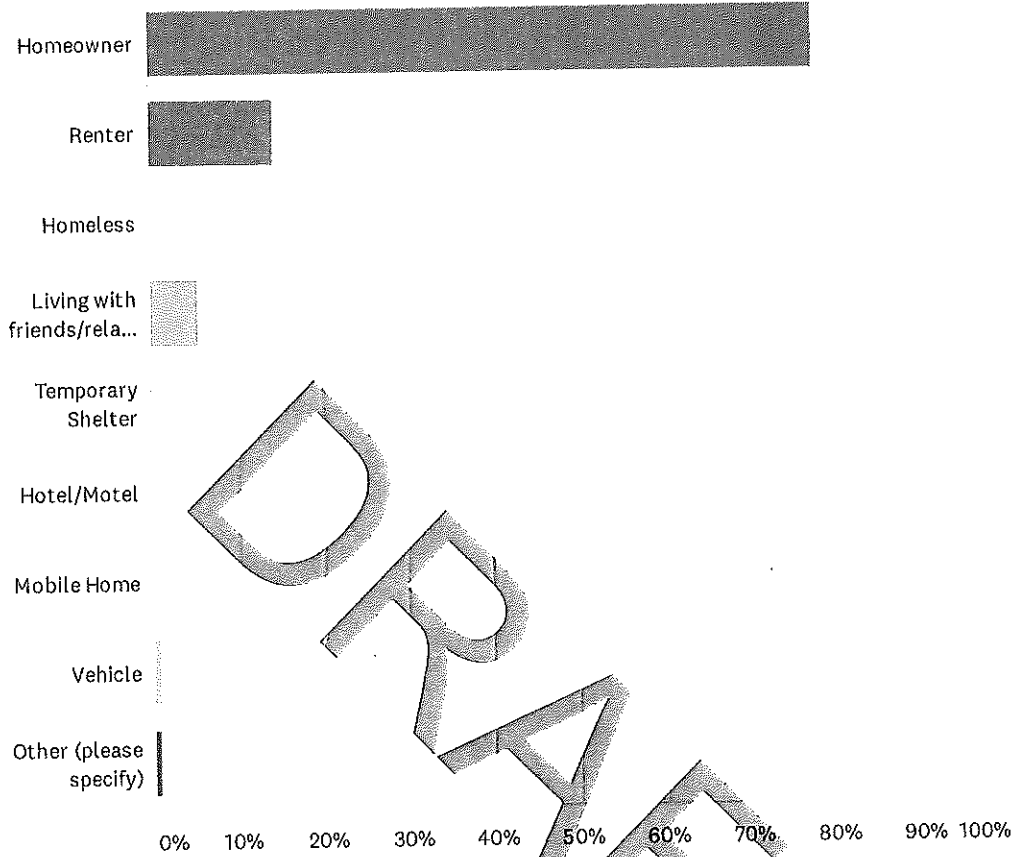
**ANSWER CHOICES**

**RESPONSES**

Asexual	4.24%	5
Bisexual	2.54%	3
Lesbian or Gay	1.69%	2
Pansexual	1.69%	2
Queer	0.00%	0
Straight of Heterosexual	69.49%	82
No Response	20.34%	24
<b>TOTAL</b>		<b>118</b>

### Q19 Choose your housing status:

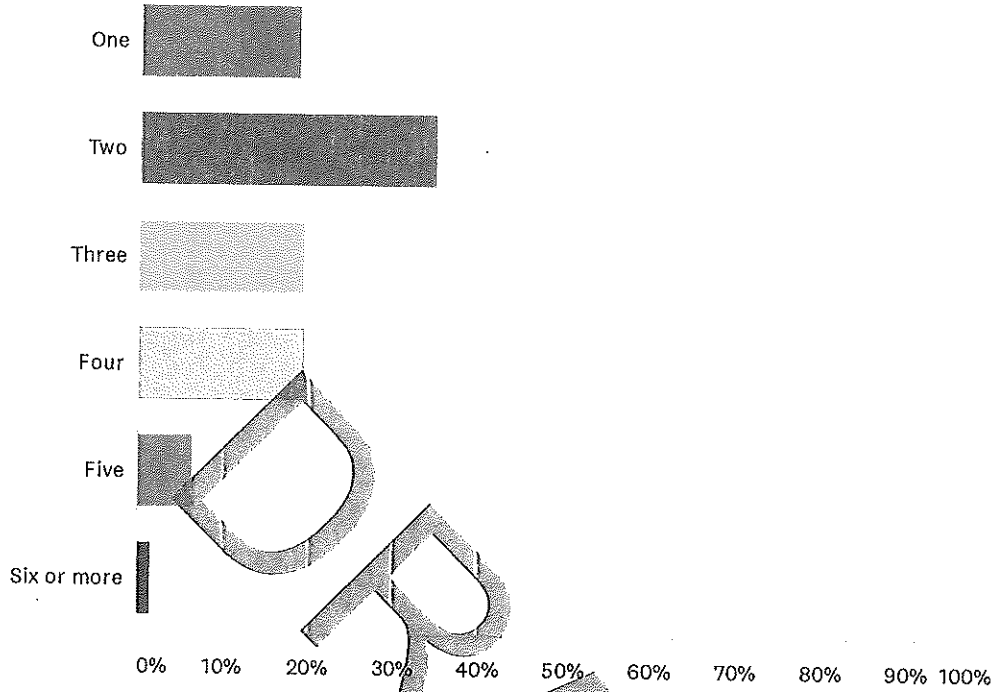
Answered: 123 Skipped: 30



ANSWER CHOICES	RESPONSES	
Homeowner	78.05%	96
Renter	14.63%	18
Homeless	0.00%	0
Living with friends/relatives	5.69%	7
Temporary Shelter	0.00%	0
Hotel/Motel	0.00%	0
Mobile Home	0.00%	0
Vehicle	0.81%	1
Other (please specify)	0.81%	1
TOTAL		123

### Q20 Number of persons living in your household?

Answered: 124 Skipped: 29



**ANSWER CHOICES**

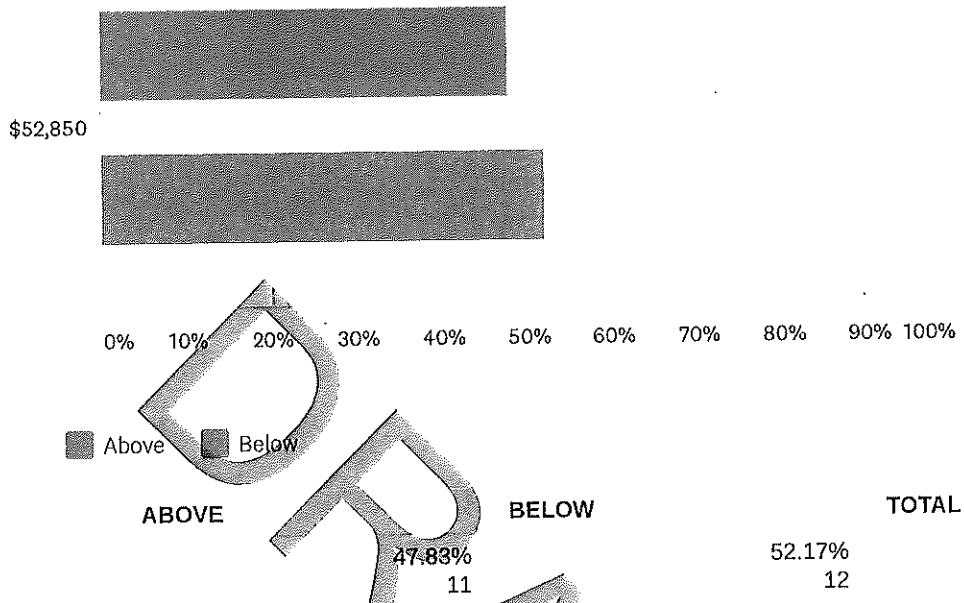
- One
- Two
- Three
- Four
- Five
- Six or more
- TOTAL

**RESPONSES**

Percentage	Count
18.55%	23
34.68%	43
19.35%	24
19.35%	24
6.45%	8
1.61%	2
	124

Q21 If you are a one (1) person household, is your total household income above or below \$52,850 per year?

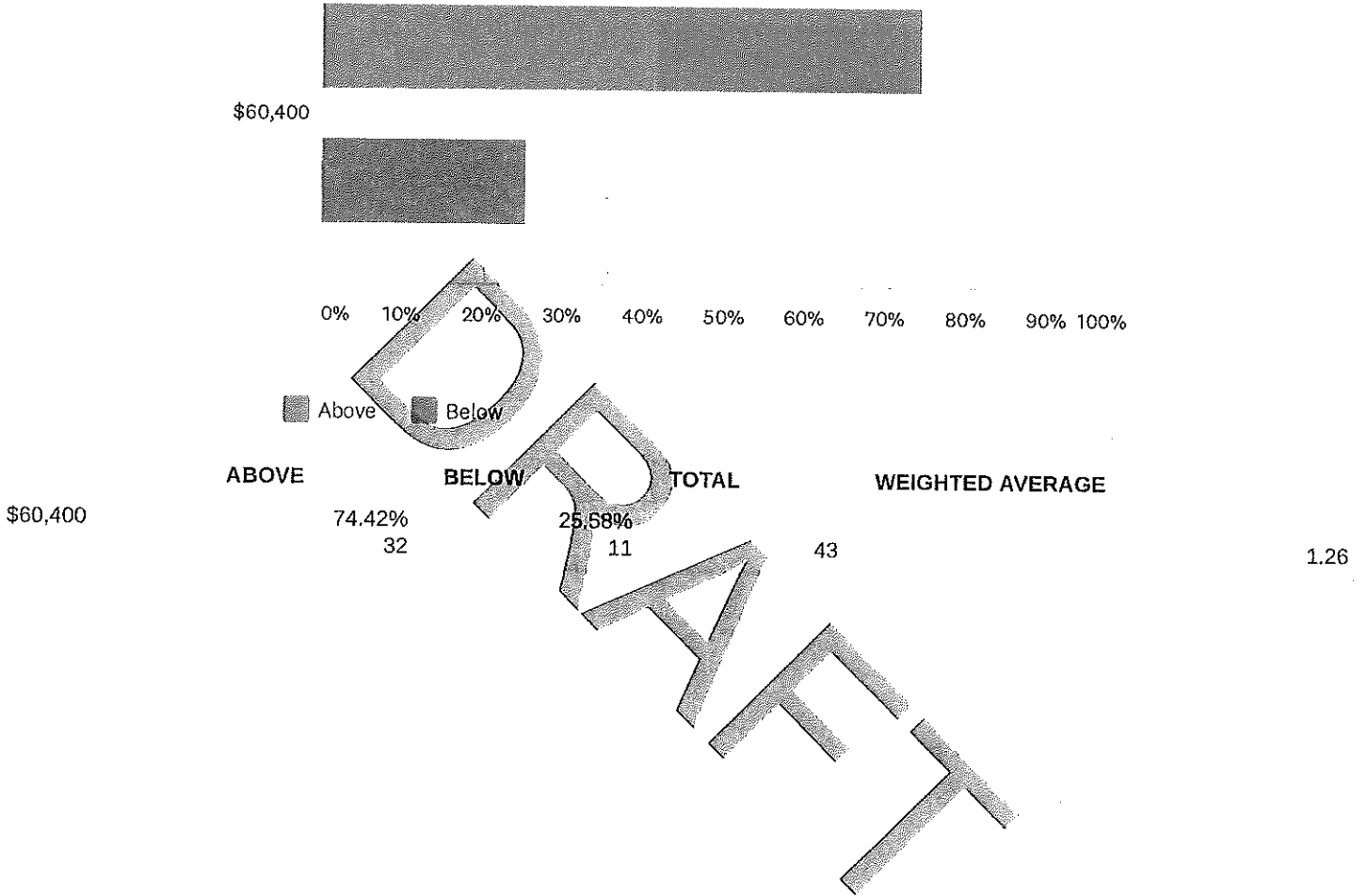
Answered: 23 Skipped: 130



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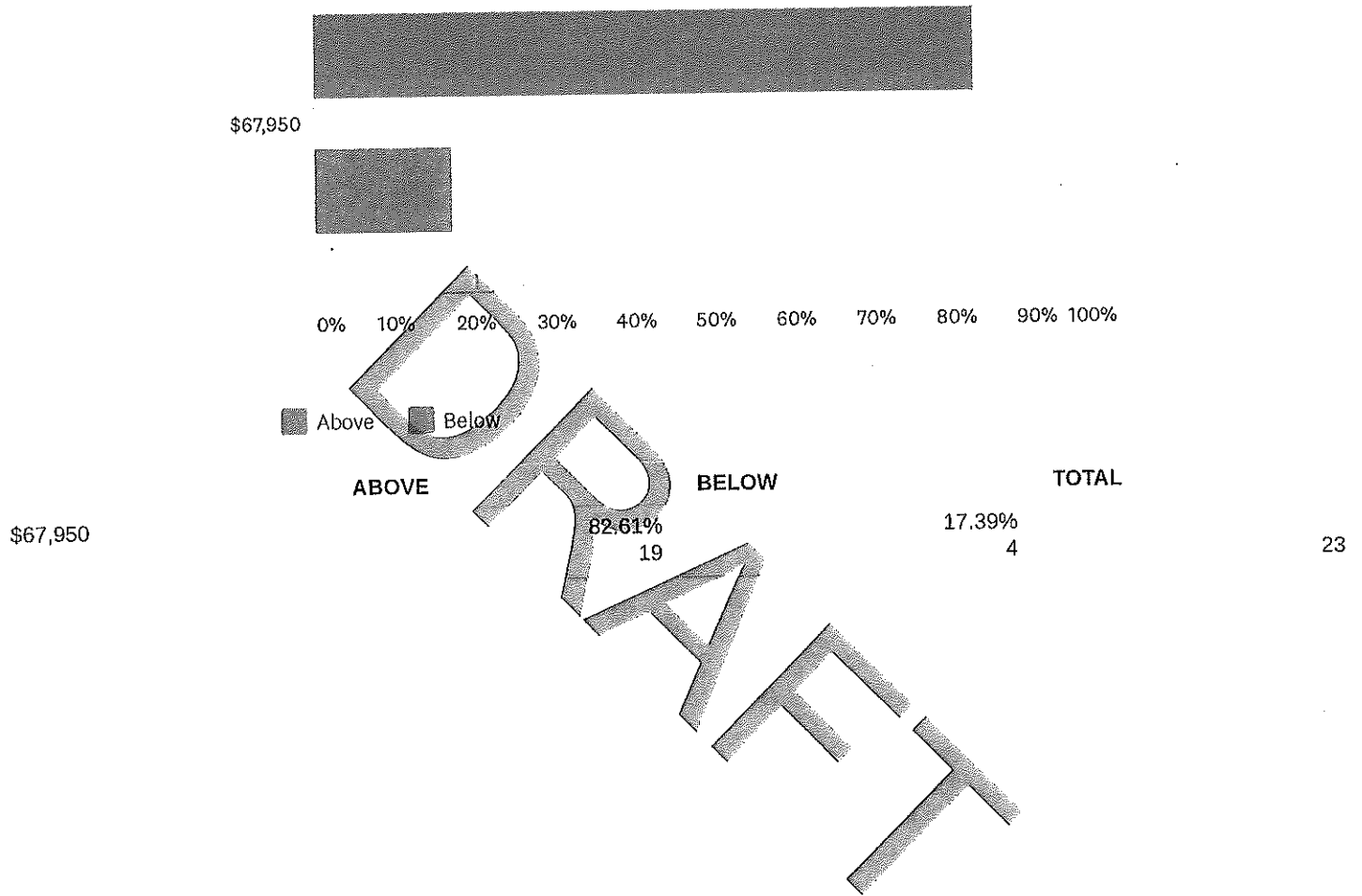
Q22 If you are a two (2) person household, is your total household income above or below \$60,400 per year?

Answered: 43 Skipped: 110



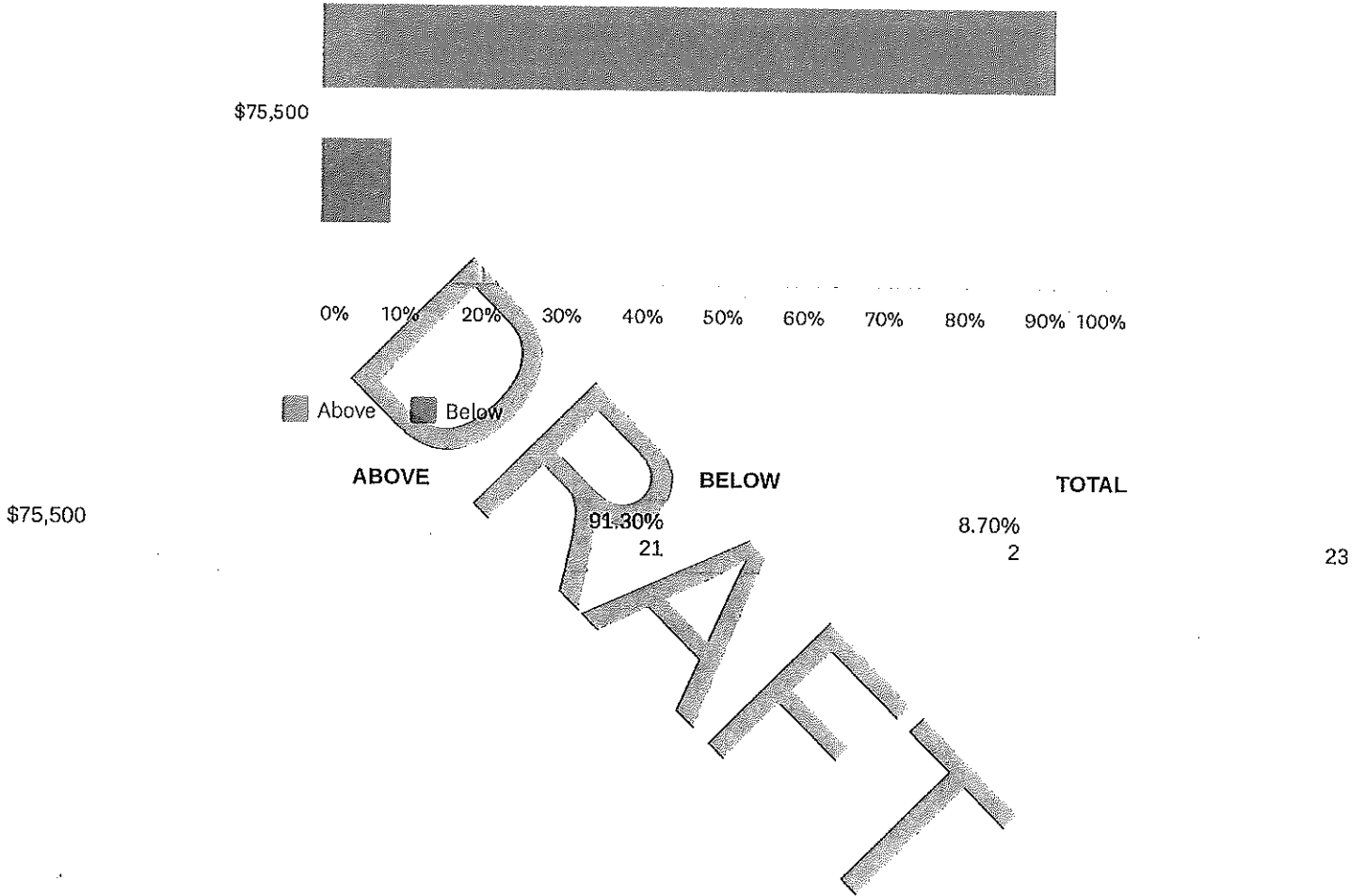
Q23 If you are a three (3) person household, is your total household income above or below \$67,950 per year?

Answered: 23 Skipped: 130



Q24 If you are a four (4) person household, is your total household income above or below \$75,500 per year?

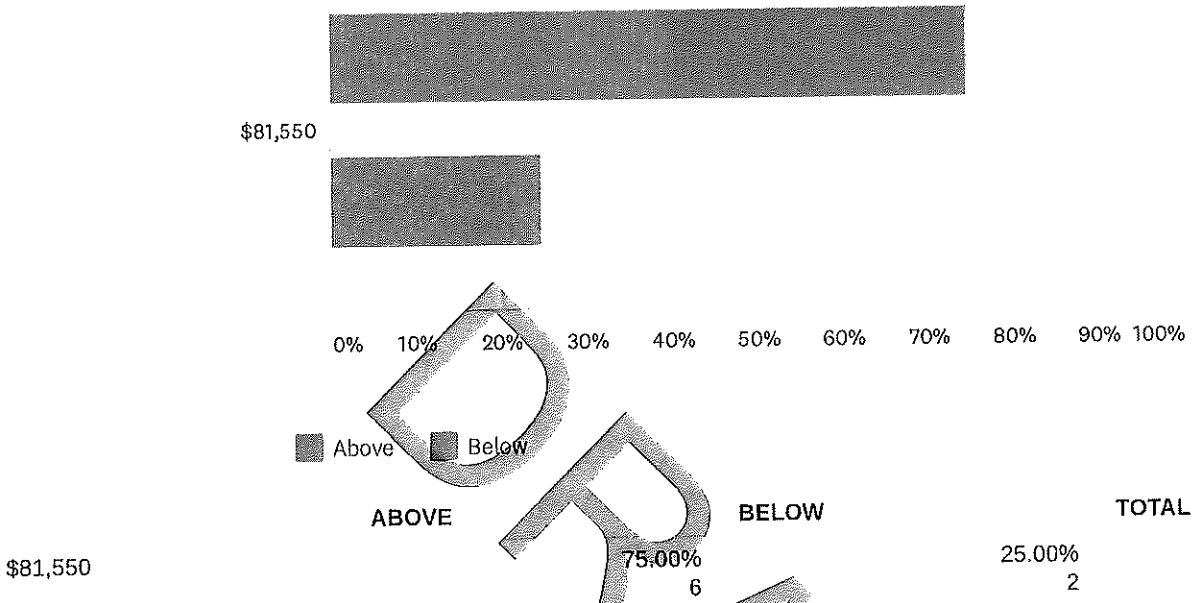
Answered: 23 Skipped: 130





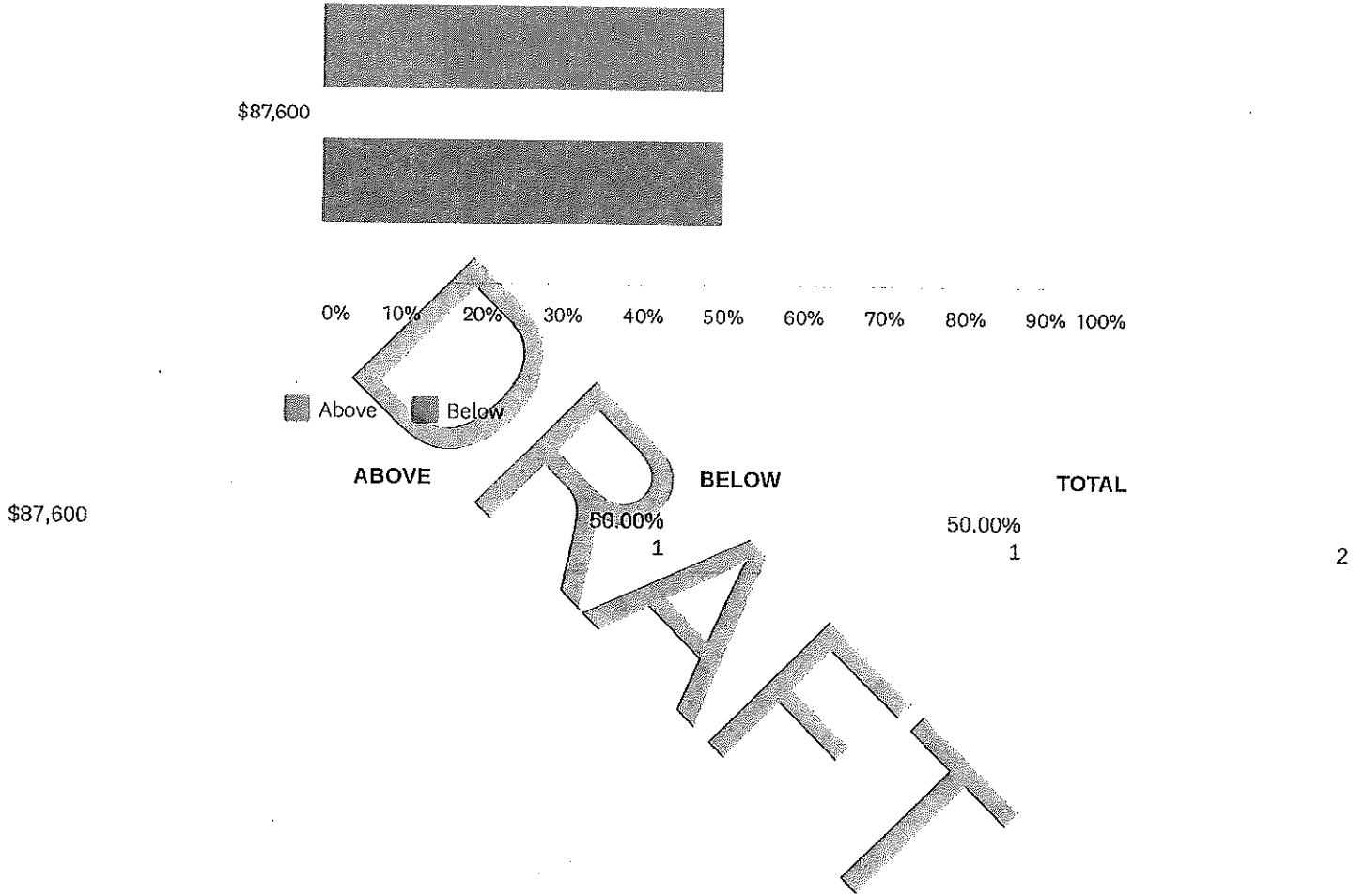
Q25 If you are a five (5) person household, is your total household income above or below \$81,550 per year?

Answered: 8 Skipped: 145



Q26 If you are a six (6) person household, is your total household income above or below \$87,600 per year?

Answered: 2 Skipped: 151



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# HOME Program Policies and Procedures



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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

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**HOME INVESTMENT PARTNERSHIPS PROGRAM  
POLICIES AND PROCEDURES**

**Kelly Cimino**, Director of Housing and Community Development  
**Elizabeth Meadows**, Community Planning and Grants, Chief  
**Nkechi M. Animashaun**, HOME Program Specialist  
*Updated February 2020*

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## 1. Introduction

This Policy and Procedures Manual establishes a framework for guiding the operation of the Howard County's Home Investment Partnership Fund (HOME) program. It provides an approach for making decisions and ensuring that the County's HOME program is operated in a fair and consistent manner. Lastly, the Policy and Procedures Manual provides information for program sub recipients in the management of their projects and how to achieve and maintain compliance with federal, state, and local requirements.

**Disclaimer:** The following policies were developed within the guidelines of the HOME regulations established by the Department of Housing and Urban Development (HUD) and may be revised at any time as necessitated to be in conformance with Federal regulations.

## 2. Background on HOME Investment Partnership Funds

The HOME Investment Partnership Program was created in 1990 through the Cranston-Gonzalez Affordable Housing Act. The sole purpose of this program is to create affordable housing for low-income individuals. HOME activities undertaken must accomplish at least one of two goals for low-income individuals; (1) Provide decent housing and/or (2) Provide suitable living environments. However, unlike CDBG, this program requires the participating jurisdiction to have a 25% match for each dollar awarded.

HOME funding also strengthens the ability of state and local governments to provide housing and promotes public-private partnerships. The HOME program is administered through the U.S. Department of Housing and Urban Development (HUD), and Howard County receives funding as a Participating Jurisdiction (PJ).

Home Program Regulations are promulgated in the Code of Federal Regulations at 24 CFR Pt 92 with subparts A through M.

Sub Part K (24 CFR 92.500 - 92.509) explains general responsibilities of HOME grant administration including uniform administrative requirements, provisions of subrecipient agreements, program income, use of real property, record-keeping and reporting, and closeout procedures.

Sub Part H (24 CFR 92.350 - 92.358) details other HOME program requirements including affirmative marketing, environmental standards, displacement, relocation and acquisition, labor standards, lead-based paint, and conflicts of interest.

For any PJ to participate in entitlement programs, Howard County must develop a strategic five-year plan known as the Consolidated Plan or "Con Plan". Community members along with stakeholders create this plan that provides local direction. The Consolidated Plan establishes community needs, goals and strategies, as well as identifying and prioritizing local objectives,

within the parameters of the national objectives for these entitlement programs. After approval by Council, the plan is submitted to HUD and becomes part of our contractual agreement to pursue stated objectives with funding priorities. The plan is renewed and resubmitted for approval every five years. *The current Consolidated Plan dated 2016-2019 can be found at <https://www.howardcountymd.gov/Departments/Housing/Community-Planning-and-Grants-Management>*

The County must also submit an annual Action Plan to HUD to formally request allocated program funds. The annual Action Plan includes a review of projects and organizations that the County has selected to fund for the following program year. In this plan, the County also describes how selected activities meet local objectives. Upon approval by the County Council, a grant agreement is executed between HUD and the County and funds become available for local distribution.

At the conclusion of a program year, the County is required by HUD to complete a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER outlines how funds from both CDBG and HOME were expended, including how the funds were used to meet the priorities, goals and objectives outlined in both the Consolidated and Annual Action Plans.

### **3. Federal Objectives**

HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds may be applied to a broad range of eligible activities such as providing home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. HOME funds may be applied to provide tenant-based rental assistance contracts of up to 2 years if such activity is consistent with an approved Consolidated Plan and justified under local market conditions.

#### **FEDERAL OUTCOME CATEGORIES**

Howard County is responsible to report on activities through the outcome and performance measurement system established by HUD. The system is designed to provide the opportunity for the federal government to collect information on outcomes funded with grant assistance, and thereby demonstrate program results.

The HUD system identifies three overarching objectives and three measurable outcomes. When a proposal is reviewed, staff will determine how the specific activities including intended results, benefits or objectives fall within the outcome parameters outlined by HUD. The intent when funding an activity determines which of the three objectives best describes the purpose of the activity. The three objectives include:

1. **SUITABLE LIVING ENVIRONMENT:** In general, this objective relates to activities that are



designed to benefit communities, families, or individuals by addressing issues in their living environment.

2. DECENT HOUSING: The activities that typically would be found under this objective are designed to cover the wide range of housing possible under CDBG or HOME. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.
3. ECONOMIC OPPORTUNITIES: This objective applies to the types of activities related to economic development, commercial revitalization, or job creation. *This objective is only used in the CDBG program.*

The three outcome categories are described:

1. AVAILABILITY/ACCESSIBILITY: This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and very low income people where they live.
2. AFFORDABILITY: This outcome category applies to activities that provide affordability in a variety of ways in the lives of low and moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.
3. SUSTAINABILITY - PROMOTING LIVABLE OR VIABLE COMMUNITIES: This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low and moderate income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

A summary of the objectives and outcomes identified in the Plan Needs Assessment are placed in the 5-Year Consolidated Plan and Annual Action Plan. These areas of need are used as the basis for determining eligibility of activities. Each objective must be tied back to a goal noted in the Con Plan.

Needs identified in the Con Plan and Action Plan are as follows:

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

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

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

Community Development Need: There is a need to improve community 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.

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

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

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#### 4. Overview of HOME Program in Howard County

Howard County is responsible for executing all program activities in compliance with its adopted policies and procedures, as well as applicable state, federal, and local regulations. Howard County is responsible for general oversight of the program which includes the allocation of resources, policy development/oversight, and community relations issues associated with the programs.

HUD published a Final Rule in the Federal Register on August 23, 2013 to amend the HOME Program regulations. These amendments to the HOME regulations represent the most significant changes to the HOME Program in seventeen (17) years. *This document is amended to reflect the changes made to the HOME Program rule.*

This includes actions such as:

- 1) Implementing eligibility criteria;
- 2) Processing and approving project applications;
- 3) Preparing work orders and bid documents (if applicable);
- 4) Oversight of work and conducting progress inspections during construction;
- 5) Preparing security documents including mortgages and notes, and servicing recoverable grants where appropriate;
- 6) Preparing and executing subordination agreements for property owners who continue to meet the subordination requirements of the housing programs;
- 7) Preparing and executing affordability agreements, contractor/owner/municipality agreements, covenants and other agreements.

These guidelines may be amended based upon any changes in federal, state, or local regulations or administrative requirements.

Howard County uses its HOME Program funds to meet its housing and community development needs, which are included in its 5-year Consolidated Plan. In the current Consolidated Plan, there are ten (10) goals and objectives which include housing rehabilitation, home ownership, operation support, housing, special needs housing, community facilities, public services, overall coordination, fair housing and prevention and housing; with the last five activities being funded by the Community Development Block Grant (CDBG) program.

Some of the types of projects that may be funded include:

- Rental housing development;
- Community Housing Development Organization (CHDO) projects;
- Homeowner Rehabilitation; and
- Homebuyer Assistance.

Howard County's Department of Housing and Community Development (DHCD) manages the HOME program for Howard County. Staff members of the Division of Community Planning and Grants Management, namely the HOME Program Specialist oversee all HOME processes described in this policy and procedure manual as well as the ongoing oversight and monitoring of the program as HOME-funded projects are executed.

## 5. Citizen Participation

Howard County has established a Citizen Participation Plan to provide opportunities for citizen involvement in the process of developing and implementing the Community Development Block Grant (CDBG) Program and the HOME Program.

The Citizen Participation Plan outlines when, where and how citizens can access information, review and comment on major community plans and comment on progress of funded activities under these programs.

## 6. Definitions

- A. **Con Plan - Consolidated Plan** - A plan prepared in accordance with the requirements set forth in 24 CFR Part 91 which describes community needs, resources, priorities and proposed activities to be undertaken under certain HUD programs, including CDBG.
- B. **Contractors** - A contractor is an entity paid with CDBG funds in return for a specific service (e.g., construction). Contractors must be selected through a competitive procurement process.
- C. **DOL - Department of Labor** - The Federal department of the United States government that is responsible for labor regulations and requirements.
- D. **EEO - Equal Employment Opportunity** - Laws and regulations that require CDBG recipients to provide equal opportunity to all individuals without regard to race, color, religion, age, familial status, disability, national origin, or sex in the administration of their programs.
- E. **Extremely Low Income** - Under CDBG regulations, a household/family having an income equal to or less than the Section 8 Very Low Income limit (30 percent of the area median income) as established by HUD.
- F. **Fair Housing** - Multiple laws and regulations applied to the CDBG program that prohibits a wide range of discriminatory practices and requires the CDBG program

to be administered in a manner which affirmatively furthers fair housing.

- G. **Family** – All persons living in a household who are related by birth, marriage, or adoption.
- H. **Grantee** – See Recipient.
- I. **HOME**-Home Investment Partnership Funds, The Federal entitlement program that provides funds to states and cities/counties to aid in the assistance of affordable housing.
- J. **Household** – All the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any groups of related or unrelated persons who share living arrangements.
- K. **HUD** – *The United States Department of Housing and Urban Development.* HUD establishes the regulations and requirements for the CDBG program and exercises oversight responsibilities for the use of CDBG funds.
- L. **LMI** – *Low and Moderate Income* - A household/family having an income equal to or less than, the Section 8 Low Income limit (80 percent of the area median) as established by HUD.
- M. **Local match** – non-Federal funding provided by a community/recipient as a condition of award or use of HOME funds. The amount of local match amount is 25% for each HOME eligible activity receiving funding. The match can come from a variety of non-grant, cash sources.
- N. **Low income** – Under HOME regulations, a household/family having an income equal to or less than the Section 8 Very Low Income limit (50 percent of the area median income) as established by HUD.
- O. **MBE/WBE** – *Minority Business Enterprise / Woman-owned Business Enterprise;* Companies owned by minorities and/or women.
- P. **Moderate Income** – Under CDBG regulations, a household/family having an income equal to or less than the Section 8 Low Income limit (80 percent of the area median), but greater than the Section 8 Very Low Income limit (50 percent of the area median) as established by HUD.
- Q. **National Objective** – The three main goals of the CDBG program – benefit LMI individuals, prevent or eliminate slum/blight, or meeting a particular urgent need. All funds expended under the program must meet one of the three National Objectives.

- R. **OMB** – *Office of Management and Budget* – The oversight agency for matters relating to financial management and audits. OMB requirements are issued in the form of “circulars.”
- S. **Project Development** – The Division within the West Virginia Development Office that processes requests for payments for CDBG funds and monitors financial aspects of program implementation and reviews audits.
- T. **Recipient** – Eligible localities and agencies that receive and use HOME Program funds under the State of Howard County’s HOME Program. Commonly referred to as “Grantee”.
- U. **Regulations** – The requirements developed and issued by the agency responsible for specific programs and/or requirements. For the HOME Program, regulations are issued by HUD and are codified at 24 CFR Part 92.
- V. **RFP** – *Request for Payment* – The formal process of requesting payment of HOME Program funds from Howard County’s Department of Housing and Community Development. RFP can also refer to procuring a Request for Proposal.
- W. **Section 3** – The Housing and Urban Development Act of 1968, as amended in 1992, that requires employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low and very low income persons; particularly those who are recipients of government assistance for housing, and to businesses that provide economic opportunities to low- and very low-income persons.
- X. **Statute/Statutory** – Requirements that have their basis in laws passed by Congress. For CDBG, the statute is Title 1 of the Housing and Community Development Act of 1974. Statutory provisions cannot be waived by HUD except in cases of natural disaster and must be amended or approved by Congress.
- Y. **Sub-recipient** – Sub-recipients are government or private nonprofit organizations chosen by the Grantee to undertake certain eligible HOME activities. Sub-recipients may also be referred to as sub-Grantees.
- Z. **URA** – *Uniform Relocation Act* – A Federal regulation governing the acquisition of real property and the relocation or displacement of persons from federally-assisted projects.
- AA. **Very Low Income** – Under HOME Program regulations, a household/family having an income equal to or less than the Section 8 Low Income limit and that does not exceed 50 percent of the area median income.

- BB. **ABA** – Architectural Barriers Act of 1968
- CC. **ADA** – Americans with Disabilities Act
- DD. **AFFH** – Affirmatively Furthering Fair Housing
- EE. **AI** – Analysis of Impediments to Fair Housing
- FF. **CAPER** – Consolidated Annual Performance Evaluation Report
- GG. **CFR** – Code of Federal Regulations
- HH. **PI** – Program Income
- II. **PJ** – participating Jurisdiction (in the HOME program)
- JJ. **Title VIII** – Title VIII of the Civil Rights Act of 1968 (also known as the Fair Housing Act)
- KK. **URA** – Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970
- LL. **WBE** – Woman-owned Business Enterprise

## **7. Project Review, Application Process and Project Selection**

Howard County's program year begins July 01 and runs through June 30 of the following year. A *Public Notice* is published in the local newspapers and on the County's website around December of each year announcing the anticipated available funding and notifying nonprofits of the application process for the upcoming program year. However, funding amounts are announced and estimated based on the anticipated federal budget. The actual amounts are typically provided from HUD prior to when Howard County begins writing the Annual Action Plan. Adjustments are made to award amounts to reflect the correct formula allocation for the upcoming program year. Consideration of funding amounts will be made on a case by case basis in keeping with the intent of the requirements of the HOME Program and available funding.

### ANNUAL PROJECT APPLICATION PROCESS

All HOME Program Funds are allocated based on the review and recommendations pertaining to applications submitted to the County through a yearly funding process.

Funding provided by the process will be awarded for the upcoming fiscal year (July 1- June 30). However, no contracts/agreements for funding can be executed until DHCD has executed funding agreements with HUD, which may be as late as September of the program year.

This is a competitive application process for limited funding; therefore, applications that meet all criteria are not guaranteed an award of funds and successful applications may be funded for less than the amount requested. Funding requests may be adjusted based on underwriting, subsidy layering reviews, the County's determination of the financial gap, proven market-based demand and economic growth.

Applications may be submitted during the course of the program year if no applications were received as part of the yearly funding process.

#### APPLICATION PROCESS

Applications are made available in January for the next fiscal year allocations. The applications are due in February. Applications are submitted through the DHCD staff located at 6751 Columbia Gateway Drive, Columbia MD 21046 where they are date and time stamped.

Agencies that are currently receiving County CDBG funds, who are also applying for HOME funds, must be in compliance with all terms of their current agreement(s) and must not have any outstanding audit findings, monitoring findings or concerns as determined by the County.

DHCD may adjust funding requests based on underwriting, subsidy layering review, revised determination of the financial gap, revised evaluation of the DHCD proportionate, share proven market-based demands and economic growth.

No work on the project may begin nor can HOME Program funds be released until the environmental review process has been completed in accordance with the provisions of the National Environmental Policy Act of 1969 and the related authorities listed in HUD's Regulations at 24 CFR Parts 50 and 58. If a development site is purchased or under a purchase agreement prior to or during the funding round, the purchase must not be subject to the receipt of DHCD funding.

The applicant may be ineligible to be considered for funding if, in DHCD's discretion, the applicant has demonstrated an untimely use of previously awarded HOME funds. The applicant shall not exclude any organization or individual from participation under any program funded in whole or in part by HOME Program funds on the grounds of age, disability, race, creed, color, national origin, familial status, religion or sex. No applicant, clients or contractors that have been suspended or debarred under HOME (debarred list at <http://epls.arnet.gov>) or any other federal program may receive HOME funds.



## PROJECT SELECTION

Applications submitted will be reviewed by Howard County Housing staff that may elect to use a committee of reviewers, to ensure that all aspects of potential HOME projects are evaluated from a multidisciplinary perspective. Recommendations on which projects to fund will be based on review and ranking of the projects and on the availability of HOME funds.

Incomplete applications or projects that cannot meet these requirements will not be considered for HOME funding. Instead, these applications will be withdrawn from consideration, and the applicant will be notified of areas of improvement needed in their application so that it may be resubmitted in the future if so desired by the applicant.

For any project to be considered for CHDO set-aside funding, whether the CHDO is the owner with one or more individuals, a corporation, a partnership or other legal entity, the CHDO MUST be the managing general partner with effective decision making control.

## PROJECT APPROVAL

Once staff has completed the review and ranking, projects will be conditionally funded and applicants notified. A public hearing on the conditionally funded projects will be held in April. The general public, project beneficiaries and project applicants will be afforded the opportunity to speak on the recommended project list. Once the County Council approves the County's Annual Action Plan, all awards will then be considered final and formal.

## POST AWARD REQUIREMENTS

Projects and programs awarded funding must:

- Enter into a funding agreement within 24 months;
- Begin to expend funds within 12 months of executing a funding agreement;
- Expend all funds within 24 months of allocation;
- Complete relocation surveys, if applicable, within 90 days of obtaining site control, if the previous owner denies access to complete this activity, then the surveys must be completed within 90 days of assuming management control; and
- Must not conduct any activity at the project site until the HUD required environmental review has been completed.

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## 8. Scoring of Grant Applications

- Each application is reviewed by staff for completeness; ensuring that all requested supportive documents are submitted.
- The application review is completed by a grant review committee (GRC) composed of Howard County employees. The GRC members score each application, and discuss with the Grants staff.
- The applications are scored and then prioritized and provided to the Director of the Department who then presents to the County Council for approval.

## 9. Funding Priority

Funding priority will be given to projects that;

- Provide rental units for persons at or below sixty percent of the area median income and for projects that have five (5) or more HOME units, at least twenty percent should be occupied by individuals or families who have gross annual incomes that are fifty percent or less of the area median income;
- Projects that help end homelessness;
- Meet the strategic plan objectives provided in the Consolidated Plan;
- Have adequate community support, and support an identified community need;
- Maximize the use of outside funds, match and services which are coordinated with other public and private efforts;
- Established means for program evaluation and accomplishment tracking;
- Are clearly defined as to scope, location, need, budget, goals;
- Demonstrate the applicant has the capacity and the capability to carry out the project successfully;
- Connection with employment in the community; and
- Can begin immediately and finish within the contracted time.

## 10. HOME Agreements

Howard County will initiate a HOME Agreement and other supporting documents based on the nature of the activity. Agreements are typically not signed until late August or September except in the case of acquisition activities. In the latter, the HOME Agreement is signed after the proposed property has successfully satisfied the requirements of an environmental review. Any expenditures or work initiated prior to receiving a signed copy of the Agreement will not be

approved.

## 11. Eligible Activities

Eligible costs depend on the HOME activity. HOME funds may be used for acquisition, new construction or rehabilitation of affordable rental housing. The 2013 HOME Rule adds language to paragraph 92.205(a)(1) to clarify that activities and costs are eligible for HOME funding only if the housing meets the property standards in 92.251 upon project completion. The developers or owners of the rental housing may be small-scale property owners, for-profit developers, nonprofit housing providers, CHDOs, the unit of local government, redevelopment organizations or a public housing agency such as the Howard County Housing Commission. DHCD staff only considers projects for HOME funds that are pursuing eligible activities. DHCD staff provides HOME funding only for eligible HOME rental housing costs which include hard (construction, rehabilitation) and soft costs (fees, insurance, appraisals) as detailed below:

All eligible uses of HOME funds are described in 24 CFR 92.206.

### HARD COSTS

- Acquisition of land (*for a specific project which will begin within 12 months of project commitment*) and existing structures;
- Site preparation or improvement, including demolition;
- Costs to make utility connections;
- Securing buildings; and
- Construction materials and labor

### SOFT COSTS

- Financing or Surety fees;
- Credit reports;
- Title binders and insurance;
- Recordation fees, transactions taxes;
- Legal and accounting fees, including cost certification;
- Appraisals;
- Architectural/engineering fees, including specifications and job progress inspections;
- Environmental reviews and release of funds which are directly related to the project;
- Builders' or developers' fees;
- Affirmative marketing, initial leasing and marketing costs; and
- Operating deficit reserves (up to 18 months) – *see specifics below.*

### RELOCATION COSTS

- Payment for replacement housing, moving costs and out-of-pocket expenses;

- Advisory services; and
- Staff and overhead related to relocation assistance and services

OPERATING DEFICIT RESERVE

This reserve is meant to meet any shortfall in project income during the project rent-up period and cannot exceed 18 months. The reserve can be used only for project operating expenses, scheduled payments to replacement reserves and debt service. Reserves remaining at the end of 18 months may be retained for reserves in the project at the Department's discretion. The disposition of any remaining funds at the end of the 18-month period must

**Note on Related Soft Costs:** Reasonable and necessary cost incurred by the owner or Howard County, the PJ, associated with the financing, or development (or both) of new construction, rehabilitation or acquisition of housing assisted with HOME funds. These costs include but are not limited to:

- Architectural, engineering, or related professional services required to prepare plans, drawings, specifications, or work write-ups. The costs may be paid if they were incurred not more than 24 month before the date that HOME funds are committed to the project and the participating jurisdiction expressly permits HOME funds to be used to pay the costs in the written agreement committing the funds.
- Costs to process and settle the financing for a project, such as private lender origination fees, credit reports, fees for title evidence, fees for recordation and filing of legal documents, building permits, attorney fees, private appraisal fees and fees for an independent cost estimate, builders or developers fees.
- Cost of a project audit, including certification of costs performed by a certified public accountant, that the Howard County may require with respect to the development of the project.
- Cost to provide information services such as affirmative marketing and fair housing information to prospective homeowners and tenants as required by 92.351.
- For new construction or rehabilitation, the cost of funding an initial operating deficit reserve, which is a reserve to meet any shortfall in project income during the period of project rent-up (not to exceed 18 months) and which may only be used to pay project expenses, schedule payments to a replacement reserve, and debt services. Any HOME funds placed in an operating deficit reserve that remain unexpended after the period of project rent-up may be retained for project reserves if permitted by Howard County, the participating jurisdiction.
- Staff and overhead costs of Howard County directly related to carrying out the project, such as work specifications preparation, loan processing inspections,

and other services related to assisting potential owners, tenants, and homebuyers, e.g., housing counseling, may be charged to project costs only if the project is funded and the individual becomes the owner or tenant of the HOME-assisted project. For multi-unit projects, such costs must be allocated among HOME-assisted units in a reasonable manner and documented. Although these costs may be charged as project costs, these costs (except housing counseling) *cannot be charged to or paid by low-income families.*

- For both new construction and rehabilitation, costs for the payment of impact fees that are charged for all projects within a jurisdiction.
- Costs of environmental review and release of funds in accordance with 24 CFR part 58 which are directly related to the project.

## 12. Ineligible Activities

HOME funds may not be used to provide a project reserve account (except as allowed in section 92.206(d) (5) of the regulations) or operating subsidies; tenant based rental assistance with an existing Section 8 program; non-federal matching contributions for other federal programs; annual contributions to the operations of public housing; and other prohibitions as outlined in section 92.214 of the HOME regulations. The County will not use HOME funds for any of these activities.

Activities that do not satisfy the statutory requirements of the HOME program rule will not be considered and will be deemed ineligible. At least ninety percent of all units created should be created for persons at or below sixty percent of the area median income and for projects that have more than five (5) HOME units, at least twenty percent should be occupied by individuals or families who have gross annual incomes that are fifty percent or less of area median income.

## 13. HOME Program - Subsidy Layering

### SUBSIDY LIMITS

Each project funded with HOME must be evaluated to ensure that no more HOME funds are invested in the project than are necessary to provide affordable housing. The County prefers to fund projects that are successfully leveraging various funding sources. Before committing funds, if a project has multiple funding sources, an evaluation must be made to ensure that the HOME funds, in combination with other governmental funds, do not exceed what is necessary to provide affordable housing. This is generally referred to as the "subsidy layering review." Howard County must conduct a subsidy layering review prior to the award of any funds. DHCD staff will evaluate the reasonableness and need for the requested assistance by analyzing pro-formas,

showing the full length of affordability period, for cash flow, debt –coverage ratios, and the appropriateness of fees charges with and without the HOME funds.

#### FORMS OF SUBSIDY

HOME allows virtually any form of financial assistance to be provided for eligible projects and to eligible beneficiaries. The County will determine what forms of assistance it will provide. Some forms of assistance will require legal instruments for implementation. HOME regulations list the following forms of assistance as eligible:

- **Interest or non-interest bearing loans or advances:** These loans are amortizing loans, with or without accruing interest. Repayment is expected on a regular basis so that over a fixed period of time all of the principal and interest is repaid. The term of the loan may vary and the property or some other assets are used as collateral.
- **Deferred Loans (forgivable or repayable):** These loans are not fully amortized. Instead, some, or even all, principal and interest payments are deferred until some point in the future. Deferred loans can be structured in a variety of ways and terms may differ greatly. Deferred payment loans use the property or some other form of collateral as security for repayment.
- **Grants:** Grants are provided with no requirement or expectation of repayment. They require no liens on the property or other assets.
- **Interest Subsidies:** This is usually an up-front discounted payment to a private lender in exchange for a lower interest rate on a loan.
- **Equity Investments:** An investment made in return for a share of ownership. Under this form of subsidy, the PJ acquires a financial stake in the assisted property and is paid a monetary return on the investment if money is left after expenses and loans are paid.
- **Loan Guarantees and Loan Guarantee Accounts:** HOME funds may be pledged to guarantee loans or to capitalize a loan guarantee account. A loan guarantee or loan guarantees account ensures payment of a loan in case of a default.

#### MINIMUM AMOUNT OF HOME ASSISTANCE

The minimum amount of HOME assistance that must be invested in a project involving rental housing or a homeownership project is \$1,000 times the number of HOME-assisted units in the project. The minimum amount does not apply to tenant based rental assistance.

## MAXIMUM PER UNIT SUBSIDY

The *maximum per unit* HOME varies by metropolitan area and is based on Section 234 Mortgage limits. Each year, HUD calculates these maximum amounts by area. Current subsidy limits may be obtained by contacting the HUD Baltimore CPD (Community Planning and Development) Representative or CPD Director. Under the regulation, the maximum limit relates to the HOME funds; but DHCD staff will also utilize the subsidy limit to evaluate the number of units required in the project based upon the total HOME funding in the project.

## ALLOCATING COSTS

Before determining the allowable HOME subsidy amount, DHCD staff will establish the total HOME-eligible costs for the project. HOME funds may be used to assist one or more housing units in a multi-unit project. Only the actual HOME eligible development costs of the assisted units may be charged to the HOME program. If the assisted and non-assisted units are not comparable, the actual costs may be determined based on a method of cost allocation. If the assisted and non-assisted units are comparable in terms of size, features and number of bedrooms, the actual cost of the HOME-assisted units can be determined by pro-rating the total HOME eligible development costs of the project so that the proportion of the total development costs charged to the HOME program does not exceed the proportion of the HOME-assisted units in the project. Costs included in the budget are used for allocating costs. Since floating units, by definition, must be comparable, costs should always be pro-rated if HOME units float.

## PROJECT EVALUATION

Before the County invests HOME funds in a project, it will assess if other governmental assistance that has been, or is likely to be made available to the project. In performing this evaluation, the County will consider the aggregate amount of assistance from HUD and other sources that is necessary to insure the project's feasibility. The analysis includes:

- Project budget with all expenses
- Sources and Uses
- Property information
- Review of tax credit application, awards and syndication costs
- Eligible costs
- Developer fees
- Operating expenses
- Vacancy rates
- Debt ratio
- Performa



## 14. Environmental Review

As part of the contract preparation process, the County will conduct an environmental review under the National Environmental Policy Act (NEPA). No funds will be formally committed nor expended until the completion of the NEPA.

To expedite the process, the County proceeds with the required environmental review and information gathering prior to the Agreement being signed. The sub recipient may be required to furnish data, information and assistance as part of the environmental review.

Completion of the environmental review process is mandatory, before taking any choice-limiting actions, including the expenditure or commitment of either federal or non-federal funds.

Prohibited actions include any physical action on a site such as demolition, movement, rehabilitation, conversion, repair or construction. Further the agency may not execute a construction contract prior to environmental clearance.

## 15. Acquisition with Relocation

Federal law regarding acquisition and relocation is complex and involves an extensive series of notifications and actions within prescribed timelines. Rigorous documentation and recordkeeping standards are also outlined. Therefore, an agency considering such action *must contact the County prior to any choice-limiting actions*. Choice-limiting actions include, but are not limited to the expenditure or commitment of either federal or non-federal funds, or execution of any contract. Howard County's staff will work closely with any applicant pursuing such a project.

For more information see:

**Federal Register** /Vol. 73, No. 142 /Wednesday, July 23, 2008 /Notices **42895**  
Section 104(d) of the Housing and Community Development Act of 1974, as amended  
Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970  
(URA), as amended.

24 CFR	42	Displacement, Relocation Assistance, and Real Property Acquisition for HUD and HUD-Assisted Programs
24 CFR	92.353	Displacement, Relocation, and Acquisition

- 24 CFR 570.606 Displacement, Relocation, Acquisition, and Replacement of Housing
- 49 CFR 24 Uniform Relocation Assistance and Real Property Acquisition for Federal and Federally-Assisted Programs
- 42 USC Chapter 44 Sec. 3537 (c) Prohibition of Lump-sum Payments

## 16. LEVERAGING OTHER FUNDS

Howard County encourages the leveraging of funds from both public and private resources to finance projects. HOME Program funds are used as gap funding. Further, the County will work with applicants to assist in applying for all available funds and leveraging other resources to implement the housing strategies and programs.

Applicants must document funding commitments and leverage sources. In addition, applicants must disclose other funding requested and the status of that request. All funds necessary for the development of a project must be committed within 12 months of this award. The County will not execute documents until all funding commitments are confirmed.

## 17. HOME Program- Matched Resources

The HOME program requires participating jurisdictions to have a match of at least 25%. Sources of match can be cash, donated land or real property, infrastructure improvements, bonds issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes.

## 18. HOME Program – Resale/Recapture

Howard County administers the federal HOME program which establishes a funding mechanism to assist low income persons achieve homeownership. The HOME Loan and Regulatory agreements will contain a recapture clause.

The County may demand payment in full for any of the following reasons. The specific criteria is detailed in the deed and note attached to the property.

- Change of use of the property;
- Transfer of all or any part of the property or interest in the property;

- Homebuyer does not maintain principal residency; and
- Failure to uphold the affordability period.

## 19. Loan Terms

Howard County Department of Housing and Community Development (DHCD) provides assistance to rental projects as grants or loans with specific terms and restrictions incorporated on a project-by-project basis. Below is an outline of the types of loans awarded by the County.

- The loan shall be secured by a Promissory Note and/or Deed of Trust;
- Loan terms are finalized at time of project negotiation; and
- Loan amounts are based on project budget and capacity for debt.

### LOAN SERVICING AND DELINQUENT PAYMENTS

Howard County's Finance Department (finance) services all loans. Finance informs HOME staff of any delinquent payments, when applicable. County staff will work with property owner regarding rectifying any delinquency. If necessary, legal remedies will be pursued.

### DEFERRED PAYMENT LOANS

These loans are available to borrowers who are utilizing the Settlement and Down Payment Loan Program (SDLP) and have a household income of less than 80% of area median income. There are no pre-payment penalties. The Deferred Payment Loan is due and payable when one or more of the following occurs:

- A change in property ownership,
- Refinance; and
- Termination of owner occupancy.

**Please note:** If an application for a loan is denied, the applicant must wait one year from the date of denial before submitting another application for the Housing Rehabilitation Program.

### FORGIVABLE LOANS/ NON-PROFIT AGENCY LOANS

These loans can be forgiven or deferred for a period of time if the borrower is in compliance with the terms and conditions of the loan. This type of loan is typically used with non-profit organizations that create affordable housing projects. Loans are negotiated at time of contract with general terms are generally at 1-3% with a 5-20 year amortization. Repayments are always expected on income producing properties.

## 20. Period of Affordability

HOME-assisted units must meet affordability requirements as required by the HOME regulations. Affordability periods begin with the completion of the project and affordability requirements apply regardless of the term of the project's loan, mortgage or transfer of ownership. Affordability requirements will be imposed by deed restrictions, covenants running with the land, or other mechanism approved by HUD. The affordability period is the length of time during which the HOME requirements apply to a HOME-assisted property. The affordability period can be 5, 10, 15, or 20 years, depending on the type of HOME project and the average per unit HOME investment.

The affordability period will be determined by the amount of funds invested in a project. DHCD has the right to require a minimum affordability period beyond that required by HUD. The affordability period should be thought of as the "compliance period." Throughout the period of affordability the owner must enforce funding requirements. Howard County DHCD will monitor to ensure compliance.

HOME affordability periods are minimum requirements. DHCD may, at its sole discretion, establish longer terms of affordability. The affordability period for each project is clearly defined in each HOME written agreement.

The HOME Rule does allow for termination of affordability restrictions upon foreclosure or transfer in lieu of foreclosure as a means to encourage lenders to participate in the HOME program. However, Howard County must repay the U.S. Department of Housing and Urban Development if HOME-assisted housing fails to meet the affordability requirements for the full affordability period without regard to the term of any loan or mortgage or the transfer of ownership, even in the event of foreclosure, transfer in lieu of foreclose or assignment to the U.S. Department of Housing and Urban Development. Therefore, the Department will require grantees to repay DHCD the full amount of the HOME funds drawn for projects where affordability requirements are not met in full.

DHCD typically uses a regulatory agreement and/or a deed of trust which are recorded to enforce rent and occupancy agreements. Covenants and deed restrictions may be suspended upon transfer by foreclosure or deed-in-lieu of foreclosure.

Amount of HOME funds	Affordability Period
Under \$15,000	5 years
\$15,000-\$40,000	10 years
Over \$40,000	15 years

## AFFORDABLE RENTAL HOUSING

- The rental property owner must comply with the HOME requirements, including rent limits, tenant income limits, tenant lease protections, affirmative marketing, and property standards;
- Affordability requirements apply without regard to the term of any mortgage or loan, or transfer of ownership;
- Throughout the period of affordability, income eligible households must occupy the assisted units;
- When designated rental units become vacant during the period of affordability, subsequent tenants must be income eligible and must be charged the applicable rent.

## AFFORDABLE HOMEOWNERSHIP HOUSING

As defined by HOME regulations, affordable housing for homeownership is single-family housing that is a 1- to 4-unit residence, a condominium unit, a cooperative unit, a combination of manufactured home and lot, or a manufactured home lot. HOME-assisted homeownership housing must meet a period of affordability based on the amount of HOME funds invested in the project. The minimum periods of affordability per unit are as shown in the table below:

If the homeowner does not maintain principal occupancy during the entire affordability period, Howard County will recapture the federal funds associated with the unit. Howard County must ensure that 100% of all HOME funds made available during a program year that are invested in homeownership projects benefit households defined as low- income by HUD.

Down payment Assistance- HOME Program funds could be used as down payment and closing cost assistance for income eligible households to purchase single family dwelling units. [EXPAND]

## **21. HOME Program- Tenant Leases**

DHCD's HOME Program Specialist reviews each project's lease and tenant selection plan to ensure HOME compliance. Any agency, non-profit or sub recipient receiving HOME Program funds must enact specific tenant protections; some of which are outlined below.

Leases must be for not less than one year, unless by mutual agreement between the tenant and the owner. The Department will review the lease term on a case by case basis.

Leases may not contain any of the following provisions enumerated at 24 CFR 92.253:

1. Agreement by the tenant to be sued, to admit guilt, or to a judgment in favor of the owner in a lawsuit brought in connection with the lease;
2. Agreement by the tenant that the owner may take, hold, or sell personal property of household members without notice to the tenant and a court decision on the rights of the parties. However, the owner may dispose of personal property left by a tenant in accordance with state law;
3. Agreement by the tenant not to hold the owner or the owner's agents legally responsible for any action or failure to act, whether intentional or negligent;
4. Agreement of the tenant that the owner may institute a lawsuit without notice to the tenant;
5. Agreement by the tenant that the owner may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties;
6. Agreement by the tenant to waive any right to a trial by jury;
7. Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease; and
8. Agreement by the tenant to pay attorney's fees or other legal costs even if the tenant wins in a court proceeding by the owner against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses.

#### LEASE TERMINATION POLICIES

An owner may not terminate or refuse to renew the lease except for the following reasons:

- Serious or repeated violation of the terms and conditions of the lease;
- Violation of applicable federal, state, or local law;
- Completion of the tenancy period for transitional housing; and
- Good cause.

To terminate or refuse to renew tenancy, the owner must serve written notice specifying the grounds for the action at least 30 days before the termination of tenancy.

#### TENANT SELECTION POLICIES

An owner of rental housing must adopt written tenant selection policies and criteria that:

- Are consistent with the purpose of providing housing for very low-income and low-income families;
- Are reasonably related to program eligibility and the applicants' ability to perform

- the obligations of the lease;
- Provide for the selection of tenants from a written waiting list in the chronological order of their application, insofar as is practicable; and
  - Give prompt written notification to any rejected applicant of the grounds for any rejection.
  - Are consistent with the purpose of providing housing for very low-income and low-income families.
  - Are reasonably related to program eligibility and the applicants' ability to perform the obligations of the lease.
  - Provide for the selection of tenants from a written waiting list in the chronological order of their application, insofar as is practicable.
  - Give prompt written notification to any rejected applicant of the grounds for any rejection.

## **22. Tenant Based Rental Assistance (TBRA)**

Tenant based rental assistance is a rental subsidy that can be used to help individual households afford housing costs such as rent and security deposits. TBRA may also assist tenants with utility deposits, but only when HOME Program funds are also used for rental assistance or security deposits.

For each HOME allocation, 90% of the occupants of HOME assisted rental units and households assisted with HOME funded TBRA must have incomes that are 60% or less of the area median. TBRA programs require annual re-certification of income.

For TBRA programs, source documentation is required for initial and all subsequent income verifications. For rental projects, the requirement for annual income re-certification can be fulfilled with tenant self-certification. Self-certification must include a statement that provides the family's annual income and family size, along with a certification that the information is complete and accurate. The certification must state that the family will provide source documents upon request. Income must be verified with source documentation every fifth year.

## **23. Rental Housing Policies**

### GENERAL PROGRAM RULES

Before any funds are released, an agreement will be signed between DHCD and the recipient. The agreement will satisfy Federal requirements and establishes the terms under which the funding is being provided. Funds will not be released until a funding agreement

is executed.

Funding Agreements will establish a minimum affordability period that is typically not less than 5 years and will at minimum meet the HOME guidelines for new construction. DHCD wants to ensure a permanent stock of affordable housing and may require longer affordability periods than is required by HUD regulations.

Project funding will be limited to the amount necessary to facilitate completion of the project and will not exceed a proportionate share of costs in a project with floating units. All costs must be in direct relation to DHCD assisted units and supporting documentation of all expenditures is required for all costs being paid for with the DHCD funding. With the exception of acquisition and financing costs, DHCD funds are available as reimbursement for eligible expenses. Documentation must be provided for any cost reimbursement.

#### ELIGIBLE PROPERTY TYPES

HOME rental projects may be one or more buildings on a single site, or multiple sites that are under common ownership, management and financing. The project must be assisted with HOME funds as a single undertaking. The project includes all activities associated with the site or building.

HOME funds may be used to assist mixed-income projects (but, only HOME-eligible tenants may occupy HOME-assisted units). Transitional as well as permanent housing projects, including group homes and Single Room Occupancy (SRO) projects, are allowed. There are no preferences for project or unit size or style. For group homes, the rent for the project is based on the number of bedrooms in the project which is then split (pro-rata) share between tenants.

Properties previously financed with HOME during the affordability period cannot receive additional HOME assistance unless assistance is provided during the first year after project completion. HOME funds may not be used for operations or modernization of public housing projects financed under the Housing Act of 1937. DHCD will not fund these ineligible property types.

#### DETERMINING HOME-ASSISTED UNITS

The HOME Program distinguishes between the units in a project that have been assisted with HOME funds and those that have not been assisted. This distinction between HOME-assisted and unassisted units allows HOME funds to be spent on mixed-income projects while still targeting HOME dollars only to income-eligible households. HOME may only pay actual costs of HOME-assisted housing. The HOME rent and occupancy rules apply only to HOME-



assisted units. In general this designation will be based on the actual HOME investment in a unit or project. The number of HOME-assisted units in a project must be specified in the HOME Loan Agreement or Regulatory Agreement. HOME rules create a floor for the number of HOME-assisted units a project must have which is based on the proportional share of total eligible costs to be paid with HOME funds. Howard County DHCD may require a higher number of HOME-assisted units in a project. Some projects may consist of only HOME-assisted units.

#### FIXED AND FLOATING UNITS

For properties with both assisted and non-assisted units, DHCD specifies in the HOME Agreement whether the units are "fixed" or "floating". This designation cannot be changed after the initial contract has been executed.

a) Fixed

When HOME-assisted units are "fixed," the specific units that are HOME-assisted (and, therefore, subject to HOME rent and occupancy requirements) are designated and never change. Designating fixed units allows the project to have a composition of HOME-assisted units by unit size (number of bedrooms) that varies from the composition of non-HOME assisted units by unit size (number of bedrooms). In other words, a project with two three-bedroom units and three four-bedroom units could "fix" one three-bedroom unit and one four-bedroom units as HOME-assisted.

b) Floating

When HOME-assisted units are "floating," the units that are designated as HOME-assisted may change over time as long as the total number of HOME-assisted units in the project remains constant. HOME-assisted floating units must represent the same percentage of all comparable unit sizes in the project. In other words, a project with two three-bedroom units and four four-bedroom units could "float" one three-bedroom unit and two four-bedroom units (thus "floating" fifty percent of each unit size in the project).

The floating designation gives the owner some flexibility in assigning units, and can help avoid stigmatizing the HOME-assisted units. If the floating designation is used, the owner must ensure that the HOME-assisted units remain comparable to the non-assisted units over the affordability period in terms of size, features and number of bedrooms.

#### MAXIMUM PURCHASE PRICE

Housing purchased with HOME funds must be modest housing as defined by HUD in the HOME Program regulations. In the case of acquisition of newly constructed housing or existing housing, the housing must have a purchase price for the particular type of single-family housing to be purchased that does not exceed 95% of the median purchase prices for the

area. Howard County will ascribe to the maximum purchase price as established from HUD's for the Baltimore-Towson MSA as follows:

- When HOME funds are used to build or to acquire newly constructed housing or standard housing for homeownership, the housing must have a purchase price for the type of single family housing that does not exceed 95 percent of the median purchase price for the area. [92.254(a)(2)(i)]
- When HOME funds are used to acquire housing with rehabilitation for homeownership, the housing must have an estimated property value after rehabilitation that does not exceed 95 percent of the median purchase price for the area. [92.254(a)(2)(ii)]
- When HOME funds are used to rehabilitate housing which is currently owned by a family, the housing must have an estimated property value after rehabilitation that does not exceed 95 percent of the median purchase price for the area. [92.254(b)(1)]

**Note: Every homebuyer must receive homebuyer counseling.**

## **24. Financial Management**

Howard County requires all subrecipients to comply with the requirements and standards of OMB Circular 2 CFR Part 200, "Uniform Administrative Requirements, Cost Principles and Audit Requirements", as applicable. These principles shall be applied for all costs incurred whether charged on a direct or indirect basis. Additionally, as part of these requirements all subrecipients must conduct annual audits. Refer to Section 33 of this document for more details on the Single Audit Requirements required of non-federal entities.

DHCD operates on a fiscal year of July 1 through June 30. Planning for each fiscal year begins the previous January with requests for proposals released and due in February. Funds are estimated to be available after July 1st, with the understanding that no contracts/agreements can be executed until DHCD has executed funding agreements with HUD, which could be as late as September of the fiscal year.

## **25. Administration and Monitoring**

### AMENDING DOCUMENTS

HOME loan agreements are fully executed between the County and the project prior to a

project's set-up in IDIS and any HOME funds being disbursed. Loan agreements may be amended by mutual agreement of the parties for changes in terms, for the receipt of additional funds, or changes in project scope. However, agreements will be automatically amended if so required to ensure compliance with regulations.

#### OTHER DOCUMENTS

Other types of documents may be executed as conditions of funding and may include mortgage and loan agreements, deed restrictions and other use agreements between Howard County and the owner, property management agreements between the owner and property manager, and asset management agreements between the owner and asset manager.

Examples include:

- Mortgage and loan documents are signed at closing and contain the financial terms and conditions of the loan;
- Deed restrictions and other use agreements will be used to place specific restrictions on the property; and
- Property management agreements detail the specific responsibilities of the property manager.

Copies of management agreements executed assigning the management responsibility of DHCD funded projects must be provided to DHCD prior to the release of retention or within 15 days of execution, whichever is later.

#### MONITORING

The development process will be monitored by DHCD staff through the draw process, including reviewing draw or reimbursement requests, cost estimates, construction contracts and construction documents. PJs must also conduct construction progress and final inspections to ensure that the work is done appropriately.

The initial monitoring, completed upon lease-up, includes reviewing 100 percent of client files and inspecting 15 to 20 percent of assisted units. During the affordability period the project will be inspected and monitored annually for compliance with funding requirements, which will include a review of management processes, a file review, and a physical inspection of the property and assisted units. HOME During the affordability period all assisted units must be in compliance with rent and income limits DHCD requires that agencies submit a Rental Housing Project Compliance Report annually until the end of the project's affordability period, submit an annual certification that the project and its units are suitable for occupancy, and submit rents for approval.

Also, annually, the PJ must examine the financial condition of HOME-assisted rental projects with **10 or more** HOME-assisted units to determine the continued financial viability of the project.

After the HUD-required affordability period ends, the Federal HOME requirements no longer apply.

HOME properties will be monitored in according to the total number of units in a project as follows:

Number of Units	Inspection Required	Units Inspected
1 to 4	Every 3 years	100%
5-25	Every 2 years	20% or 4 HOME units minimum
26 or more	Annually	20% or 4 HOME units minimum

Note: DHCD reserves the right to inspect the properties more frequently than the HOME rule requires

Grantees are expected to keep adequate records to document and demonstrate compliance of all requirements including:

- The project is Affirmatively Marketed to qualified applicants;
- The Affirmative Marketing Plan must be in place and reviewed;
- Tenants are screened for eligibility;
- Rent and occupancy targets are observed;
- Adequate property maintenance is conducted; and
- Proper internal controls and financial management

## 26. Community Housing Development Organizations (CHDOs)

A Community Housing Development Organization (CHDO) is a private non-profit, community-based service organization that has obtained or intends to obtain staff with the capacity to develop manage and/or sponsor affordable housing. Further information on the regulations regarding CHDOs, can be found in the Code of Federal Regulations Title 24 at Part 92.300.

### REGULATORY REQUIREMENTS FOR CHDO CERTIFICATION

In order to receive HOME funding under CHDO guidelines, an organization must:

- Submit a complete application with up to date supporting documentation to the County *for every project that the CHDO seeks funding for;*
- Receive certification approval from the County;
- Demonstrate a history of serving the community and have a clearly defined geographic service area;
- Document that at least one-third of its governing board is composed of residents of low-

- income neighborhoods or elected representative of low-income neighborhood organizations;
- Organized under State/Local Law: The nonprofit organization must show their articles of incorporation as evidence of being organized under state and local law;
  - IRS Nonprofit Status: Organizations must have a 501(c) (3) non-profit status of exemption letter of certification from the Internal Revenue Service (IRS);
  - Purpose of Affordable Housing: Providing decent and affordable housing must be the organization's primary purpose as evidenced by the organization's Charter, Articles of Incorporation, By-laws or a Resolution of the CHDO's board of directors;
  - Service Area: The organization's service area must be Howard County or a smaller area within Howard County and this must be in its Articles of Incorporation and/or By-laws; a map of the service area must be attached to the organization's CHDO application;
  - Board Representation: The board of directors must contain no more than 1/3 representation from the public sector and a minimum of 1/3 representation from the low-income community it serves;
  - For-Profit Sponsorship: CHDOs may be sponsored by for-profits; however, the CHDO cannot be controlled by the for-profit and must be free to contract for goods and services. The primary purpose of the for-profit cannot be housing ownership/management as evidenced by the for-profit's Articles of Incorporation. For profit organizations and/or their appointees can only make up 1/3 of the board of directors, *but they cannot serve as officers or employees of the CHDO (2013 Rule)*.
  - If sponsored by a religious organization, the CHDO must be a separate secular entity from the religious organization, with membership available to all persons, regardless of religion or membership criteria, as evidenced by by-laws, charter, or articles of incorporation;
  - Low-Income Input: A formal process that is described in the By-laws or Resolutions has been established and implemented for low-income program beneficiaries from the organization's service area to advise the organization in all of its decisions regarding affordable housing projects;
  - Serving the Community: A minimum of one year of relative experience serving the community where the organization intends to develop affordable housing must be demonstrated. This must be demonstrated via letters of community support and a narrative description of the organization's community activities;
  - Accounting Standards: The organization must meet and adhere to financial accountability standards found in 24 CFR 84.21;
  - Organizations having revenues in excess of \$300,000 MUST submit an audit performed by a Certified Public Accountant, along with their most recently filed IRS Form 990. Organizations having income less than \$300,000 MUST submit the most recently filed IRS Form 990; and
  - Benefit No Individual: No part of the CHDO's profits may benefit any members, founders, contributors, or individuals. This requirement must be in the Articles of Incorporation.

## CAPACITY AND EXPERIENCE

To qualify as a CHDO, the 2013 Rule requires that a nonprofit have paid employees with housing experience appropriate to the role the nonprofit expects to play in projects (i.e., developer, sponsor, or owner) in order to receive a CHDO designation.

Note: the definition of “owner” has been significantly revised in the 2013 Rule at 92.300. The Rule now permits a CHDO to own and operate housing that it does not develop. Therefore, a nonprofit that will undertake development activities must demonstrate development capacity. A nonprofit that will undertake property ownership and management must demonstrate ownership/management experience.

The requirement for development capacity can no longer be demonstrated through the use of consultants with development experience, except during the first year of operation as a CHDO, provided that the consultant trains *the CHDO staff*.

*In addition, the capacity requirements cannot be met through the use of volunteers of staff that is donated by another organization.* Consultants or volunteers can continue to fill occasional skill gaps or undertake activities that are required only on a periodic basis (e.g., project underwriting), but cannot be the basis of a determination that a nonprofit has the capacity to be designated as a CHDO.

Per HOME regulations funding is set aside for CHDO use as follows:

- 15 percent of total HOME funding allocation is reserved for CHDOs to develop, sponsor or own housing (Up to 10 percent of this 15 percent may be used for project specific assistance; see additional information at Title 24 Section 92.301); and
- Up to 5 percent of the total HOME funding allocation *can* be used directly for operating expenses for a CHDO per fiscal year, contingent upon the CHDO entering an agreement to use HOME funds to develop, sponsor or own housing within 24 months.

## HOWARD COUNTY REQUIREMENTS FOR CHDO CERTIFICATION

In addition to the regulatory requirements from HUD, Howard County has established additional criteria for CHDO certification. The organization must:

- Maintain a record of good standing with the Maryland Secretary of State's Department of Assessment and Taxation Office
- Maintain no history of awarded CHDO funding being de-obligated or significant compliance findings on its Howard County funded projects.

The criterion above is not all-inclusive and Howard County may require additional information prior to determining CHDO certification. Meeting the above requirements does not guarantee CHDO certification and/or CHDO funding. Howard County reserves

the right to deny or revoke CHDO certification based on its evaluation of the organization's performance.

#### PROJECT DEVELOPMENT USING CHDO SET-ASIDE

A certified CHDO must be an owner, developer or sponsor of a HOME-eligible project to use CHDO set-aside funds. A CHDO may serve in one of these roles or in a combination of roles, such as being owner and developer.

#### OWNER OF RENTAL HOUSING

The CHDO is required to own (in fee simple absolute or long-term ground lease) multifamily or single family housing that is rented to low-income families. The CHDO must own the HOME project during development and throughout the period of affordability, and is required to oversee all aspects of the development process. At a minimum, the CHDO can own the property and hire a project manager or contract with a development contractor to oversee all aspects of the development.

Under the 2013 Rule at 92.300(a)(2), a CHDO is also permitted to acquire housing that is in standard condition provided it owns the housing throughout the affordability period.

- This new definition facilitates participation of community-based nonprofit organizations that have the capacity to own and operate affordable rental housing in their community, but do not have the capacity to develop such housing; and
- Consequently, this new definition *creates additional opportunities* for nonprofits organizations to access the CHDO set-aside funds to address their neighborhoods' affordable housing needs.

#### DEVELOPER OF RENTAL HOUSING

A CHDO that is a "developer" of rental housing is the owner (in fee simple absolute or long-term ground lease) and developer of the project and must be in sole charge of all aspects of the development process, including obtaining zoning, securing non-- HOME funds, selecting contractors, overseeing the progress of work, and determining reasonableness of costs. The CHDO must own the HOME-assisted housing during the development process and throughout the period of affordability.

This is a change from the pre-2013 Rule in that the CHDO must own the property; *it no longer has the option to be under contract with an owner to develop the property.*

#### SPONSOR OF RENTAL HOUSING

The 2013 Rule provides two definitions of a "sponsor" of HOME-assisted rental housing:

- 92.300(a)(4) clarifies the requirements for CHDOs to maintain effective project control

when acting as "sponsor" of rental housing. A CHDO "sponsors" rental housing when the property is "owned" or "developed" by:

- a. A subsidiary of the CHDO (in which case the subsidiary, which may be a for-profit or nonprofit organization, must be wholly owned by the CHDO);
- b. A limited partnership (in which the CHDO or its wholly owned subsidiary must be the sole general partner); or
- c. A limited liability company (in which the CHDO or its wholly owned subsidiary must be the sole managing member).

If the limited partnership or limited liability company agreement permits the CHDO to be removed as sole general partner or sole managing member, respectively, the agreement must require that the removal be "for cause" and that the CHDO must be replaced by another CHDO. In addition, HOME funds must be provided to the entity that owns the project.

92.300(a)(5) codifies the pre-2013 Rule definition of "sponsor." It states that a CHDO also "sponsors" HOME-assisted rental housing in situations in which the CHDO owns and develops the housing and agrees to convey the housing to a private nonprofit organization (that does not need to be a CHDO but cannot be created by a governmental entity) at a predetermined time after completion of the project development.

- Such arrangements typically occur when a CHDO has development expertise and the nonprofit organization has the capacity to own and operate the housing.
- The CHDO is required to own the property before the development phase of the project and is required to select the nonprofit organization before entering into an agreement with the PJ that commits HOME funds to the project.
- The nonprofit organization assumes the CHDO's HOME obligation (including any repayment of loans) for the project.
- If the property is not transferred to the nonprofit organization, the CHDO sponsor remains liable for the HOME assistance and the HOME project.

#### DEVELOPER OF HOUSING FOR HOMEOWNERSHIP

For HOME-assisted homebuyer projects, the housing is "developed" by the CHDO if it is the owner (in fee simple absolute) and developer of new housing that will be constructed or existing substandard housing that is owned or will be acquired by the CHDO and rehabilitated for sale to low-income families in accordance with Part 92.254.

- To be the "developer," the CHDO must arrange financing for the project and be in sole charge of construction. As part of its set-aside funds, the CHDO can provide direct down payment assistance to a buyer of the housing it has developed with HOME funds in an amount not to exceed 10 percent of the amount of HOME development funds. In this role, the CHDO is not a subrecipient.



**Note: Every homebuyer must receive homeowner housing counseling.**

#### SET-ASIDE REQUIREMENT FOR CHDOS

Within 24 months after the date that HUD notifies the participating jurisdiction of HUD's execution of the HOME Investment Partnerships Agreement, the participating jurisdiction must reserve not less than 15 percent of the HOME allocation for investment only in housing to be owned, developed or sponsored by community housing development organizations.

- Howard County must *certify* the organization meets the definition of a "community housing development organization" *and* must document that the organization has capacity to own, develop, or sponsor housing each time it commits funds to the organization.
- **Note on reserving:** Funds are allowed to be committed, or reserved, when Howard County has a fully executed written agreement with the CHDO (or project owner as described paragraph 92.300(a)(4) of this section) committing the funds *to a specific local project* in accordance with
- paragraph (2) of the definition of "commitment" in § 92.2.

#### AGREEMENT REQUIREMENTS

- The written agreement between Howard County and the CHDO must state the actual sales price of the housing or describe the method that will be used to determine the sales price
- The written agreement must state whether the proceeds of the sale must be returned to the County, retained by the CHDO, and whether the proceeds must be used for HOME-eligible activities or other housing activities in accordance with 92.503.

*Note:* Funds that are recaptured during the period of affordability because housing no longer meets the affordability requirement under 92.254(a)(5)(ii) must be reinvested in HOME-assisted activities in accordance with Part 92.503.

#### ELIGIBLE AND INELIGIBLE USES OF CHDO SET-ASIDE FUNDS

A. CHDO acting as owner, sponsor or developer may use the 15 percent CHDO set-aside for the following activities:

- Acquisition and/or rehabilitation of rental or homebuyer property;
- New construction of rental or homebuyer property; and
- Direct financial assistance to homebuyers of HOME-assisted property developed or sponsored by the CHDO.

CHDO set-aside HOME funds must be used during the construction or rehabilitation of the property.

B. Ineligible CHDO Activities - Ineligible uses of the HOME CHDO set-aside are homeowner rehabilitation, tenant-based rental assistance (TBRA), and down payment and/or closing cost assistance to purchasers of housing not developed with HOME CHDO funds.

C. Operating Assistance – Howard County may choose to use up to 5 percent of its annual HOME allocation to provide funds for CHDO operating assistance. This allocation does not count toward the 15 percent set-aside funds used by CHDOs for projects. To be eligible for CHDO operating assistance, the CHDO must submit a funding application for a CHDO-eligible project and the funding must be available. Howard County is **not** required to provide operating assistance.

#### LIMITATIONS ON CHDO OPERATING FUNDS:

CHDO operating assistance may not exceed \$50,000 each fiscal year, or fifty percent (50%) of CHDO's total annual operating expenses for that year, *whichever is greater*.

Operating funds are provided on a year-by-year basis provided funds are available and the organization has acceptable performance in the community. A certified copy of the CHDO's most recent operating budget must be submitted to Howard County to determine amount of assistance.

Howard County reserves the right to delay payment of operating funds if it is evident that the CHDO project is experiencing delays. Howard County reserved the right to reduce the amount of or not award operating assistance based on its evaluation of the CHDO's production and/or overall performance.

#### **Eligible operating expenses (must be reasonable and necessary) are:**

- Salaries, wages, benefits, and other employee compensation;
- Employee education, training and travel
- Rent and utilities;
- Communication costs;
- Taxes and insurance; and
- Equipment, materials, and supplies.

#### REPORTING REQUIREMENT

Howard County will periodically evaluate the performance of any CHDO wishing to receive CHDO operating funds. When receiving operating funds, monthly performance reports are required. The reports must include information about the following:

- A report on the community involvement and participation in the CHDO with regard to beneficiaries of the projects as well as partner organizations and other entities involved in serving low-and moderate-income households; and
- A description of what the receipt of the CHDO operating funds has enabled the CHDO to accomplish that would otherwise have been unable to achieve and a detailed narrative of specific uses of the CHDO operating funds.

#### TECHNICAL ASSISTANCE AVAILABLE TO CHDOs

Staff members are available to assist CHDOs in structuring project proposals to best meet program requirements as well as to assist CHDOs in implementing these projects once they are funded.

Nonprofits (including CHDOs) may also be eligible to receive technical assistance from other organizations including:

- Training and Development Association;
- Maryland Department of Housing and Community Development; and
- HUD Baltimore Field Office.

## **27. Other Federal Requirements**

For all HUD programs, there are many other requirements that must be met in addition to the specific HOME program requirements. Those who receive HOME funds must comply with these requirements. The description and checklist of other federal requirements below is not all-inclusive. Applicants should refer to the HOME regulations for a complete list of other federal requirements.

#### NON-DISCRIMINATION AND EQUAL ACCESS RULES / FAIR HOUSING AND EQUAL OPPORTUNITY

**Yes**, must affirmatively further Fair Housing. Particular attention should be paid to signs of discrimination in leasing practices.

Regulatory Citations & References:

- 92.202 and 92.250
- Title VI of Civil Rights Act of 1964 (42 U. S. C. 2000d et. seq.)
- Fair Housing Act (42 U. S. C. 3601-3620)
- Executive Order 11063 (amended by Executive Order 12259)
- Age Discrimination Act of 1975, as amended (42 U. S. C. 6101) o  
24CFR5.105(a)

## AFFIRMATIVE MARKETING AND MINORITY OUTREACH

All rental or homebuyer projects with HOME assisted housing units must adopt affirmative marketing procedures and requirements. Howard County has **adopted and follows** affirmative marketing procedures and requires all our subrecipients and property owners to follow as well.

**Agreement Requirement** - *all* written agreements with subrecipients; and owners, developers, or sponsors, in accordance with §92.504(c), must include the affirmative marketing requirements.

With the 2013 HOME Rule, §92.351 was revised to extend the applicability of affirmative marketing procedures *to all HOME-funded programs*, including TBRA and down-payment assistance programs. The pre-2013 affirmative marketing requirements were applicable only to HOME-assisted projects with five or more HOME units.

- The previous exception to the affirmative marketing requirements for tenants receiving Section 8 rental assistance has been eliminated.
- The specific affirmative marketing procedures to be used will depend on the type and size of the program or project. For instance, a PJ administering a down-payment assistance program must affirmatively market the program (i.e., the availability of federal funds for down-payment assistance), rather than units available for purchase.

Regulatory Citations & References: Section 92.351

## AFFIRMATIVE MARKETING

Howard County's DHCD is committed to affirmatively furthering fair housing by promoting fair and equal access to housing for persons residing in Howard County without regard to race, color, national origin, religion, age, gender, familial status, income or disability. This commitment extends to all housing projects and programs supported by grant funds. To further affirmatively fair housing, DHCD is actively participating in the Regional Fair Housing Group hosted by the Baltimore Metropolitan Council (BMC) in creating a fair housing plan for all its housing related programs. In order to affirmatively further fair housing the following practices should be implemented:

1. Include HUD-approved "Equal Housing Opportunity" logo in solicitation and advertising the availability of Housing Projects, Programs and forms;
2. Analyze demographic data of housing activities and identify potential tenants and homebuyers who are *least likely* to apply to rent or purchase housing;
3. Conduct outreach and make contact with organizations whose clientele consists primarily of diverse and underserved populations;

4. Publicize the availability of housing opportunities to minorities by utilizing media normally accessed by minorities, including newspaper advertisements, public service announcements, distribution of fair housing brochures at community events, community-based presentations, and other appropriate outreach activities designed to inform the public about fair housing rights and responsibilities;

5. Provide on-going training on local, state and federal fair housing laws to all County's staff and non-profit and for-profit housing partners involved in the development and maintenance of HOME-assisted rental units;

6. Create information on fair housing policies, practices, and procedures for Renters and Homebuyers and post on the County's website; and

7. Collect, analyze and report on information of the race and ethnicity of the individuals who have applied to purchase or rent units at the project, in order to determine the results of the affirmative marketing efforts.

#### **Rental & Homebuyer:**

Howard County will adopt affirmative marketing requirements for all rental projects with *five* or more HOME units and for all HOME-funded programs per §24 CFR92.351. Any entity applying for HOME program funds for rental housing-related activities must adopt affirmative marketing procedures for all HOME-assisted housing and submit for review the Affirmative Marketing Plan along with HOME program application. An approved Affirmative Marketing Plan and compliance with HOME-assisted housing requirements must be in place prior to the disbursement of HOME program funds.

Affirmative marketing requirements include:

1. A description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME program funds;

2. A description of what owners and/or the program administrator will do to inform persons *least likely* to apply for housing without special outreach;

3. Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and

4. A description of how efforts will be assessed and what corrective actions will be taken when requirements are not met.

The County will take an assessment of the most commonly spoken languages in the County and provide marketing materials and correspondence in the most dominant languages.

#### PROJECTS WITH TENANT PREFERENCES

The HOME 2013 Rule further modified the requirements to specify that to the extent that a project is implementing tenant preferences, the PJ must have affirmative marketing procedures that apply in the context of limited/preferred tenant selection policies.

**For example**, a project for homeless persons must be marketed to the universe of persons who would meet the preference. The project could not rely solely on referrals from a specific homeless provider when there are other homeless providers with potential applicants in the market area.

#### OWNERS OF RENTAL PROPERTY

Howard County Department of Housing and Community Development mandates the owner of the rental property with HOME assisted units must adopt an affirmative marketing policy and procedure acceptable to the County to ensure that eligible persons regardless of race, color, national origin, sex, religion, and familial status are adequately informed of the services they provide as described in 24 CFR 92.351 (a). The Rental Property Owner's adopted Plan must be approved by DHCD staff and by HUD's Fair Housing Program Center.

#### AFFIRMATIVE MARKETING PROCEDURES MUST INCLUDE THE FOLLOWING ELEMENTS:

- Methods for informing the public, owners and potential tenants about fair housing laws and the grantee's policies (for example: use the Fair Housing logo or equal opportunity language).
- A description of what owners and/or the grantee will do to affirmatively market housing assisted with HOME funds, and maintenance of records that document the actions taken in this marketing effort.
- A description of persons not likely to apply for housing without special outreach and on what basis the owners and/or the grantee made this determination.
- A description of what owners and/or the grantee will do to inform persons not likely to apply for housing without special outreach, and maintenance of records that document the actions taken in this marketing effort.
- A description of how efforts will be assessed and what corrective actions will be taken where requirements are not met, and maintenance of records that document an assessment of the effectiveness of the marketing effort.

#### ACCESSIBILITY

##### Regulatory Citations & References:

- Section 504 of the Rehabilitation Act of 1973 (implemented at 24 CFR Part 8)
- For multi-family buildings only, 24 CFR 100.205 (implements Fair Housing Act)

## EMPLOYMENT AND CONTRACTING RULES

**Equal Opportunity Employment -Yes,** contracts and subcontracts for more than \$10,000 must include language prohibiting discrimination.

Regulatory Citations & References:

- Executive Order 11246 (implemented at 41 CFR Part 60)

## SECTION 3 ECONOMIC OPPORTUNITY

Federal regulations require that to the greatest extent possible the benefits of federal financial assistance will be directed to very low- and low-income persons, particularly those who are recipients of government assistance for housing and to business concerns which provide economic opportunities to very low- and low-income persons. However, Section 3 only applies to new employees hired as a result of the federal assistance. If a contractor or subcontractor performs the work with existing employees, Section 3 requirements do not apply to the contract. Contracts and subcontracts funded in whole or in part by HUD resources where the individual contract or subcontract exceeds \$100,000 and the amount of the HUD assistance for the project exceeds \$200,000 are subject to Section 3 requirements. Both dollar thresholds must be present to trigger Section 3. Contracts exclusively for supplies or materials are excluded unless the contract includes installation of the materials.

### SECTION 3 ACTIVITIES INCLUDE:

- Housing rehabilitation, including reduction and abatement of lead-based paint projects; housing construction; and
- Other public construction assisted with housing or community development funds.
- HUD has established goals and actions to be taken in awarding contracts to Section 3 businesses
- 10 percent of the total dollar amount in contract for building trades work arising in connection with housing rehabilitation and housing construction;
- 3 percent of the total dollar amount of all other Section 3 covered contracts;
- Notify Section 3 businesses of the contracting opportunities covered by these requirements;
- Notify all potential contractors of the Section 3 covered contracting requirements, and include the Section 3 clause in all contracts;
- Assist and "actively" cooperate with HUD in obtaining contractor/subcontractor compliance with Section 3 requirements;
- Refuse to award a contract to any contractor who has been found to have violated the Section 3 regulations;
- Take remedial action against contractors who fail to comply with the Section 3 requirements (e.g. termination); and

➤ Document actions (including results and impediments) taken to comply with Section 3 requirements.

Projects will have to report to DHCD on how they are meeting Section 3 requirements.

#### MINORITY/WOMEN EMPLOYMENT

Howard County Housing has adopted the MBE/WBE language of Howard County when related to HOME Rental Program. The Owner of the HOME assisted Rental Property will follow the specific Procurement Guidelines and Procedures related to MBE and WBE beginning on page 73 of the County Manual.

Regulatory Citations & References:

- Executive Orders 11625, 12432 and 12138
- 24 CFR 85.36(c)

#### DAVIS-BACON

Yes, if construction contract includes 12 or more units that are HOME-assisted.

Regulatory Citations & References:

- 92.354 Davis-Bacon Act (40 U. S. C. 276a -276a-5) o 24 CFR Part 70 (volunteers)
- Copeland Anti-Kickback Act (40 U. S. C. 276c)

#### CONFLICT OF INTEREST

The *conflict of interest provisions* at §92.356(f)(1) prohibit certain persons from occupying HOME-assisted housing. This provision has been revised with the 2013 HOME Rule to clarify that *immediate* family members of an officer, employee, agent, elected or appointed official or consultant of an owner, developer, or sponsor are prohibited from occupying a HOME-assisted affordable housing unit in a project. This amendment further clarifies that the restriction on occupancy applies during the period of affordability only, and not to the entire period of ownership by the entity that received the HOME assistance.

Regulatory Citations & References:

- 24 CFR 92.356
- 24 CFR 85.36
- 24 CFR 84.42

#### DEBARRED CONTRACTORS

DHCD staff ensures that no contractor working on a HOME project is debarred, suspended, or ineligible per the requirements of 24 CFR part 24. If the amount of



assistance exceeds \$200,000 OR contract or subcontract exceeds \$100,000.

Regulatory Citations & References:

- Section 3 of the Housing and Urban Development Act of 1968 (implemented at 24 CFR Part 135)

**Yes**, check HUD's list of debarred contractors.

Regulatory Citations &

References: 24 CFR Part 5

### ENVIRONMENTAL REVIEWS

Projects funded with HOME must examine the environmental impacts of each activity as required by the National Environmental Policy Act of 1969 (NEPA) and other environmental requirements. The cost of the environmental assessment is an eligible project-related soft cost and may be paid for with HOME funds. A full explanation of the NEPA requirements can be found in the HOME regulations in section 92.352. DHCD will ensure environmental reviews are completed prior to commitment of HOME funds.

Regulatory Citations & References:

- 24 CFR 92.352
- 24 CFR Part 58.35 b(5)
- National Environmental Policy Act (NEPA) of 1969

### FLOOD INSURANCE

**Yes**, must obtain flood insurance if located in a FEMA designated 100-year flood plain. Community must be participating in FEMA's flood insurance program.

Regulatory Citations & References:

- Section 202 of the Flood Disaster Protection Act of 1973 (42 U. S. C. 4106)
- 

### SITE AND NEIGHBORHOOD STANDARDS

- **Yes**, for new construction only.

- Regulatory Citations &  
References: 24 CFR  
893.6(b)

### LEAD-BASED PAINT

Housing that is purchased, rehabilitated or assisted in some way with HOME is subject to

the Lead-based Paint Poisoning Prevention Act, the Residential Lead-based Paint Hazard Reduction Act and the implementing regulations for these Acts. HUD maintains a website for the Office of Healthy Homes and Lead Hazard Control where lead-based paint requirements are described as they apply to HUD programs.

Applicants for HOME funds should discuss acquisition projects where units that are older than 1978 are being purchased with DHCD prior to purchase. Lead paint was used in all residential paints prior to 1978. Testing for lead, an assessment of its presence, and a plan for stabilization or removal will be required if HOME funds are used to acquire pre-1978 units. Requirements differ depending on whether rehabilitation work is performed. Rehabilitation notices to owners. Paint testing of surfaces to be disturbed. Risk assessment, if applicable, based on level of rehabilitation assistance. Appropriate level hazard reduction activity (based on level of rehabilitation assistance). Safe work practices and clearance. Provisions included in all contracts and subcontracts.

Regulatory Citations & References:

- 92.355
- Lead Based Paint Poisoning Prevention Act of 1971 (42 U. S. C. 4821 et. seq.)
- 24 CFR Part 35
- 982.401(j) (except paragraph 982.401G)(1)(i))

WHAT MUST BE DONE

1. The rules require that a disclosure to all applicants and tenants about any known or potential lead-based paint hazards must be issued; and
2. Documentation of the issuance of the EPA/ HUD/ Consumer Product Safety Commissions brochure "Protect Your Family from Lead in your Home", and
3. Get a signed copy of the certification of accuracy completed at each initial lease up.

**Note:** For any HOME projects involving existing housing/rehabilitation, DHCD will ensure the proper disclosures are provided to applicants and tenants regarding lead-based paint

RELOCATION

It is important that those who receive HOME funds from the County take appropriate steps to minimize the displacement of families, individuals, businesses, nonprofit organizations and farms as a result of the activity being funded with HOME. The requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) guide the steps that must be taken to minimize displacement and the actions taken to compensate those who are displaced by a federally-funded project.

The applicant must fully describe any project activity that may lead to voluntary or involuntary displacement of persons impacted by the proposed project in an application for HOME funding. A timeline for notification of persons who may be impacted is of vital importance and those applying for HOME funds should take no steps that may result in a person relocating involuntarily prior to discussing their application with the County. All required steps must be determined by consulting the Uniform Relocation Act (URA) which can be found in section 92.353 of the HOME regulations.

For voluntary purchases of property, the applicable disclosure must be submitted with an application for funding for any HOME project where the purchase of land is involved. These disclosures must be retyped on the applicant agency's letterhead.

Displacement must be minimized; existing tenants must be provided a reasonable opportunity to lease a dwelling unit in the building upon completion of the project. Reimbursement for temporary relocation, including moving costs and increase in monthly rent/utilities, must be provided, as well as advisory services.  
Regulatory Citations & References: 92.353

- Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) (42 U. S. C. 4201-4655)
- 49 CFR Part 24
- 24 CFR Part 42 (subpart B)
- Section 104(d) "Barney Frank Amendments"

#### UNIFORM ADMINISTRATIVE REQUIREMENTS

Nonprofit agencies who receive HOME funds are subject to OMB Circular 2 CFR Pt. 200, which guides the determination of cost reasonableness, allocation of costs to grant funds, direct vs. indirect costs and allowable costs, etc. Nonprofit agencies must follow 2 CFR Pt. 200, when making decisions about eligible and ineligible costs that can be assigned to grant awards.

#### AUDITS

Nonprofit agencies that receive federal funds are subject to the audit requirements imposed by OMB Circular 2 CFR Part 200 for nonprofit organizations. Audits must be conducted annually. However, a nonprofit must expend \$750,000 or more in federal funds before the Single Audit requirements apply. A copy of the OMB Circular 2 CFR Part 200 can be at: <https://www.gpo.gov/fdsys/granule/CFR-2014-title2-vol1/CFR-2014-title2-vol1-part200/content-detail.html> . More information about the single audit can be found in Section 33 of this document.

## PROCUREMENT

Nonprofits that receive federal funds must follow policies that dictate how goods and services are purchased with these funds. The federal regulations published at 24 CFR Part 84 establish the procedures that a nonprofit must follow. One of the most important aspects of the federal procurement regulations is that a nonprofit must have written procedures in place prior to beginning procurement with federal funds. How to develop these policies is described in sections 84.40-84.48. Howard County DHCD is available to assist nonprofits with the development of procurement policies and standards prior to their purchasing goods with federal funds.

Howard County Housing has adopted the Procurement Policy of Howard County when related to the HOME Rental Program. The Howard County Purchasing Manual will be referenced within the HOME Agreement under the Procurement section and attached as an Exhibit to all HOME Rental Grant Agreements. The Owner of the HOME Assisted Rental Property will follow the specific guidelines for all purchases and procurement.

## LABOR STANDARDS

For all construction projects that meet established threshold requirements and use federal funds for construction or rehabilitation of units, the project contractor must pay prevailing wages for the area to the trade employees working on the project. DHCD will provide wage determinations from the U.S. Department of Labor for inclusion in all bidding and contractual documents for construction and rehabilitation projects. For HOME projects, if 12 or more units will be developed, prevailing wages must be paid as required by the Davis-Bacon and related wage payment Acts.

## **28. Property and Other Standards**

Housing that is constructed or rehabilitated with HOME funds must meet all applicable local codes, rehabilitation standards, city codes and zoning ordinances at the time of project completion.

- **Accessible Units** – in HOME properties with 5 or more total units, the common spaces and a certain number of units must be constructed or rehabilitated to be accessible to persons with mobility and/or sensory impairments in accordance with the *Section 504 Accessibility - Uniform Federal Accessibility Standard (UFAS)*. **These units must be marketed to ensure that they offered first to persons with disabilities.**

SEC. 3.100. - HOWARD COUNTY BUILDING CODE; ADOPTION OF INTERNATIONAL CODES.

(a) *In General* . Except as amended in sections 3.101, 3.102, 3.103, and 3.104 of this subtitle, the codes enumerated in this section are hereby adopted as the Howard County Building Code as if the codes were set out in full in this section.

(b)

***Adopted Code:***

(1)

The International Building Code, 2015 Edition, Published by the International Code Council, Inc.

(2)

The International Residential Code for One- and Two-Family Dwellings, 2015 Edition, published by the International Code Council, Inc.

(3)

The International Mechanical Code, 2015 Edition, published by the International Code Council, Inc.

(4)

The International Energy Conservation Code, 2015 Edition, published by the International Code Council, Inc.

(5)

The Life Safety Code, 2015 Edition, published by the National Fire Protection Association.

(6)

The Howard County Electrical Code, adopted pursuant to title 3, subtitle 2 of the Howard County Code.

(7)

The Plumbing and Gas fitting Code for Howard County adopted pursuant to title 3, subtitle 3 of the Howard County Code.

(8)

The Maryland State Accessibility Code.

(9)

The Howard County Sign Code, adopted pursuant to title 3, subtitle 5 of the Howard County Code. .

(C.B. 10, 2015, § 1)

PROPERTIES THAT ARE REHABILITATED WITH HOME FUNDS MUST MEET THE FOLLOWING STANDARDS:

- Handicapped accessibility requirements, where applicable;
- Also, one of the following:
  - Local and State Code Requirements
  - Uniform Physical Condition Standards (UCPS) – the UCPS are uniform standards established by HUD for housing that is decent, safe, sanitary, and in good repair per 24 CFR 5.703.

NEW CONSTRUCTION WITH THE USE OF HOME FUNDS MUST MEET THE FOLLOWING STANDARDS:

- Model Energy Code
- Handicapped accessibility requirements, where applicable.
- New construction of rental housing must meet site and neighborhood standards at 24CFR 9 83.6(b)
- Also, one of the following:
  - Local and State Code Requirements
  - International Code Council's International Residential Code
  - International Building Code

ACQUISITION OF EXISTING HOUSING (NO REHAB OR CONSTRUCTION) MUST MEET THE FOLLOWING STANDARDS:

- Applicable local housing quality standards and code requirements.
- Handicapped accessibility requirements, where applicable.
- Uniform Physical Condition Standards (UCPS) - 24 CFR Parts 5 and 200

To ensure compliance with property and accessibility standards, DHCD development staff and HOME Program Specialist monitor each project during construction. They also review the project construction budget prior to funding the project to ensure that cost estimates are appropriate and review any change orders to ensure cost reasonableness and that HOME funds are only disbursed for eligible costs. In addition, DHCD development staff review work write-ups and plans, prior to construction, in order to confirm they reflect all applicable property standards and codes.

Owners must maintain properties in accordance with property standards throughout the affordability period. DHCD will conduct periodic property inspections as determined by HOME regulations to insure continued compliance.

A. OCCUPANCY STANDARDS

In March, 1991, the Department of Housing and Urban Development (HUD) addressed the issue of occupancy standards in the Keating Memorandum, which states that "...HUD believes that an occupancy policy of two persons in a bedroom, as a general rule, is reasonable under the Fair Housing Act." However, the HUD memorandum goes on to state that a "two people per bedroom" policy may be unreasonably restrictive, depending on other factors, such as the size and number of bedrooms, the overall size of the unit, and other special circumstances. For this reason, caution suggests that housing providers should consider the occupancy standard of two persons per bedroom

plus one or more additional persons, depending on the household's circumstances.

Local code requirements mandate the following in reference to the designation of rooms as a bedroom:

#### HOWARD COUNTY OCCUPANCY LIMITATIONS

Bedrooms – Every bedroom occupied by one person shall contain at least 70 square feet of floor area, and every bedroom occupied by more than one person shall contain at least 50 square feet of floor area for each occupant thereof. Living Room – 3 to 5 occupants must have a minimum of 120 square feet, 6 or more occupants must have a minimum of 150 square feet. Dining Room – 3 to 5 occupants must have a minimum of 80 square feet, 6 or more occupants must have 200 square feet. Combined living room and dining room spaces - If the total area is equal to that required for separate rooms and if the space is located so as to function as a combination living/dining room. There are additional requirements for efficiency Apartment units whose maximum occupancy is 3 persons.

- A den with windows must be treated as a bedroom;
- You must have 70 sq. feet in the bedroom for the first person;
- You must have 50 sq. feet per person for any additional persons using the same room as a bedroom

The Local Code should be consulted for additional requirements.

#### B. OTHER STANDARDS

The site and neighborhood standards (24 CFR 983.6(b)) apply only to new construction of rental housing. DHCD development staff review each HOME project to ensure it meets the site and neighborhood standards prior to funding.

## **29. Annual Review and Rents and Income**

Howard County will implement a four (4) step process to ensure that rents and income are reviewed annually. The first step would entail sending a reminder on January 01 or the closest work day thereafter to all property managers requesting that a rent and income report be submitted, along with the certification that all units are suitable for occupancy to Howard County Housing. The second step ensures that all reports will be obtained by the HOME Program Specialist no later than January 31st. The report should list the rents, income and family size for ALL HOME assisted units. The third step would entail the HOME Program Specialist reviewing the rents and income in accordance with HOME Program rental affordability requirements and completing checklist 6-D, Project Compliance Report: Rental Housing. A copy of checklist 6-

D is attached for reference (Appendix E). Lastly, a copy of the checklist along with written correspondence and a summary of the review will be placed in the project file and a copy sent to each property manager.

Howard County Housing has also implemented an "Annual Review of Rents and Income" form (Appendix F) for each project file. After each step is completed, HCH staff must initial and upon completion of all four (4) steps, sign and date the form. This process will ensure that rent rolls are being reviewed and reported on annually, and ultimately keeping Howard County in compliance with 24CFR Pt 92.252.

### 30. Rental Units - Single Family Rental

#### HOME RENTS

The Home Program restricts the rents for HOME units and the incomes of the tenants in units throughout the affordability period. Every HOME-assisted unit is subject to rent limits designed to help make rents affordable to low income households. These maximum rents are referred to as "HOME Rents." Based on changes in area income levels or market conditions, HOME rents, as calculated by HUD and approved by DHCD, may increase. *If a project can and wants to increase HOME rents, official requests must be submitted to Howard County and DHCD must approve prior to implementation.*

Tenants must be given at least 30 days written notice before increases are implemented. Any increases are also subject to other provisions of the lease agreements. For example, rents may not increase until the tenant's lease expires.

HOME rents may decrease. While project rent levels are not required to decrease below the HOME rent limits in effect at the time of project commitment, decreasing HOME rents may reflect a change in market conditions that may force owners to reduce rents in order to maintain tenants. DHCD with HUD's approval may permit adjustments to the rent structure if the financial feasibility of the project is threatened. This is important to lenders providing financing to HOME-assisted projects.

There are two HOME rents used in the HOME program:

- High HOME Rents: The maximum amount an owner can collect per month on a "High" HOME-assisted unit
- Low HOME Rents: The maximum amount an owner can collect per month on a "Low" HOME-assisted unit.

#### A. HOME Rent Limits

It is imperative that grantees understand HOME rent limits as they apply to their project.

DHCD utilizes HUD published Low and High HOME rents limits. HUD's calculation of



Low and High HOME rents assumes the owner pays the utilities. If the tenant pays utilities, the maximum allowable rent that could be collected by the owner would be the applicable Low or High HOME rent *minus* a utility allowance. DHCD will approve utility allowances on a project by project basis based upon allowances prepared by local utility providers or based on HUD's Utility Schedule Model. The HOME rent limits restrict the maximum total rent (minus the utility allowance) that can be received by project owners regardless of the amount of rental assistance provided to a tenant.

Examples:

	1 Bedroom High HOME Unit		2 Bedroom High HOME Unit
\$326	High HOME Rent Limit	\$416	High HOME Rent Limit
-\$70	Utility Allowance	-\$90	Utility Allowance
<b>\$256</b>	<b>Maximum Rent Owner May Collect</b>	<b>\$326</b>	<b>Maximum Rent Owner May Collect</b>

	1 Bedroom Low HOME Unit		2 Bedroom Low HOME Unit
\$326	Low HOME Rent Limit	\$416	Low HOME Rent Limit
-\$70	Utility Allowance	-\$90	Utility Allowance
<b>\$256</b>	<b>Maximum Rent Owner May Collect</b>	<b>\$326</b>	<b>Maximum Rent Owner May Collect</b>

DHCD will inform grantees of updated HOME rent limits upon its receipt of new HUD-published limits (generally in the spring each year). However, tenants' rents should not be adjusted until the provider requests in writing approval from Howard County to increase the rents for the HOME-assisted units in their project. The County approves all rent increases. The increase occurs at the time their leases are renewed. The tenant must be given a 30-day notice of rent increase.

Owners may not refuse to lease HOME-assisted units to a certificate or voucher holder under the Section 8 Program, or to a holder of a comparable document evidencing participation in a HOME tenant-based rental assistance (TBRA) program, because of the status of the prospective tenant as a holder of such certificate, voucher or comparable HOME TBRA document.

1. High HOME-Assisted Units

DHCD will require all initial tenants of High HOME-assisted units to have incomes at or below 60% of the area median income. Subsequent tenants are restricted to the income as specified in the HOME Loan Agreement for the project. DHCD reserves the right to further restrict the income level for a project to achieve appropriate levels of project compliance when warranted.

2. Low HOME-Assisted Units

DHCD will require all projects with five or more HOME-assisted units to designate at least 20 percent of the HOME-assisted units as Low HOME units. Tenants must have incomes at or below 50 percent of the area median income to occupy Low HOME-assisted units. DHCD, through the HOME Loan Agreement, may require more Low HOME-assisted units for a project than the HOME rules require.

The rents collected by the owner on Low HOME-assisted units are restricted to the Low HOME rent limits less tenant paid utilities per an approved utility allowance. The only exception is for Low HOME units in a project that receives federal or state project-based rental subsidies and the tenant pays no more than 30% of their adjusted income for rent. The maximum rent may then be the rent allowable under the project-based subsidy program.

#### INCOME ELIGIBILITY REQUIREMENTS FOR GRANTEES

DHCD requires grantees to use the *Part 5 Definition* (also referred to as Section 8 Method), which calculates the gross family annual income *minus* any eligible exclusions for the upcoming year definition found at 24 CPR Part 5.609 to determine applicant income eligibility. Eligibility is based on anticipated or projected income during the next 12 months. A detailed explanation of the Annual (Gross) Income definition can also be found in the "*Technical Guide for Determining Income and Allowances for the HOME Program.*"

The HOME Program allows grantees to use two forms of verification for the Annual (Gross) Income basis of determining income eligibility. These forms are third party verification and review of source documents. Source documents for at least two months must be reviewed. All household members must be counted when calculating household income. When collecting income verification documentation, property owners (or managers) should also consider any likely changes in income.

#### A. THIRD PARTY VERIFICATION

Under third party verification, a third party (e.g. employer, Social Security Administration, or public assistance agency) is contacted to provide information. Written requests and responses are preferred. However, to clarify or complete missing information on a written response, conversations with a third party are acceptable if documented through a memorandum to the file that documents the contact person, information conveyed and date of call.

To conduct third party verifications, a grantee must obtain a written release from the household that authorizes the third party to release required information. If a third party is unwilling to provide the information or will not do so without charging a fee, the grantee may attempt to obtain the required source documentation through other documented means, such as the use of bank statements.

## B. TIMING OF INCOME DETERMINATIONS

Income determinations are to be completed *before* tenant occupancy of a HOME-assisted unit. If the income determination is more than six months old, a new determination will have to be conducted.

## ANNUAL RECERTIFICATION OF INCOME

Due to the HOME Program imposing occupancy restrictions over the length of the affordability period, owners must establish systems to recertify tenant income on an annual basis. Tenant income will be examined on the anniversary of the original income evaluation or at lease renewal. However, the owner may adopt an annual schedule and perform all verifications at the same time. DHCD will verify that tenant income recertification documentation is in the tenant files at the time of on-site inspections.

Although the final HOME rule allows two additional methods of income recertification, in addition to the method of collecting source documentation, DHCD will allow only source documentation and at its discretion, may permit a written statement from the administrator of another government program under which the family receives benefits, and that examines the annual (gross) income gross income of the family each year *minus* any exclusions the households have. The statement must also indicate the family size, or provide the current income limit for the program and a statement that the family's income does not exceed that limit. If the owner chooses to utilize the alternative method described, they will still be required to collect full source documentation every sixth year of the tenants

## INCREASES IN TENANT INCOME

A tenant's income is likely to change over time. If these changes occur during the affordability period, the project owner must take certain steps to maintain compliance with HOME rent and occupancy requirements.

- The project must maintain the correct number of High and Low HOME rent units.
- Rents must be adjusted for tenants whose incomes rise above 80 percent of the area median income.
- Owners of projects assisted with HOME and Low Income Housing Tax Credits must comply with the specific requirements associated with combining these funding sources.

## KEEPING THE CORRECT NUMBER OF HIGH AND LOW HOME RENT UNITS

The owner should take the following steps to maintain the correct numbers of High and Low HOME rent units.

If the income of a tenant occupying a Low HOME rent unit increases, but **does not exceed 80 percent** of area median income, that unit becomes a High HOME rent unit.

To replace the Low HOME rent unit, the owner must rent the next available comparable unit (for "floating" unit projects) or HOME-assisted unit (for "fixed" unit projects) to a very-low-income tenant (income at or below 50% of the area median income). Subject to the terms of the lease, the rent of the tenant whose income has increased may be increased to the High HOME rent for the unit. This process should not increase the number of assisted units.

If a tenant's income **increases above 80 percent** of the area median income, the unit occupied by the tenant is still considered to be a HOME unit, but the tenant's rent must be adjusted as described below.

A. *Adjusting Rent for Over-Income (Above 80% of AMI) Tenants in "Floating Units"*

Over-income tenants in HOME-assisted "floating" units must pay 30 percent of their **adjusted** income for rent and utilities; however, the rent may not exceed the market rent for comparable, unassisted units in the neighborhood. Rent may only be increased at lease renewal. In projects where the HOME units float, the next available unit in the project of comparable size or larger must be rented to a HOME-eligible household. The unit occupied by the over-income tenant is no longer considered HOME-assisted subject to HOME rules after a HOME-eligible household rents a comparable unit.

Note: In units that are financed with both HOME and Low Income Housing Tax Credits (LIHTCs), the LIHTC rules apply when a tenant's income exceeds 80% of AMI. Under the LIHTC program, the tenant's rent is not adjusted, and the unit does not need to be replaced by another comparable unit until the tenant's income rises above 140 percent of the LIHTC program eligibility threshold.

B. *Adjusting Rent for Over-Income (Above 80% of AMI) Tenants in "Fixed Units"*

Over income tenants in HOME-assisted "fixed" units must pay 30 percent of their adjusted income for rent and utilities. Rent may only be increased at lease renewal. There is no rent cap for "fixed" units.

Computing adjusted income for purposes of adjusting rent for over-income tenants is derived by *subtracting* any of the following deductions (also called allowances) that apply to the household from a household's annual (gross) income:

- \$480 for each dependent (includes any of the following family members who are not the head of household or spouse: persons under 18, handicapped/disabled family members, or full-time students);
- Reasonable child care expenses (for children 12 and under) during the period for which annual income is computed that enable a family member to work or go to school, if no adult is available in the household to provide child care.
- For elderly households (62 and older) only, medical expenses, including medical insurance premiums, in excess of three percent of annual income that are anticipated during the period for which annual income is computed and that are not covered by insurance.

- Reasonable expenses in excess of three percent of annual income for the apparatus and care of a handicapped or disabled family member that enable that person or another person to work that are anticipated during the period for which annual income is computed.
- \$400 for any elderly family (head of household or spouse is 62 or older or handicapped or disabled).

For a detailed discussion of calculating annual and adjusted income under the Part 5 Definition of annual income, see the HOME Model Series "Technical Guide for Determining Income and Allowances for the HOME Program." For up-to-date rules and requirements, consult the regulations at 24 CFR Part 5 (subpart F).

#### DEVELOPMENT PROPERTY MANAGEMENT

Many established owners have property management departments within their organizations or have created separate organizations to perform this function. Other developers hire one management firm to manage properties in its portfolio. Property management is important to ensure the owner's physical, financial, administration and occupancy performance standards for the property. When working with the DHCD-assisted units, it is expected that the owner enter into an agreement that the units will be operated in accordance with all applicable regulations.

#### TENANT OUTREACH

All HOME Rental Projects maintain a constant presence within the community where the Project is located.

Examples:

- Advertisement within the Baltimore Sun Newspaper biannually, monthly
- Advertisement within the Howard County Flier Newspaper biannually, monthly
- Advertisement within the Howard County Times Newspaper biannually, monthly
- Twice per year post card mailing to all Howard County Housing Choice Voucher Clients
- Property owner Web-site
- One time per year Marketing Event at HOME Rental Location.

### **31. Recording documents related to a HOME Activity**

After all HOME related documents are fully executed; that is, they have been signed by the County Executive and returned to the DHCD, both the Regulatory Agreement and Deed of Trust should be sent to the Office of Recordation to be recorded. DHCD staff will provide a copy to non-profits and subrecipients at no additional cost.

### **32. Record Keeping**

HOME requires documentation for rental projects to show that all program regulations have been met. Because of the long-term monitoring required for rental projects, however, record-keeping responsibilities are more extensive. This section briefly describes the record-keeping responsibilities associated with rental housing for the property owner.

One of the owner's responsibilities is to keep adequate records, to be able to demonstrate compliance with HOME requirements. The owner should keep both project and tenant records.

- Project records should include documentation to back-up rent and utility allowance calculations. If the project's HOME-assisted units are "floating," the owner should also keep records to show how HOME occupancy targets were met (for example, rental logs to show that as units were vacated or tenants became over-income, HOME-assisted units were properly replaced).
- Tenant files should include the documentation necessary to demonstrate that each HOME-assisted unit is properly occupied by an income-eligible tenant. Such documentation includes the tenant's application, initial income verification documents, subsequent income recertification documents and the tenant's lease.

General rental housing records must be kept for five years after project completion. Tenant income, rent and inspection information must be kept for the most recent five years, until five years after the affordability period ends.

### **33. Single Audit Requirements in Federal Funding**

#### HOWARD COUNTY'S SINGLE AUDIT REQUIREMENTS IN FEDERAL FUNDING

**Single Audit**, previously known as the OMB Circular A-133 audit, is an organization-wide financial statement and federal awards' audit of a non-federal entity that expends \$750,000 or more in federal funds in one year. The Office of Management and Budget (OMB) is the federal entity responsible for tracking these audits. It is intended to provide assurance to the Federal Government

that a non-federal entity has adequate internal controls in place and is generally in compliance with program requirements. Non-federal entities typically include states, local governments, Indian tribes, universities, and non-profit organizations.

### **Background on the federal law governing nonprofit audits**

The government passed the Single Audit Act of 1984, as amended in 1996, to ensure that organizations receiving federal grants use the funds in compliance with the federal government's requirements. The Act refers to a "single audit" because it consolidates multiple individual audits of non-federal entities required for each federal award into a single audit. The stated purpose of the law is to promote sound financial management of government funds by non-federal organizations, promote uniform guidelines for audits, and reduce burdens on government and nonprofits by promoting "efficient and effective use of audit resources."

In December of 2014, the OMB issued Uniform Administrative Requirements, Cost Principles, and Audit Requirements, which combines what had been previously contained in eight separate OMB Circulars related to grants into a single set of rules known as the Uniform Guidance. Prior to the issuance of the Uniform Guidance, OMB Circular A-133 governed the audit requirements under the Single Audit Act.

Subpart F of the Uniform Guidance replaces Circular A-133 with the Single Audit compliance supplement contained in Appendix XI of the Uniform Guidance. Subpart F, Audit Requirements, applies to audits of non-Federal entity fiscal years beginning on or after December 26, 2014 (the first fiscal year that begins after December 26, 2014). For nonprofits using the calendar year as their fiscal year, these requirements became effective for December 31, 2015, year-end audits.

### **Howard County Nonprofits Compliance Requirement**

"Federal grant funds" refers to money paid to a nonprofit, either directly from a federal agency, or by way of funds originating at the federal level and passing through another entity, such as the State of Maryland, Howard County government; or another nonprofit (that nonprofit is known as a "subrecipient" of federal funds).

In order to determine whether the \$750,000 threshold is met (thus requiring a Single Audit), a nonprofit must count not only the amount of federal funds received directly from federal agencies, but also funds received from pass-through entities (subrecipients).

### **Howard County's Administrative Tracking and Issuing of Management Findings**

As a result of the Uniform Guidance, all non-federal government agencies and nonprofit organizations that expend \$750,000 or more in federal awards in a given fiscal year are required to obtain a Single Audit. During the annual CDBG and HOME Program application process, the County will require all non-profit organizations to declare whether their agency has expended \$750,000.00 in federal funding, therefore triggering the Single Audit requirement.

Any agency that indicates the \$750,000.00 threshold being met, their application will be forwarded to DHCD's Fiscal Specialist to conduct a review on the **Federal Audit Clearinghouse** to track

compliance with the Single Audit requirements and to review that a non-federal entity has adequate internal controls in place and is generally in compliance with program requirements. If the agency is not in compliance, the County's DHCD will issue a letter indicating the required actions to remediate the findings.

### **Items to Be Reviewed**

As part of the Single Audit, the auditor must prepare and submit three individual reports to the recipient and to the federal government.

1. The first report is an opinion, or a disclaimer thereof, on whether the recipient's financial statements are presented in conformity with US Generally Accepted Accounting Principles, identical to a financial audit's report on a non-recipient entity.
2. The second report is about the status of internal controls relative to the financial statements and major programs.
3. The third report is an opinion, or a disclaimer thereof, on the degree to which the recipient has complied with laws, regulations, and the terms and conditions of the federal assistance awards. Following the last two reports, if the Single Audit produced audit findings, the auditor must prepare the Schedule of Findings and Questioned Costs discussed earlier.

### **Reviewing the Auditor's Judgement:**

The auditor's judgment is necessary to determine which audit procedures are sufficient to achieve the audit objectives, and whether additional or alternative audit procedures are needed to achieve such objectives.

The auditor is responsible for determining the nature, timing, and extent of the audit procedures necessary to meet the audit objectives (i.e., it is the auditor who determines the necessary amount of his/her audit work needed to form an opinion on whether *the recipient complied with laws and regulations*).

### **Timeliness of Submission:**

Federal guidelines require recipients to submit the documents no more than 30 days after the auditor reports or 9 months after the final day of the audit period, whichever comes first.

## **34. Lead Based Paint Work Practice Standards**

### **§ 745.85 Lead Based Paint Work Practice Standards.**

#### **Standards for renovation activities:**

Renovations must be performed by certified firms using certified renovators as directed in § 745.89. The responsibilities of certified firms are set forth in § 745.89(d) and the responsibilities of certified renovators are set forth in § 745.90(b).

#### **Occupant Protection**



1. Firms must post signs clearly defining the work area and warning occupants and other persons not involved in renovation activities to remain outside of the work area.
2. To the extent practicable, these signs must be in the primary language of the occupants.
3. These signs must be posted before beginning the renovation and must remain in place and readable until the renovation and the post-renovation cleaning verification have been completed.
4. If warning signs have been posted in accordance with 24 CFR 35.1345(b)(2) (OSHA) or 29 CFR 1926.62(m) (HUD), additional signs are not required by this section.

### **Containing the Work Area**

1. Before beginning the renovation, the firm must isolate the work area so that no dust or debris leaves the work area while the renovation is being performed.
2. In addition, the firm must maintain the integrity of the containment by ensuring that any plastic or other impermeable materials are not torn or displaced, and taking any other steps necessary to ensure that no dust or debris leaves the work area while the renovation is being performed.
3. The firm must also ensure that containment is installed in such a manner that it does not interfere with occupant and worker egress in an emergency.

### **Interior Renovations**

The firm must:

1. Remove all objects from the work area, including furniture, rugs, and window coverings, or cover them with plastic sheeting or other impermeable material with all seams and edges taped or otherwise sealed.
2. Close and cover all ducts opening in the work area with taped-down plastic sheeting or other impermeable material.
3. Close windows and doors in the work area. Doors must be covered with plastic sheeting or other impermeable material. Doors used as an entrance to the work area must be covered with plastic sheeting or other impermeable material in a manner that allows workers to pass through while confining dust and debris to the work area.
4. Cover the floor surface, including installed carpet, with taped-down plastic sheeting or other impermeable material in the work area 6 feet beyond the perimeter of surfaces undergoing renovation or a sufficient distance to contain the dust, whichever is greater. Floor containment measures may stop at the edge of the vertical barrier when using a vertical containment system consisting of impermeable barriers that extend from the floor to the ceiling and are tightly sealed at joints with the floor, ceiling and walls.
5. Use precautions to ensure that all personnel, tools, and other items, including the exteriors of containers of waste, are free of dust and debris before leaving the work area.

### **Exterior Renovations**

The firm must:

1. Close all doors and windows within 20 feet of the renovation. On multi-story buildings, close all doors and windows within 20 feet of the renovation on the same floor as the renovation, and close all doors and windows on all floors below that are the same horizontal distance from the renovation.
2. Ensure that doors within the work area that will be used while the job is being performed are covered with plastic sheeting or other impermeable material in a manner that allows workers to pass through while confining dust and debris to the work area.
3. Cover the ground with plastic sheeting or other disposable impermeable material extending 10 feet beyond the perimeter of surfaces undergoing renovation or a sufficient distance to collect falling paint debris, whichever is greater, unless the property line prevents 10 feet of such ground covering. Ground containment measures may stop at the edge of the vertical barrier when using a vertical containment system.
4. If the renovation will affect surfaces within 10 feet of the property line, the renovation firm must erect vertical containment or equivalent extra precautions in containing the work area to ensure that dust and debris from the renovation does not contaminate adjacent buildings or migrate to adjacent properties. Vertical containment or equivalent extra precautions in containing the work area may also be necessary in other situations in order to prevent contamination of other buildings, other areas of the property, or adjacent buildings or properties.

### **Prohibited and Restricted Practices**

The work practices listed below are prohibited or restricted during a renovation as follows:

1. Open-flame burning or torching of painted surfaces is prohibited.
2. The use of machines designed to remove paint or other surface coatings through high speed operation such as sanding, grinding, power planing, needle gun, abrasive blasting, or sandblasting, is prohibited on painted surfaces unless such machines have shrouds or containment systems and are equipped with a HEPA vacuum attachment to collect dust and debris at the point of generation. Machines must be operated so that no visible dust or release of air occurs outside the shroud or containment system.
3. Operating a heat gun on painted surfaces is permitted only at temperatures below 1,100 degrees Fahrenheit.

### **Waste from Renovations**

1. Waste from renovation activities must be contained to prevent releases of dust and debris before the waste is removed from the work area for storage or disposal. If a chute is used to remove waste from the work area, it must be covered.
2. At the conclusion of each work day and at the conclusion of the renovation, waste that has been collected from renovation activities must be stored under containment, in an enclosure, or behind a barrier that prevents release of dust and debris out of the work area and prevents access to dust and debris.
3. When the firm transports waste from renovation activities, the firm must contain the waste to prevent release of dust and debris.

## Cleaning the Work Area

After the renovation has been completed, the firm must clean the work area until no dust, debris or residue remains.

## Interior and Exterior Renovations

The firm must:

1. Collect all paint chips and debris and, without dispersing any of it, seal this material in a heavy-duty bag.
2. Remove the protective sheeting.
  - a. Mist the sheeting before folding it,
  - b. Fold the dirty side inward, and either tape shut to seal or seal in heavy-duty bags.
  - c. Sheeting used to isolate contaminated rooms from non-contaminated rooms must remain in place until after the cleaning and removal of other sheeting.
  - d. Dispose of the sheeting as waste.

## Additional Cleaning for Interior Renovations

The firm must clean all objects and surfaces in the work area and within 2 feet of the work area in the following manner, **cleaning from higher to lower:**

### Walls:

Clean walls starting at the ceiling and working down to the floor by either vacuuming with a HEPA vacuum or wiping with a damp cloth.

### Remaining Surfaces:

Thoroughly vacuum all remaining surfaces and objects in the work area, including furniture and fixtures, with a HEPA vacuum. The HEPA vacuum must be equipped with a beater bar when vacuuming carpets and rugs.

- Wipe all remaining surfaces and objects in the work area, except for carpeted or upholstered surfaces, with a damp cloth.
- Mop uncarpeted floors thoroughly, using a mopping method that keeps the wash water separate from the rinse water, such as the 2-bucket mopping method, or using a wet mopping system.

## Standards for Post-Renovation Cleaning Verification

### Interiors:

A certified renovator must perform a visual inspection to determine whether dust, debris or residue is still present. If dust, debris or residue is present, these conditions must be removed by re-cleaning and another visual inspection must be performed.

**After a successful visual inspection, a certified renovator must:**

1. Verify that each **windowsill** in the work area has been adequately cleaned, using the following procedure.
  - a. Wipe the windowsill with a wet disposable cleaning cloth that is damp to the touch. If the cloth matches or is lighter than the cleaning verification card, the windowsill has been adequately cleaned.
  - b. If the cloth does not match and is darker than the cleaning verification card, re-clean the windowsill as directed in paragraphs (a)(5)(ii)(B) and (a)(5)(ii)(C) of this section, then either use a new cloth or fold the used cloth in such a way that an unused surface is exposed, and wipe the surface again. If the cloth matches or is lighter than the cleaning verification card, that windowsill has been adequately cleaned.
  - c. If the cloth does not match and is darker than the cleaning verification card, wait for 1 hour or until the surface has dried completely, whichever is longer.
  - d. After waiting for the windowsill to dry, wipe the windowsill with a dry disposable cleaning cloth. After this wipe, the windowsill has been adequately cleaned.
2. Wipe **uncarpeted floors and countertops** within the work area with a wet disposable cleaning cloth.
  - a. Floors must be wiped using an application device with a long handle and a head to which the cloth is attached.
  - b. The cloth must remain damp at all times while it is being used to wipe the surface for post-renovation cleaning verification.
  - c. If the surface within the work area is greater than 40 square feet, the surface within the work area must be divided into roughly equal sections that are each less than 40 square feet.
  - d. Wipe each such section separately with a new wet disposable cleaning cloth. If the cloth used to wipe each section of the surface within the work area matches the cleaning verification card, the surface has been adequately cleaned.
  - e. If the cloth used to wipe a particular surface section does not match the cleaning verification card, re-clean that section of the surface as directed in paragraphs (a)(5)(ii)(B) and (a)(5)(ii)(C) of this section, then use a new wet disposable cleaning cloth to wipe that section again. If the cloth matches the cleaning verification card, that section of the surface has been adequately cleaned.
  - f. If the cloth used to wipe a particular surface section does not match the cleaning verification card after the surface has been re-cleaned, wait for 1 hour or until the entire surface within the work area has dried completely, whichever is longer.
  - g. After waiting for the entire surface within the work area to dry, wipe each section of the surface that has not yet achieved post-renovation cleaning verification with a dry disposable cleaning cloth. After this wipe, that section of the surface has been adequately cleaned.

\* When the work area passes the post-renovation cleaning verification, remove the warning signs.

## Exteriors

A certified renovator must perform a visual inspection to determine whether dust, debris or residue is still present on surfaces in and below the work area, including windowsills and the ground. If dust, debris or residue is present, these conditions must be eliminated and another visual inspection must be performed.

\* When the area passes the visual inspection, remove the warning signs.

## Optional Dust Clearance Testing

Cleaning verification need not be performed if the contract between the renovation firm and the person contracting for the renovation or another Federal, State, Territorial, Tribal, or local law or regulation requires:

1. The renovation firm to perform dust clearance sampling at the conclusion of a renovation covered by this subpart.
2. The dust clearance samples are required to be collected by a certified inspector, risk assessor or dust sampling technician.
3. The renovation firm is required to re-clean the work area until the dust clearance sample results are below the clearance standards in § 745.227(e)(8) or any applicable State, Territorial, Tribal, or local standard.

### Activities conducted after post-renovation cleaning verification

Activities that do not disturb paint, such as applying paint to walls that have already been prepared, are not regulated by this subpart if they are conducted after post-renovation cleaning verification has been performed.

[73 FR 21761, Apr. 22, 2008, as amended at 76 FR 47938, Aug. 5, 2011]

## 745.86 Recordkeeping and reporting requirements.

Firms performing renovations must retain and, if requested, make available to EPA all records necessary to demonstrate compliance with this subpart for a period of 3 years following completion of the renovation. This 3-year retention requirement does not supersede longer obligations required by other provisions for retaining the same documentation, including any applicable State or Tribal laws or regulations.

**Records that must be retained shall include (where applicable):**

- Records or reports certifying that a determination had been made that lead-based paint *was not* present on the components affected by the renovation, as described in § 745.82(a).
- Reports prepared by a certified inspector or certified risk assessor (certified pursuant to either Federal regulations at § 745.226 or an EPA-authorized State or Tribal certification program).
- Records prepared by a certified renovator after using EPA-recognized test kits, including an identification of the manufacturer and model of any test kits used, a description of the components that were tested including their locations, and the result of each test kit used.
- Records prepared by a certified renovator after collecting paint chip samples, including a description of the components that were tested including their locations, the name and address of the NLLAP-recognized entity performing the analysis, and the results for each sample.
- Signed and dated acknowledgments of receipt as described in § 745.84(a)(1)(i), (a)(2)(i), (b)(1)(i), (c)(1)(i)(A), and (c)(1)(ii)(A).
- Certifications of attempted delivery as described in § 745.84(a)(2)(i) and (c)(1)(ii)(A).
- Certificates of mailing as described in § 745.84(a)(1)(ii), (a)(2)(ii), (b)(1)(ii), (c)(1)(i)(B), and (c)(1)(ii)(B).
- Records of notification activities performed regarding common area renovations, as described in § 745.84(b)(3) and (b)(4), and renovations in child-occupied facilities, as described in § 745.84(c)(2).

## DOCUMENTATION OF COMPLIANCE WITH THE REQUIREMENTS OF 745.85

Documentation of compliance with the requirements of § 745.85, including:

- Documentation that a certified renovator was assigned to the project,
- The certified renovator provided on-the-job training for workers used on the project,
- The certified renovator performed or directed workers who performed all of the tasks described in § 745.85(a), and
- The certified renovator performed the post-renovation cleaning verification described in § 745.85(b).

**NOTE:** If the renovation firm was unable to comply with all of the requirements of this rule due to an emergency as defined in § 745.82, the firm must document the nature of the emergency and the provisions of the rule that were not followed.

## DOCUMENTING COMPLIANCE

This documentation must include a copy of the certified renovator's training certificate, and a certification by the certified renovator assigned to the project that:

1. Training was provided to workers (topics must be identified for each worker).
2. Warning signs were posted at the entrances to the work area.
3. If test kits were used, that the specified brand of kits was used at the specified locations and that the results were as specified.

4. The work area was contained by:

- a. Removing or covering all objects in the work area (interiors).
- b. Closing and covering all HVAC ducts in the work area (interiors).
- c. Closing all windows in the work area (interiors) or closing all windows in and within 20 feet of the work area (exteriors).
- d. Closing and sealing all doors in the work area (interiors) or closing and sealing all doors in and within 20 feet of the work area (exteriors).
- e. Covering doors in the work area that were being used to allow passage but prevent spread of dust.
- f. Covering the floor surface, including installed carpet, with taped-down plastic sheeting or other impermeable material in the work area 6 feet beyond the perimeter of surfaces undergoing renovation or a sufficient distance to contain the dust, whichever is greater (interiors) or covering the ground with plastic sheeting or other disposable impermeable material anchored to the building extending 10 feet beyond the perimeter of surfaces undergoing renovation or a sufficient distance to collect falling paint debris, whichever is greater, unless the property line prevents 10 feet of such ground covering, weighted down by heavy objects (exteriors).
- g. Installing (if necessary) vertical containment to prevent migration of dust and debris to adjacent property (exteriors).

5. If paint chip samples were collected, that the samples were collected at the specified locations, that the specified NLLAP-recognized laboratory analyzed the samples, and that the results were as specified.

6. Waste was contained on-site, and while being transported off-site.

7. The work area was properly cleaned after the renovation by:

- a. Picking up all chips and debris, misting protective sheeting, folding it dirty side inward, and taping it for removal.
- b. Cleaning the work area surfaces and objects using a HEPA vacuum and/or wet clothes or mops (interiors).
- c. The certified renovator performed the post-renovation cleaning verification (the results of which must be briefly described, including the number of wet and dry cloths used).

This information required can be provided by completing the form titled "Harford County Renovation Recordkeeping Checklist" or a similar form containing the test kit information required by § 745.86(b)(1)(ii) and the training and work practice compliance information required by § 745.86(b)(6).

#### **WHO MUST GET COPIES OF REPORTS**

When the final invoice for the renovation is delivered or within 30 days of the completion of the renovation, whichever is earlier, the renovation firm must provide information pertaining to

compliance with this subpart to the following persons:

- Howard County (along with invoice)
- The owner of the building; and, if different,
- An adult occupant of the residential dwelling, if the renovation took place within a residential dwelling, or;
- An adult representative of the child-occupied facility, if the renovation took place within a child-occupied facility.

**NOTE:** When performing renovations in common areas of multi-unit target housing, renovation firms must post the information required by this subpart or instructions on how interested occupants can obtain a copy of this information. This information must be posted in areas where it is likely to be seen by the occupants of all of the affected units.

## **DUST CLEARANCE SAMPLING**

If dust clearance sampling is performed in lieu of cleaning verification as permitted by § 745.85(c), the renovation firm must provide, when the final invoice for the renovation is delivered or within 30 days of the completion of the renovation, whichever is earlier, a copy of the dust sampling report to:

- The owner of the building; and, if different,
- An adult occupant of the residential dwelling, if the renovation took place within a residential dwelling, or an adult representative of the child-occupied facility, if the renovation took place within a child-occupied facility.

When performing renovations in common areas of multi-unit target housing, renovation firms must post these dust sampling reports or information on how interested occupants of the housing being renovated can obtain a copy of the report. This information must be posted in areas where they are likely to be seen by the occupants of all of the affected units.

[73 FR 21761, Apr. 22, 2008, as amended at 75 FR 24819, May 6, 2010; 76 FR 47939, Aug. 5, 2011]



**APPENDIX A: Program Administration Procedures (updated per the 2013 HOME Rule)**

**A. Project Underwriting and Subsidy Layering**

**i. Project underwriting**

Most HOME projects in Howard County have multiple sources of funds and are seeking HOME funds to fill the gap in their project budget. At a minimum, the HOME Program Specialist and Grants Administrator review a project application to make sure the project is underwritten well, will be stable in the long-term, and will be leveraging HOME funds. For larger projects (over 5 units), the Grants team completes an extensive review of the project's financing to determine how best to meet its budget needs. This is an addition to a review of the project's underwriting by the HOME Program Specialist.

**ii. Subsidy Layering**

Before committing funds to a rental project, DHCD will evaluate the project and verify that the owner did not request or was not allocated any more HOME funds in combination with other governmental assistance than is necessary to provide the affordable housing. DHCD will review and keep project records demonstrating that each rental housing project meets required subsidy layering guidelines. Part of the documentation process includes a Proforma (project income and expense statement) which should include achievable rent levels, market vacancies and operating expenses.

The investment of HOME funds is limited by per-unit subsidy limits based on number of bedrooms and location. The HOME Program Specialist reviews each project to ensure the subsidy level is appropriate and complies with the maximum and minimum per-unit HOME subsidy limits as established by HUD. DHCD's staff will also complete a subsidy layering review as part of their underwriting unless a subsidy layering review has been completed by the state Department of Housing and Community Development because of state funds in the project. In those cases, DHCD staff review the state subsidy layering.

**B. Homebuyer Underwriting**

The Department can use HOME Program funds for settlement down payment and closing cost assistance to assist eligible homebuyers and will do so from time to time as the need arises. Should the Department of Housing use HOME Program funds for settlement, down payment and closing cost assistance, the County will do so only if the activity is noted in the Annual Action Plan or by making an amendment to the Annual Action Plan.

To be eligible for HOME Program funds eligible candidates will be subject to the following requirements;

- Eligible candidate will be awarded loans up to \$40,000 toward the settlement and down payment costs associated with the purchase of a single-family dwelling unit; The minimum subsidy limit for a HOME Program transaction is \$1,000 and the maximum subsidy that can be placed into a HOME-eligible activity is outlined in HUD correspondence dated December 21, 2015. CPD Notice15-003 can be referenced for the methodology.
- The dwelling unit purchased with HOME Program funds must be the principal resident of the applicant;
- Eligible applicants must have a household annual gross income of no more than 80 percent of the area median income as prescribed by HUD adjusted for household size and these values will be changed from time to time;
- ***The debt to income (DTI) ratio of an applicant must not exceed 45 percent;***
- The loan to value (LTV) will not exceed 105 percent;
- The sales price of the home must not exceed 95 percent of the area median income purchase price. If rehabilitating the property after rehabilitation value must not exceed 95% of the area median purchase price as published by HUD and updated from time to time; or as determined locally through market analysis;
- HOME- eligible applicants should have at least \$1,000 and one month's mortgage payment in a savings account. If a HOME-eligible applicant possesses assets that exceed ***three*** month's mortgage payment plus \$1,000 in a savings account, HOME assistance will be reduced based on need and the existing underwriting of the buyer;
- Since this is a direct subsidy to the homebuyer, the eligible candidate is subject to the recapture provision;
- Applicant must have acquired a first mortgage at the time of application for HOME assistance;
- Applicant **will have a back end ratio not to exceed 45% and a front end ratio not to exceed 40%;**
- **Applicant must already be pre-approved for a mortgage with a qualified lender; and**
- Applicant must be a **first-time homebuyer.**

#### HOMEBUYER COUNSELING

Homebuyers receiving down payment assistance or homebuyers that reside in HOME-assisted units must receive housing counseling before and after the purchase of the property. The cost of housing counseling can be charged as an eligible project cost, which is subject to the per unit maximum subsidy limit. The prospective homebuyer can be charged for counseling, so long as the costs are reasonable. Homeownership counseling should provide information on financial management assistance, home sales contracts, and mortgage transactions and also assist homebuyers with eliminating any credit problems that may prevent the homebuyers from purchasing the property. Pursuant to the **HUD publishing, Housing Counseling: New Certification final rule (December 14, 2016)**, housing counselors and housing counseling agencies are now required to be certified to be eligible to assist HOME eligible applicants. The

Department will work with housing counselling agencies in becoming certified.

**C. Risk-based Monitoring**

Howard County's monitoring policy is to monitor each HOME funded rental project each year. This monitoring visit includes a file review as well as a review of financial statements for the project. A sample of units are inspected at every project every year. If a monitoring visit reveals significant project issues, a follow up visit would be scheduled within two months of the original visit to make sure all issues had been sufficiently addressed.

**D. Inspection Procedures**

Howard County's HOME units are inspected by the Program Specialist and Operations Supervisor. Units are held to a higher standard than UCPS which is a standard unit checklist for leasing a market rate unit. Issues are rated in terms of what must be corrected and what is recommended to be fixed. Projects have a thirty (30) day period to make any unit improvements that have been identified as flawed.

## APPENDIX B: Howard County Affirmative Fair Housing Marketing Plan

### A. POLICY

Howard County Housing (DHCD) in accordance with the regulations of the HOME Investment Partnerships (HOME) Program (24 CFR 92.3510), has established this "Affirmative Fair Housing Marketing Plan" to ensure that the County and all entities to whom they have allocated HOME Funds employ a marketing plan that promotes fair housing and ensures outreach to all potentially eligible households, especially those least likely to apply for assistance.

The County's policy is to provide information and attract eligible persons to available housing without regard to race, color, national origin, sex, religion, familial status (persons with children under 18 years of age, including pregnant women), or disability. The procedures followed are intended to further the objectives of Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), and Executive Order 11063, which prohibits discrimination in the sale, leasing, rent and other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

### B. PROCEDURES

The HOME Final Rule regarding affirmative marketing procedures and requirements apply to all *rental, homebuyer, rehabilitation, down payment assistance and TBRA* projects funded with HOME Program funding.

DHCD is committed to the goals of affirmative marketing that will be implemented through the following procedures:

- i. Providing equal service without regard to race, color, religion, sex, handicap, familial status, or national origin of any client, customer, or resident of any community;
- ii. Keeping informed about fair housing laws and practices;
- iii. Informing clients and customers about their rights and responsibilities under the fair housing laws by providing verbal and written information;
- iv. Evaluating the effectiveness and compliance of all marketing as it relates to fair housing;
- v. Including the *Equal Opportunity* logo or slogan, and where applicable the accessibility logotype, in all ads, brochures, and written communications to owners and potential tenants;
- vi. Displaying the HUD's fair housing posters (at a minimum in English and Spanish

versions) in rental offices or other appropriate locations;

vii. Soliciting applications for vacant units from persons in the housing market who are least likely to apply for assistance without the benefit of special outreach efforts; working with the local public housing authority and other service and housing agencies, as well as community groups, places of worship, employment centers, fair housing groups, housing counseling agencies and popular social media tools to distribute information to a wide and diversified population;

viii. Maintaining documentation of all marketing efforts (such as copies of newspaper ads, memos of phone calls, copies of letters).

vix. Maintaining a record of applicants for vacant units with a general profile of the applicant, how the applicant learned of the vacancy, the outcome of the application, and if rejected, why; maintaining this record for two years or through one compliance audit, whichever is the shorter period of time.

#### C. ASSESSMENT

In conjunction with the annual on-site compliance reviews, DHCD will:

- i. Review and evaluate records of affirmative marketing efforts (advertisements, flyers, and electronic media spots, etc.);
- ii. Evaluate outcomes and effectiveness of marketing efforts and make changes where needed.
- iii. Evaluate whether good faith efforts have attracted a diversified cross-section of the eligible population.

#### D. CORRECTIVE ACTIONS

Failure to meet affirmative marketing requirements will result in the following corrective actions:

- i. **For failure to comply**, DHCD will set a probationary period for compliance, not to exceed six months, during which time DHCD will provide more specific guidelines for compliance.
- ii. **Further failure** to comply with the affirmative marketing requirements may result in the withdrawal of HOME support.
- iii. **Further failure** to take appropriate actions to correct discrepancies in affirmative marketing programs may result in steps to recover all invested HOME funds.

## **APPENDIX C: Monitoring Plan**

### **A. Objectives**

The objective of the Howard County HOME Monitoring Plan is to establish standards for evaluating and reporting a grantee's compliance with program requirements. Howard County will conduct on-site reviews to verify accuracy of records/documents, review program policies and procedures, conduct housing inspections, and evaluate overall administrative compliance to HOME Regulations.

### **B. Monitoring Format**

A written Report will be prepared and provided to the grantee following the completion of each monitoring review. The report will include the following information:

- An explanation of the purpose and scope of the review;
- A list of findings, comments, recommendations, and corrective actions to be taken;
- A list of the client files reviewed;
- A list of the houses/units inspected;
- An evaluation of project performance to date; and
- A time frame for taking corrective action.

### **C. Monitoring Compliance**

HOME activities will be evaluated on the basis of the following program areas:

- Adherence to HOME guidelines, procedures, and regulations;
- Grantee's administration and management;
- Fair Housing;
- Housing Quality Standard Inspections;
- And Lead Based Paint, if applicable

### **D. Pre-Monitoring Preparation**

Prior to an on-site monitoring visit, the County will provide written notification of the visit to the grantee. The notice will provide the following information:

- The date(s) and time of the visit;
- A copy of the monitoring checklist

The grantee will be asked to provide the County with the following:

- Agreements/contracts;
- Policy guidelines and procedures, administrative plans, and operation manuals;
- Beneficiary data

## E. Monitoring and Inspection Schedule

DHCD staff will provide program monitoring over three phases:

### i. Contract Development Phase

- Ensuring that projects are consistent with the Consolidated Plan
- Ensuring that all Environmental Review requirements have been met
- Ensuring clients are income-eligible

### ii. Development Phase

- Ensuring that project costs, budgets, and timelines are adhered to
- Ensuring conformance to HOME standards through periodic property inspections

### iii. Post-Development Phase (Long-Term)

- The duration and frequency of on-site grantee monitoring and inspections is based on the length of the affordability period and the total number of project units.

## **Appendix D: Using the Low Income Housing Tax Credits with HOME Funds**

There are essentially four ways HOME funds can be used with low-income housing tax credits.

### Market Rate Loan

If the HOME funds are provided at or above the applicable federal rate, these funds are not treated like a federal subsidy. The project qualifies for the 9% credit for eligible improvement costs and is eligible for the 130 percent basis for projects in "qualified census tracts" or "difficult development areas" (QCT/ DDA).

### Below Market Rate Loan with 9% Credit

If HOME funds are provided at an interest rate below the applicable federal rate, they may still be counted in the eligible basis and the project may receive a 9% credit if the project meets stricter occupancy requirements. The project may receive the 9% credit if 40% of the residential rental units are occupied by tenants with incomes at or below 50% of the area median income. However, such projects are not eligible for the 130 percent basis for projects in "qualified census tracts" or "difficult development areas".

### Below Market Rate Loan with 4% Credit

Some projects qualify only for a 4% credit regardless of the way HOME funds are invested in the project. For example, a project with other Federal or tax-exempt mortgage revenue bond funds included in the basis is only eligible for a 4% credit under any circumstance, so HOME funds can be lent at any below market interest rate terms without consequence to the credit.

### Grant

HOME funds may be provided in the form of a grant, but, they may not be counted in the eligible basis for the project, and therefore do not contribute to the credits for which the project is eligible. Therefore, a loan instrument is generally preferable to a grant (Note that deferred payment loans are generally permissible provided the debt service accrues and there is a reasonable expectation that the loan can be repaid no later than when the loan matures). Projects using HOME funds with Low Income Housing Tax Credits have to consider a number of items in blending the two sets of program rules. The following chart provides an overview of tax credit rules and the requirements for combining the two programs.



**RULES FOR COMBINING HOME FUNDS AND TAX CREDITS**

	<b>Tax Credit Program Rules</b>	<b>Combining Tax Credits with HOME</b>
<b>Occupancy Requirements</b>	<p>At least 20 percent of assisted units must be reserved for households with incomes at or below 50 percent of area median;</p> <p>OR</p> <p>40 percent of the units must be reserved for households with incomes at or below 60 percent of area median income.</p>	<p>If HOME funds are provided at below the market interest rate, at least 40 percent of the units must be reserved for households with incomes at or below 50 percent of the area median income to qualify for the 9 percent credit.</p> <p>Otherwise, on projects with 5 or more HOME-assisted units at least 20 percent of the units must serve households with incomes at or below 50 percent of area median income (to meet HOME requirements).</p>
<b>Rent Requirements</b>	<p>Rents for qualified units must not exceed the rent limit set for the program. These limits are set by bedroom size and are based on the qualifying incomes of an imputed household size. They are provided by Howard County Housing.</p>	<p>For units to qualify as both tax credit and HOME-assisted units, rents cannot exceed either program limit. Low HOME rent units are subject to Low HOME rents and tax credit limits and High HOME rent units are subject to High HOME rents and tax credit limits.</p>
<b>Establishing Tenant Eligibility</b>	<p><i>Documentation</i> --Tenants must provide acceptable documentation of income from a third party source. All sources of income are verified.</p> <p><i>Definitions</i> --The tax credit program defines income using the Section 8 definition of annual (gross) income.</p> <p><i>Asset Income</i> --Assets \$5000 or less: tenants certify asset amount and income. Use actual income. Assets above \$5000: verify amount and income. Use larger of actual income from assets or imputed asset income.</p>	<p><i>Documentation</i> --Initial tenant eligibility documentation for both programs is the same.</p> <p><i>Definitions</i> --DHCD requires the use of the Section 8 definition of income for HOME.</p> <p><i>Asset Income</i> --Follow more stringent HOME rules and verify all asset income.</p>

**Reexaminations  
of Income**

Reexaminations are performed annually following the

Tax credit/HOME projects may request waivers in order to perform

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	Procedures as at initial certification; however, an owner may request a waiver of reexamination requirements if all units in the project are tax credit	Re-examinations similar to HOME. Otherwise, the project must follow the more stringent tax credit requirements.
<b>Over-Income Tenants</b>	Rent for over-income tenants remains restricted. An owner <i>may</i> increase an over-income tenants rent, but <i>only after</i> the unit is replaced with another low-income unit in the project, thereby keeping the portion of low-income units above the minimum amount required for the owner to be eligible for the credit. "Over-income" IS defined as above 140 percent of the project income limit.	HOME rules defer to tax credit rules - rent remains restricted. (In other words, in no case can the rent exceed limits set by the tax credit program).
	<b>Tax Credit Program Rules</b>	<b>Combining Tax Credits with HOME</b>
<b>Monitoring</b>	Projects are monitored annually throughout the affordability period. Statement of compliance IS submitted annually with documentation of occupancy. On-site inspections are conducted by DHCD	DHCD will monitor according to their program requirements.

### Occupancy Requirements

Tax credit projects must set aside at least 20 percent of their units for tenants with incomes at or below 50 percent of the area median (20/ 40 set-aside) or 40 percent of their units for tenants with incomes at or below 60 percent of the area median income (40/ 60 set-aside). When combining HOME and tax credits, occupancy requirements depend on the type of credit taken and the type of HOME funding provided:

In order to take the 9 percent credit in conjunction with below-market-rate HOME funds, joint HOME/ tax credit projects must meet a higher occupancy standard than either the tax credit program or the HOME program alone requires:

- 40 percent of the units must be occupied by tenants with incomes at or below 50 percent of area median. (However, such projects are not eligible for the 130 percent

increase in basis for projects in "qualified census tracts" or "difficult development areas."

- To receive the 130 percent increase, the project must either take the four percent credit, or use the HOME funds at or above the applicable federal rate.)
- In all other cases, projects must ensure that they meet both sets of program rules.

### Rents

When combining the two types of funding, two sets of rent rules apply.

Qualified tax credit units must not exceed tax credit rent limits, while HOME-assisted units must meet HOME rent requirements. If a unit is being counted under both programs, the stricter rent limit applies:

- Low HOME rent units are subject to the lower of the Low HOME rent and the tax credit rent.
- High HOME rent units are subject to the lower of the High HOME rent and the tax credit rent.

When tenants receive additional subsidy through rental assistance programs such as Section 8, additional requirements apply.

- HOME allows the rent to be raised to the rental assistance program limit only if the tenant pays no more than 30 percent of adjusted income, the subsidy is project-based (not tenant-based), and the tenant's income is less than 50 percent of the area median income.
- Tax credit rules state that if the rental assistance program rent limit exceeds the tax credit rent, the unit rent may be raised to the higher limit as long as tenants pay no more than 30 percent of their adjusted monthly income for housing costs.
- In a joint tax credit/ HOME-assisted unit, the stricter HOME requirements would apply.

### Establishing Tenant Eligibility

Both the HOME and tax credit programs require project owners to certify tenants' incomes, to ensure that they are income-eligible and that the project is in compliance with initial occupancy requirements.

- To demonstrate eligibility under both programs, property managers must have tenants certify their income, and obtain supporting documentation. This documentation must be kept in project unit files for review by the monitoring agencies.
- Under tax credit rules the Section 8 definition of annual (gross) income is used.
- DHCD requires the use of the Section 8 definition of annual (gross) income for HOME projects.

A difference between HOME and tax credit rules is that HOME requires verification of all

asset income, whereas the tax credit rules require verification of asset income if the household's assets are greater than \$5,000. For total assets of less than \$5,000, the tax credit program allows tenants to provide a signed statement of asset income.

A tenant in a unit subsidized by both sources of funds would have to comply with the stricter HOME requirements.

#### Reexaminations of Tenant Eligibility

The tax credit program does not allow alternative methods of tenant recertification allowed under the HOME program.

For projects with both HOME funds and tax credits, owners may seek a project waiver from the state allocating agency to allow certification documentation similar to HOME. Alternatively, the project must comply with the tax credit rules (and, thus, automatically comply with the HOME requirements).

#### Over-Income Tenants

The HOME and tax credit programs have slightly different approaches to over-income tenants. The definition of an over-income tenant differs under the two programs. Tax credit rules define "over-income" as having income above 140 percent of the project income limit.

Under HOME, the tenants are considered over-income if their income rises above 80 percent of area median income.

Further, unlike under HOME, the rent remains restricted under the tax credit program. An owner may increase an over-income tenant's rent, but only after the unit is replaced with another low-income unit in the project, thereby keeping the portion of low-income units above the minimum amount required for the owner to be eligible for the credit. To resolve this conflict, HOME rules state that when funds from both programs are used on the same unit, the tax credit rules should be followed.

#### Monitoring

Both programs require annual monitoring to ensure compliance with program rules over the length of a pre-established affordability period. DHCD will monitor according to their program requirements.

#### Additional Notes

- Deed of Trust- The trustee is always the current director of Finance. Typically there are two trustees, but since a Chief of Staff was not replaced, there is only one. Older deeds may show two trustees, Aaron Greenfield and Sharon Greisz, At time of this publication it is Stanley Milesky.
- Completed grant/loan documents should be printed single sided and only one copy of each document is required for signatures.

- Once all documents have been returned with signatures, the Deed of Trust and Regulatory Agreements should be recorded. They are sent to the Division of Land Records. If a payment is necessary to have the documents recorded, they should be sent to the Department of Finance first. If a payment is NOT necessary, the documents should still be sent to the Department of Finance, with attention to Leslie Bennett. However, if the document is exempt from payment, please use the following text in the header;

“PURSUANT TO SECTION 3-603 OF THE REAL PROPERTY ARTICLE OF THE ANNOTATED CODE OF MARYLAND, THIS DEED OF TRUST IS **EXEMPT** FROM THE PAYMENT OF RECORDING FEES. EXEMPTION PURSUANT TO SECTION 12-108(a) TAX-PROPERTY ARTICLE.”

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**APPENDIX E: Annual Rent and Income Checklist- Form 6-D**



HOME Monitoring Checklist 6-D  
 Project Compliance Report: Rental Housing

Project Name:	
Owner Name:	

Date Completed:	
Reporting Period:	

A	B	C	D	E	F	G	H	I	J	K	L
UNIT NUMBER	LOW OR HIGH HOME RENT UNIT?	TENANT NAME: (LAST NAME, FIRST NAME)	NO. PERSONS	NO. BDRROOMS	DATE OF LAST INCOME CERT.	MAX RENT	UTILITY ALLOWANCE	MONTHLY UNIT RENT	TENANT'S ANNUAL GROSS INCOME	COMPLIANCE Y/N (HCH Staff)	UNIT STATUS (HCH Staff)

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**APPENDIX F: Annual Review of Rents and Income Form**



Howard County Department of Housing and Community Development

**Howard County HOME Investment Partnership Program (HOME)  
Annual Review of Rents and Income**

*Instructions: Please initial after each step is completed. Once step four (4) has been completed, the employee should print their name, sign and date below. Place the completed form, along with Checklist 6-D (Project Compliance Report) and a copy of the correspondence letter in the respective file under monitoring.*

Project Name/Mgmt Company: \_\_\_\_\_

- |  |                |
|--|----------------|
| 1. Emailed notice to property manager.                           | Initials _____ |
| 2. Rent roll and Income data submitted to Howard County Housing. | Initials _____ |
| 3. Review rents and income and complete checklist 6-D.           | Initials _____ |
| 4. Write correspondence letter to property manager.              | Initials _____ |

Review completed by (Please Print): \_\_\_\_\_

Signature: \_\_\_\_\_



Date: \_\_\_\_\_

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