

County Council Of Howard County, Maryland

2014 Legislative Session

Legislative Day No. **4**

Resolution No. 37 -2014

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

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

Introduced and read first time _____, 2014.

By order _____
Sheila M. Tolliver, Administrator

Read for a second time at a public hearing on _____, 2014.

By order _____
Sheila M. Tolliver, Administrator

This Resolution was read the third time and was Adopted___, Adopted with amendments___, Failed___, Withdrawn___, by the County Council on _____, 2014.

Certified By _____
Sheila M. Tolliver, Administrator

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

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

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

11 **WHEREAS**, in order to keep Howard County eligible to receive Entitlement Grants, the
12 County Council approved a Consolidated Housing Plan by adopting Council Resolution No. 45-
13 2011 on May 2, 2011; and
14

15 **WHEREAS**, in order to obtain the yearly entitlement of CDBG and HOME funds, the
16 County must adopt an Annual Action Plan that implements the Strategic Plan as required under
17 the Consolidated Housing Plan.
18

19 **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,
20 Maryland this _____ day of _____, 2014 that it adopts the Howard County Annual
21 Action Plan Program Year 2014 in substantially the form as attached hereto for purposes of
22 qualifying for Community Development Block Grant and Home Investment Partnership Program
23 funds.

FFY 2014

Howard County, Maryland

Action Plan

DRAFT

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Executive Summary

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

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

A. Evaluation of Past Performance

During the Program Year FFY2013, Howard County Housing^a (HCH or Housing) focused on addressing the goals and objectives specified in the FFY2011-FFY2015 Consolidated Plan.

The Howard County Consolidated Annual Performance Report (CAPER), for the period July 1, 2012 through June 30, 2013, includes a detailed evaluation of projects relative to the projected goals. That report may be referenced for more detailed information.

During the previous year, HCH continued to concentrate its efforts on addressing the need for expanding affordable housing opportunities for low- and moderate-income households. As referenced in the FFY2011-FFY2015 Consolidated Plan, HCH developed an Affordable Housing Strategic Plan which identified specific strategies utilized in FFY13, which are now bridging the County's acute affordability gap. Since July 1, 2013 HCH posts the following accomplishment highlights:

- Burgess Mill Station, formerly known as Hilltop, is a sustainable mixed-income community comprised of 198 rental units and an on-site rental office. Unit types include a mix of manor homes, two over two townhomes, and garden apartments. Phase I, which is comprised of 198 units, was completed in December 2013 and is 100 percent occupied. Plans for Phase II are currently being revised. The Roger

^a Combination of Howard County Housing and the Howard County Housing Commission, the County's Public Housing Authority.

Carter Recreation Center, a 45,000 square foot state-of-the art Park and Recreation building, was completed in June 2013. This public facility was developed in conjunction with Burgess Mills Station community.

- Generated plans for the future development of Jones Road/Greenwood Village - as single family affordable homeownership units. This project is in the predevelopment stage.
- Completed construction of Cottages at Greenwood in 2012, formerly the Glens at Guilford I. This site was developed into ten single family affordable homeownership units. Nine affordable home units were sold to households who were at or below 80% Baltimore Area Median Income (AMI). The last unit, which served as a model, is anticipated to sell in the Fall of 2014. The Cottages at Greenwood won a USGBC Maryland Wintergreen Award in the category of ***Socio-Economic Impact*** and represents the first project of its kind in the country. Intended to be a model for affordable developments of its type and easily replicable, the development boasts a LEED-H Platinum Certification, is storm water friendly, and an accessible, affordable community that was completely sold out before construction was completed. The design was enhanced by prospective community members and other stakeholders who attended workshops to provide design input and review concepts. The highest level of sustainability, the highest levels of universal design, and for sale affordability were all critical program components that were assessed and revisited throughout the project.
- Completed Phases III of the Morningside Park Senior Housing renovations. Morningside Park is a sixty unit senior rental community. The renovation included the installation of additional exterior lighting, upgrading the existing security system, adding exterior signage, rerouted downspouts and condensate drain lines, relocating a shed, pouring a new concrete pad, installing a pergola, benches, new entrance doors and fencing. All improvements were completed by December 2013. In addition, in December 2013, we started replacing forty-four electric hot water heaters and anticipate completing this project by Spring 2014.

Other HCH accomplishments:

In FFY13, the Community Based Development Organization (CBDO) item, under the CDBG Special Economic Development category, was utilized to address the demand for job training and financial independence. The Howard Community College Educational Foundation's is Howard County's designated CBDO and their outcomes are designed to move individuals toward increased economic self-sufficiency and expand their opportunities for obtaining affordable homeownership or rental housing. This year, due to reductions in entitlement funding, Howard County was able to fund only one out of four activities under the CBDO line – item. The Child Care Tuition Program received a high demand for participation due to individuals looking for affordable childcare while they pursued greater educational opportunities and career advancement.

The demand for assistance across all types of services within the human and social service sector increased again over the past year. In FFY13, Howard County Housing continued to support local agencies and non-profits by funding public service activities specifically aligned with projects and programs viewed as core components of the County's Continuum of Care (CoC) and that directly support the County's adopted Plan to End Homelessness.

Other County accomplishments:

The Howard County Department of Citizen Services (DCS) is responsible for coordinating CoC activities that address the needs of the homeless and those at risk of becoming homeless.

Through the Plan to End Homelessness, as discussed above, the Coordinated System of Homeless Services (CSHS) was developed. CSHS is a six stage system designed to efficiently use community resources to reduce the number of homeless families and individuals, reduce the number of newly homeless, shorten the length of homeless episodes, and reduce the number of returns to homelessness. By use of a single entry point, all households seeking homeless services receive a uniform assessment for immediate intervention with the goal of diversion from homelessness. Households not diverted and needing further intervention are referred to the CSHS case management resource, managed by multiple community agencies, for further housing stability services and access to other system resources. The single entry point and initial assessments aim to remove the obstacle of homeless households navigating through multiple agencies and their eligibility processes and allows for service referrals at a community-wide level to the resource most suitable to their needs. Such resources include eviction prevention services, rehousing services with housing location assistance, and supportive living services for persons with mental health disabilities, as well as rapid access to inpatient treatment for drug addicted adults, incorporating case management services that promote housing stability.

CSHS maintains a follow up process to assure the structure and resources of the CSHS are providing successful housing stability for the homeless community of Howard County. Through data collection and analysis, the CSHS is monitored for the efficiency of service coordination and the progress of system goals. DCS administers the CSHS Program. One of the primary focuses of the Plan to End Homelessness is temporary and permanent housing and therefore, the Housing Stability Subsidy Program (HSSP) was created to assist individuals and families who are homeless, as defined by the Coordinated System of Homeless Services (CSHS), to enable them to obtain stable housing. HSSP is administered by the Howard County Housing Commission.

B. Summary of Objectives and Outcomes

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

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

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

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

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

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

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

C. Summary of Citizen Participation Process

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

D. Summary of Consultation Process

HCH collaborates with a variety of human service providers, county departments and

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

Because of the many outstanding partnerships, HCH is aware of the housing and supportive service needs surrounding the community. Partnerships with groups such as Grass Roots, Humanim and Bridges to Housing Stability provide much needed case management and referral resources to many in need.

E. Summary of Efforts to Broaden Public Participation

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

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

Other efforts include:

- Howard County Housing has both Facebook (<https://www.facebook.com/HowardCountyHousing>) and Twitter (<https://twitter.com/HoCoHousing>) pages. The focus of the information shared on each (posts on the first and tweets on the second) include housing opportunities (rental and homeownership) as well as all things related to housing – upcoming events, market trends, employment, education, transportation, etc. The pages are monitored almost daily.
- Howard County Housing has a Howard County Government web page (<http://www.howardcountymd.gov/Departments.aspx?ID=2232>) and a standalone web page (<http://www.howardcountyhousing.com/>) that was originally created as a portal for the annual Housing Fair; however, the information on the page is constantly being expanded as a convenience for the residents of Howard County. We continue to focus on updating the web site with program and resource availability to assist the community.
- Howard County Housing both hosts and participates in outreach events throughout the year. To date we have participated in:
 - Councilman Ball’s annual “Money Matters” Fair on Saturday, April 5, 2014 at the East Columbia Library from 10 am to 1pm.
 - HCH also has a booth at the annual 50’s expo.
 - Howard County Housing participates in the annual Howard County Association of Realtors Fair Housing CEU training, created by the Office of Human Rights.

To date we have hosted:

- HCH’s annual “Come Home to Howard County” Housing Fair on Saturday, April 12, 2014 at Long Reach High School from 10 am to 2pm. The event featured over 50 exhibitors, over two dozen education sessions (with a first time homebuyer class taught in Spanish, a MIHU class taught in Chin and a financial literacy class for teens), a housing lottery for two homes, free document shredding, prize drawings throughout the day, free credit reports and consultations with Consumer Credit Counseling Service, childcare and bus tours to new home communities in Ellicott City and Elkridge.
- In the fall, HCH will host its 3rd annual Housing Matters Mini Fair. The Mini Fair was created in response to the requests for housing education sessions throughout the year. Last year’s event offered 18 classes to 200+ attendees.
- Howard County Housing hosts a free monthly Homebuyer Education Workshop, in accordance with the Fannie Mae Certificate Program. The workshop educates

first-time homebuyers and re-familiarizes former homeowners about the home buying process and the responsibilities of homeownership. The workshop is free and open to anyone interested in purchasing a home in Howard County. Workshop attendance and completion fulfills the counseling requirements for the [Maryland Mortgage Program](#), which provides assistance with downpayment and settlement costs in the form of a deferred loan from the State of Maryland; and the County's [Moderate Income Housing Unit \(MIHU\) Homeownership Program](#).

- Howard County Housing hosts quarterly, free Moderate Income Housing Unit workshops to educate the public about MIHU rental and homeownership opportunities.
- Howard County Housing will host its annual foreclosure prevention event in partnership with the Maryland Department of Housing and Community Development in October 2014. This event helps connect homeowners to resources to help them stay in their homes and avoid foreclosure and/or homelessness.
- Howard County Housing, in partnership with the Department of Inspections, Licensing & Permits, Office of Consumer Affairs and Office of Human Rights, hosts a Tenant Landlord Essentials class bi-annually.

In addition to hosting and participating in these efforts to raise public awareness and broaden public participation, Howard County Housing is active in a number of other ways in the community that supports these efforts as well.

- Howard County Housing participates on multiple boards and committees including but not limited to the Limited English Proficiency, Ethnic Roundtable, Local Health Improvement Board, Board to Promote Self-Sufficiency, the Committee to End Homelessness, Youth Task Force with Workforce Development, Financial Literacy Workgroup and Workgroup to End Hunger.
- Howard County Housing also provides staff support to the Division of Citizens Services Grant Review Committee for CSP by aiding with the rating and ranking of grant requests.
- Howard County Housing's Housing Choice Voucher Program operates a Family Self-Sufficiency Program that has a Public Coordinating Committee comprised of local government and business officials.

- Howard County Housing is a member of the Opportunity Collaborative via the Baltimore Regional Fair Housing Group. Both of which engage both local and regional stakeholders and service providers.

F. Summary of Public Comments

To date, there have been no public comments during the planning process for the FFY2014 Action Plan or any written comments received.

II. Sources of Funds

A. Federal Resources (Entitlement Funds)

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

Funding Sources	Amount
Community Development Block Grant	\$1,001,886.00
CDBG Program Income Estimate	\$28,238.50
HOME	\$347,965.00
HOME Program Income	\$0
Total Action Plan Budget	\$1,378,089.50

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

B. Additional Federal Resources

1. The County also receives funding under the Housing Choice Voucher Program (HCV). In FFY2013 the County received \$8,796,408.00. The amount available for FFY2014 is \$9,452,304.00.
2. The County is anticipating the following Low-Income Housing Tax Credits (LIHTCs) transaction activity during the upcoming program year:

PROGRAM YEAR 2014 ANTICIPATED LOW-INCOME HOUSING TAX CREDITS (LIHTCS)			
PROJECT	LIHTCS	TOTAL PROJECT COST	STATUS
Hilltop Redevelopment Phase II/Burgess Mill Phase II (Ellicott Terrace & Roger Carter Recreation Site)	\$2,011,710.00 (estimated)	\$16,553,000.00 (estimated)	Pre-development phase. Reworking plans and project financing

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

The Howard County Department of Citizen Services (DCS) has direct oversight for the implementation of the County’s Continuum of Care as the coordinating agency. DCS works in conjunction with the Howard County Board to Promote Self-Sufficiency and its various committees to address issues related to emergency sheltering, transitional and permanent housing, crisis intervention and prevention of homelessness. DCS also oversees the Coordinated System of Homeless Services (CSHS). DCS works to ensure that the activities of all County agencies are complementary and that there is not a duplication of effort. The following funding sources will support homelessness prevention, intervention and housing activities during FFY2013 and FFY2014:

Federal Grant Activity

McKinney-Vento Grant Awards

- **Supportive Housing Program (SHP) (MD-504)**
 - Permanent Housing For Homeless Persons with Disabilities - **\$664,788**
 - Transitional Housing For Homeless Families - **\$71,849**
- **Shelter Plus Care (S + C)**
 - Permanent Housing for Homeless Persons - **\$167,010**
- **Emergency Food and Shelter National Board Program (EFSP) (Phase 31) - \$25,387**
 - Mass Shelter Operation
 - Rent/Utility Subsidy

State of Maryland Grant Activity

Maryland Department of Housing and Community Development (DHCD)

- **Emergency Solutions Grant Non-Entitlement (ESG) - \$79,650 (award for grant period of October 1, 2013 through September 30, 2015)**

Emergency Shelter Operations
Homelessness Prevention

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

- **Maryland Department of Human Resources (DHR)**
Emergency and Transitional Housing/Homelessness Prevention Program
(ETHS/HPP) \$72,602
Mass Shelter
Eviction Prevention/One Month's Rent

Howard County Government Grant Activity

- **Community Service Partnerships (CSP), County General Fund**
 - Grassroots - **\$1,427,788** – Emergency Shelter & Crisis Services
 - Bridges to Housing Stability, Inc. - **\$191,000** – Homelessness Prevention
 - Community Action Council - **\$816,990** – Direct Client Assistance
 - Hope Works, Inc. (formerly Domestic Violence Center) **\$734,060** – Crisis Intervention and Recovery
- **Family Stabilization Program (FSP), Department of Citizen Services Operating - \$300,000**
 - Permanent Housing & Case Management For Homeless Families
 - Housing and Utility Assistance For Persons with Disabilities and Seniors
 - Crisis Services for at-risk populations
- **Plan to End Homelessness, Department of Citizen Services - \$625,195**
 - System that assists Howard County residents in achieving stable housing
 - Coordinated System of Homeless Services (CSHS)

A. Programs to Address Priority Homeless Needs

The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2014 and 2015. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter and meals are provided at each location.
- **Emergency Motel Shelter** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for fifteen days while they work with the Grassroots Crisis Intervention Center, Inc.'s staff to find alternative housing and needed services. There are approximately three vouchers

available at any one time to provide overflow accommodations.

- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors along the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, non-perishable food items and hygiene items to take with them, clothing and survival supplies. At the Center, they may shower, do laundry, use computers, and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners. The Center is open three days a week and serves approximately 35-70 persons a day.
- **U.S. Route 1 Free Clinic** – Between 140 and 180 patients receive health care services at the U.S. Route 1 Day Resource Center Free Health Clinic. Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry. Referrals are provided as needed for those requiring additional medical attention.
- **SOBER House** – SOBER Houses provide a group residential setting for four to five homeless persons with addictions who seek sobriety and a change in their life style to maintain stable housing. Two sober houses opened in 2013, as an initiative through the County’s Plan to End Homelessness. There are currently four sober houses for homeless persons in Howard County.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities.
- **Housing Stability Subsidy Program (HSSP)** - This activity focuses on the prevention of homelessness through the provision of rental assistance and case management. Homeless households that have been unstable for extended periods of time over many years in Howard County and provided a local subsidy. This program currently houses ten households.

D. Plan for Leveraging Private and Non-Federal Funds

The County will continue to use all federal, state and private resources currently

available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives.

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

A proposed budget of \$ 1,000,000.00 for the County’s Housing Initiative Loan Fund and \$ 1,000,000.00 in capital funding for housing programs has been submitted for County fiscal year 2014. The County does not anticipate having any CDBG float-funded activities.

III. Summary of Specific Annual Objectives (Table 3A)
Summary of Specific Annual Objectives (FFY2014)

Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Homeownership Assistance through moderate income housing unit (MIHU), shared appreciation, and settlement down payment loan programs (SDLP) for housing targeted to households earning between 60% and 80% of AMI.	County SDLP County MIHU HCH Commission Equity HOME	Decent Affordable Housing	Affordability Availability Accessibility	Approximately 45 households could become homeowners through the MIHU program during this program year. Approximately 15 households will be qualified to lease homes from HCH and offered the option to purchase the homes within 3 years
Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.	Local Funds	Decent Affordable Housing	Affordability	Approximately 600 individuals will receive homebuyer and credit counseling. 400 @ Homebuyer Workshops and 200 @ MIHU Workshops
Provide assistance to assist displaced renters due to County redevelopment projects.	CDBG	Decent Affordable Housing	Affordability	Approximately 100 individuals will receive relocation assistance.
Affordable rental housing opportunities offered through partnerships with local non-profit agencies to provide	County Housing Initiatives and HCH line of credit	Decent Affordable Rental Housing	Affordability Availability Stability	Approximately 7 homes will be acquired and renovated to provide rental housing units to low-income clients of the local non-profit, Bridges Alliance.

housing for households earning between 40% and 60% of AMI				
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Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Provide emergency shelter to individuals and families that are newly homeless.		Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	
Rehabilitate safe house facility to house individuals who are chronically homeless.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 3-4 bedrooms in 1 unit will be assisted (6 people)
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.	CDBG	Suitable Living Environment	Affordability Availability Accessibility	Approximately 60-75 individuals will be served by the U.S Route 1 Day Resource Center.

Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Support Programs and initiatives that improve/increase access to a variety of employment opportunities for low-moderate income persons by promoting geographical or occupational mobility and up skilling current Para-professional workers to professional or management certified employment levels.	HUD	Creating Economic Opportunities	Availability	67 Families will receive Family Self Sufficiency (FSS) financial Counseling
Rehabilitate group home for persons with disabilities.	Bond Bill	Decent Affordable Housing	Affordability Availability Accessibility	
Continue to support programs that serve low to moderate-income elderly homeowners and those with disabilities to rehabilitate their homes to meet emergency needs and/or improve accessibility.	HOME DHCD/MHRP	Decent Affordable Housing	Affordability Availability Accessibility	CHDO Activity-1-2 units Lease Purchase Program – 6 units Single Family Rehabilitation Program – 10 units

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

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

IV. Activity Descriptions of Proposed Projects and Outcome Measures

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

V. Geographic Distribution

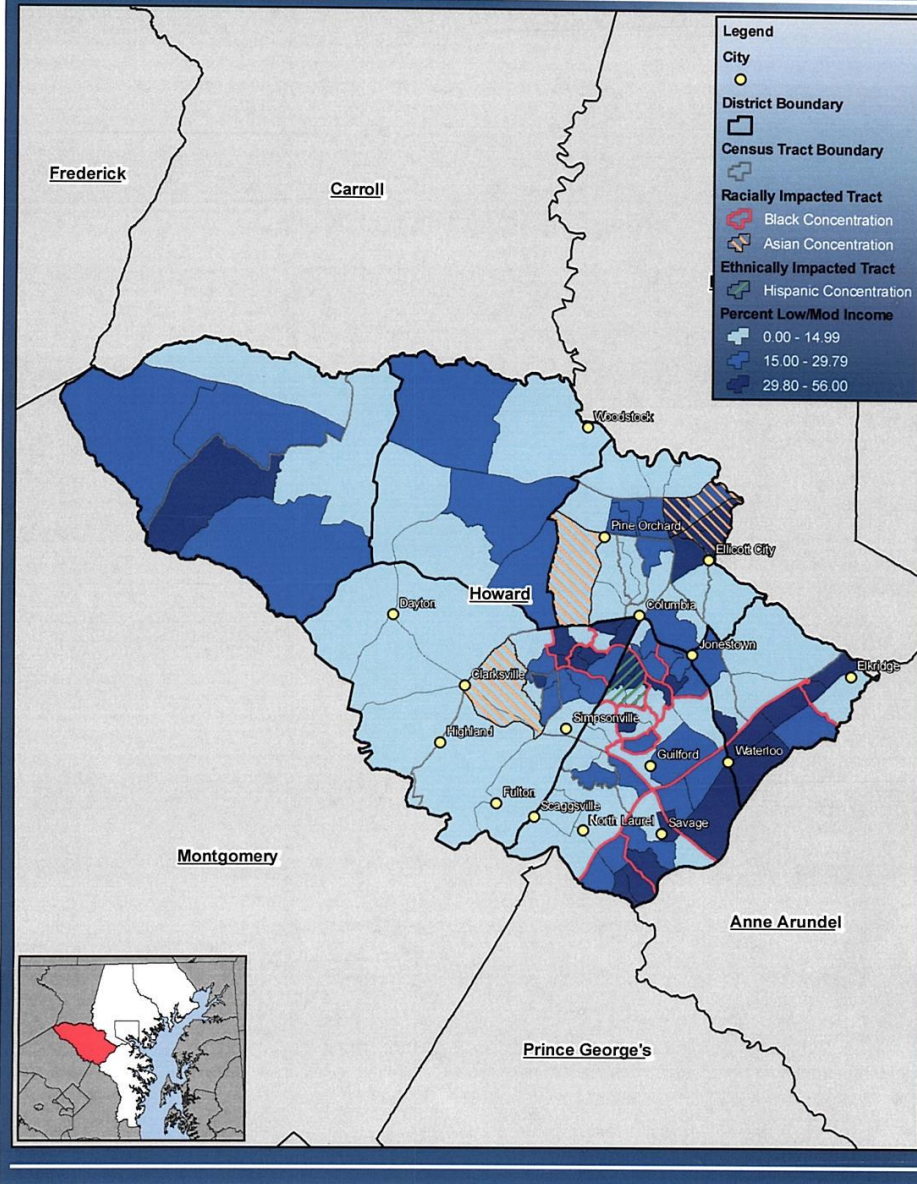
For detailed information on the 2010 Census Race Characteristics go to the Department of Planning and Zoning link on the County web page at www.howardcountymd.gov. It is

important to note that Howard County continues to allocate its investment in CDBG funds on a very broad countywide basis and does not plan to dedicate substantial resources to specific targeted areas. Of the seven (7) CDBG activities included in this Action Plan, the target area is community-wide for all but two (2) activities. Sub-recipients implementing the various projects report demographic information on quarterly reports which is entered into IDIS database. The information is then reported in the annual Consolidated Annual Performance and Evaluation Report (CAPER), which provides the general public as well as HUD representatives, the opportunity to review the race and ethnicity as well as the income levels of all persons being served by the CDBG and HOME program.

The two (2) activities that serve a specific area are the North Laurel Multi-service Center, which serves the North Laurel/Savage area, and the Grassroots Day Resource Center, which serves the U.S Route 1 Corridor in Jessup, Maryland.

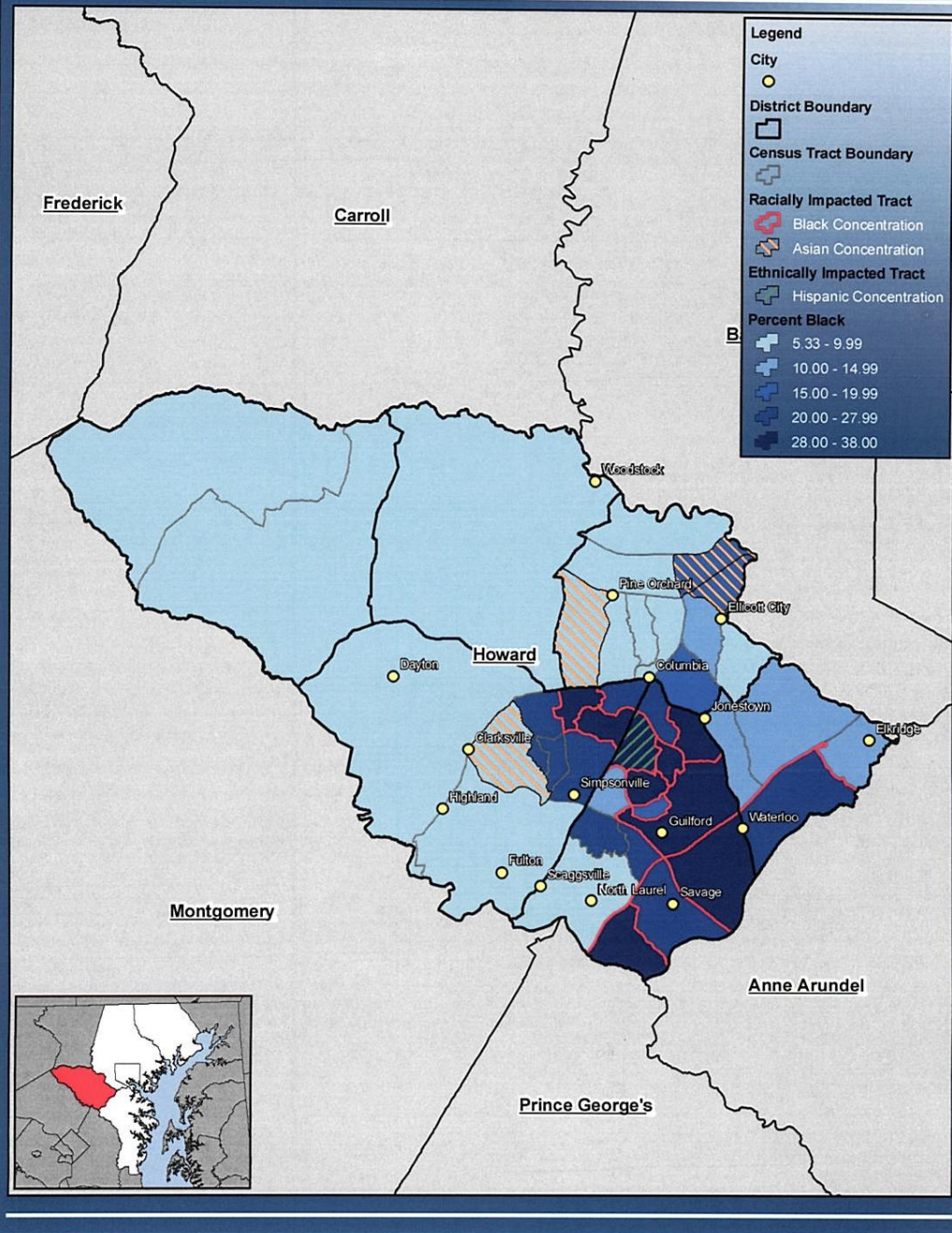
**Map 5: Low and Moderate income Areas and
Areas of Minority Concentration, 2009**

Baltimore Regional Analysis of Impediments to Fair Housing Choice



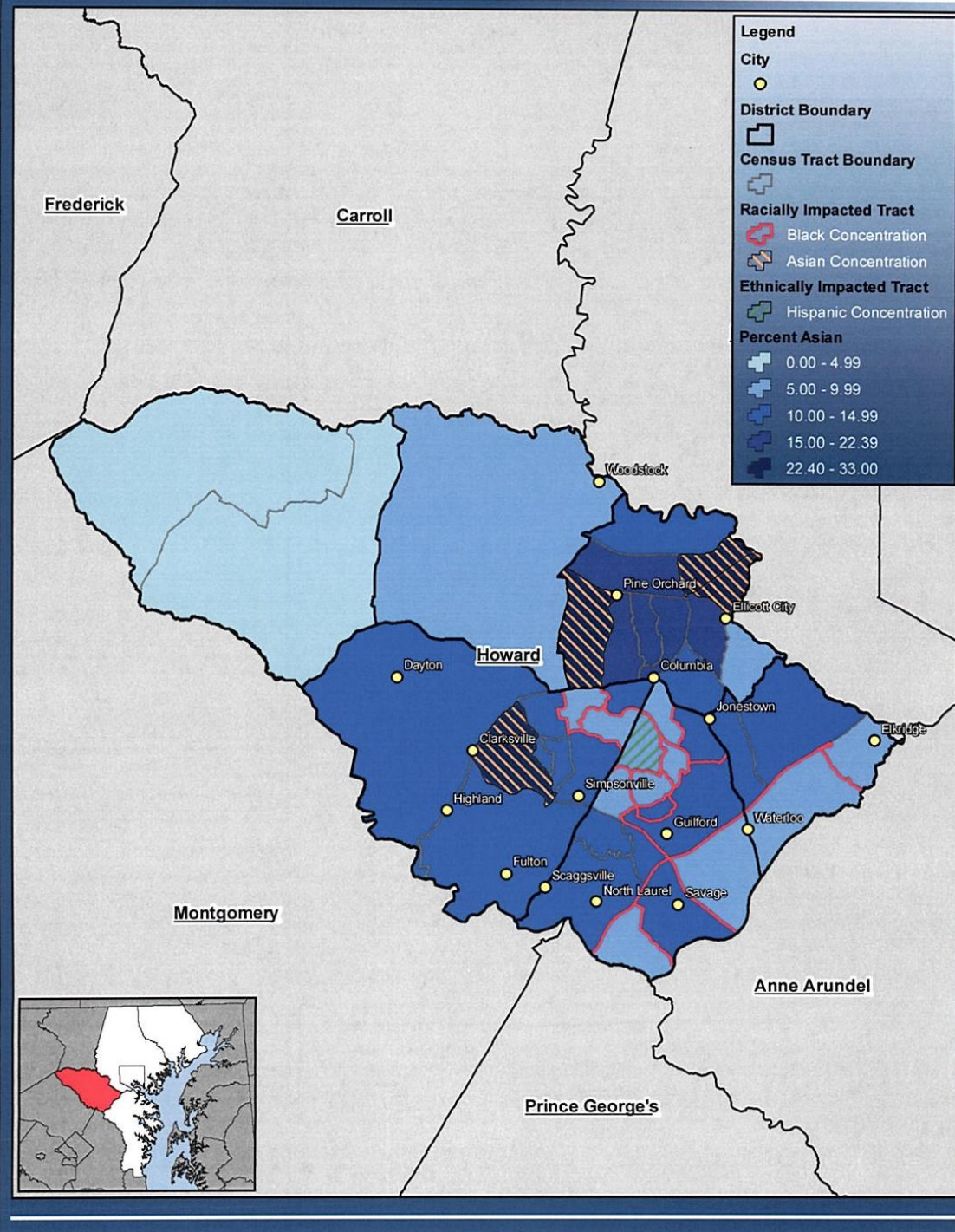
Map 1: Concentration of Black Residents in Howard County, 2009

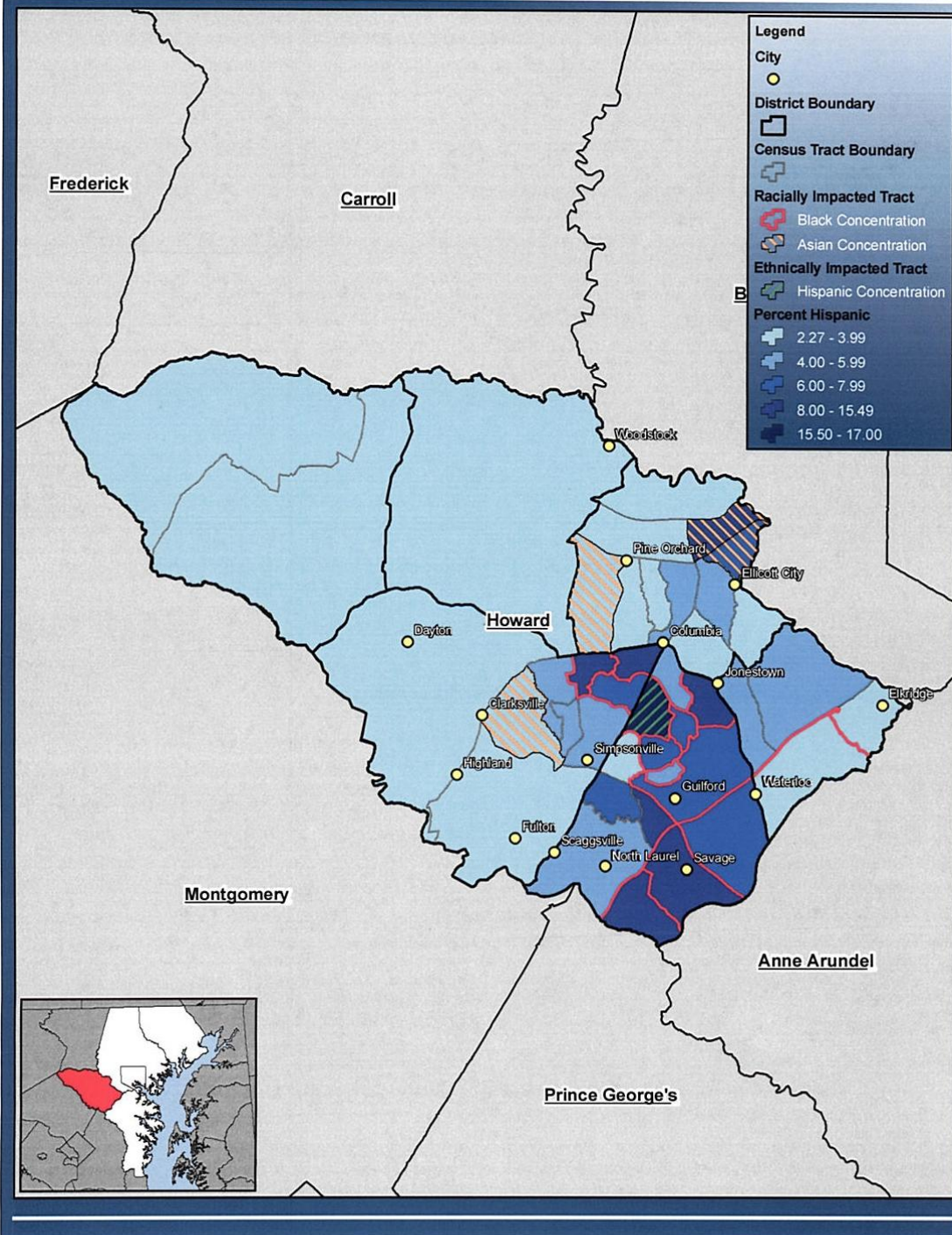
Baltimore Regional Analysis of Impediments to Fair Housing Choice



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

Baltimore Regional Analysis of Impediments to Fair Housing Choice





V. Homeless and Other Special Needs Activities

Howard County is very active in serving the needs of its homeless populations. In 2010, the County, specifically the Board to Promote Self Sufficiency and its Committee to End Homelessness (CEH), drafted a Plan to End Homelessness which focuses on homelessness prevention and rapid re-housing as well as providing other important services to the homeless, including healthcare and job training. These programs are discussed in detail below.

The Board supported the initiatives funded in Howard County's FY13 Budget for the Plan to End Homelessness including the development of a single-point-of entry system for persons experiencing homelessness or a housing crisis to access services in Howard County. The Coordinated System of Homeless Services (CSHS) is now in its second year, and the major components of the system are:

- A single-point-of-entry at Grassroots Crisis Intervention Services, Inc., where crisis counselors attempt to divert callers from becoming homeless and refer those cases where diversion is unsuccessful to the CSHS.
- Every household client in the CSHS will be assigned a case manager who conducts an in-depth assessment, connects clients to needed services, and is accountable with the client for achieving housing stability.
- Dedicated resources for addiction treatment are available. They are administered by the Health Department, to provide rapid access to addictions treatment upon request of the homeless in the CSHS.
- Flexible Financial Assistance (FFA) help households retain their housing or secure new housing, are accessed and can be used for other expenses that can contribute to instability.
- Housing Stability Subsidy Program (HSSP), administered by the County's Housing Commission, provides local subsidies to make housing affordable for the most vulnerable homeless households.
- A Service Coordinator monitors client progress, system partners, data and resource needs.
- The Homeless Management Information System (HMIS) was enhanced to better manage data and contribute to the strategic decisions necessary for effective implementation of the CSHS.

CSHS Update: Over the past year, the CSHS has expanded and shifted to meet the needs of those experiencing a housing crises or homelessness. Using data gathered throughout the system, CSHS assisted in redirecting interventions for clients based on need, and increased coordination between service agencies.

Specifically, the CSHS has accomplished the following:

- Assess each client who presents at the single-point-of-entry according to their **vulnerability** and service needs. The crisis counselors identify people experiencing homelessness according to the fragility of their health accounting for mortality risk factors and their current length of homelessness. This allows Howard County’s most vulnerable homeless persons to be placed into permanent supportive housing and access to relevant supports for those who have severe health risks.
- **Established Partners:** The CSHS works as a partnership between various Howard County service-agencies. Because households experiencing homelessness or imminent risk of homelessness have varying needs, the CSHS requires multiple types of partners to successfully assist them to become stably housed. The following are the primary established partners for the CSHS:
 - Howard County Department of Citizen’s Services, Grassroots Crisis Intervention Center, Inc., The Community Action Council, The Salvation Army, The Multi Service Center, Bridges to Housing Stability, HopeWorks, Inc. (formerly the Domestic Violence Center), The Housing Commission of Howard County, Howard County Public Schools, Howard County Health Department, Humanim, Inc., and Family and Children Services.
- Howard County’s Coordinated System of Homeless Services’ **System Flow** includes various types of interventions according to each household’s needs. The flow is as follows:
 - Single Point of Entry: Client calls and crisis counselors complete a needs assessment, and provide a referral to either Prevention Services or Assessment & Diversion phase.
 - Prevention Services: If household is referred to Prevention Services (after the Single-Point-of-Entry, or seeking assistance on their own), they may be eligible to receive Eviction Prevention or First Month’s Rent Assistance. Prevention Services include homeless prevention through a one-time crisis assistance and

resource navigation, for additional supports (if unable to sustain their current housing with one-time crisis assistance).

- Assessment & Diversion: If household is referred for more intensive supports through Assessment & Diversion, they are provided with Relocation Assistance, Crisis Intervention and Veterans Assistance (as applicable). This phase includes a uniform homeless assessment, problem solving to divert households from homelessness, and referrals to more intensive system resources for households that cannot be diverted from their housing crisis.
- Progressive Engagement: If a household is provided with services through Assessment & Diversion and still needs additional supports, they move to the Progressive Engagement phase. This includes employment supports, crisis services, connection to public benefits, financial coaching, legal assistance, pupil personnel worker support (for homeless school-age children), veteran's assistance, and older adult services, as needed. Progressive Engagement provides ongoing connection to additional supports and services in order to move the household to housing stability.
- Intensive Supports: If a household does not resolve their crisis at the single-point-of-entry, they move to the Intensive Supports phase for support services to achieve and maintain housing. This includes Case Management, Short Term Shelter (emergency shelter, temporary housing, motel shelter, safe house), the Family Stability Initiative, Addictions Treatment, and County-funded Flexible Financial Assistance (for housing costs).
- Housing Stability: This is the final stage of the Coordinated System of Homeless Services, where a household achieves stable housing, which may or may not include ongoing support. Achieving housing stability may include placement in permanent supportive housing, subsidized permanent housing, non-subsidized permanent housing, or relocation to family/friends home. At any point during the above described phases, a household may reach housing stability; a household does not need to receive all the services described in order to reach housing stability.

Follow-Up with households that have exited the system will be conducted in the three to nine month time frame after the household has left the system to confirm stability and success of interventions while in the system.

In FY 2014, the County is working to:

- Support the expansion of the CSHS to include additional partners and resources.
- Continue planning the Small Efficiency Apartment project, which will designate thirty-three Housing Choice vouchers to those who are experiencing homelessness.
- Develop strategies to identify and meet the employment needs of the homeless.
- Continue to support the Housing Stability Subsidy Program.

FY2015 Budget Recommendations/Implications

The proposed budget recommendations for FY15 includes continuation of FY14 initiatives: support for the Coordinated System of Homeless Services, rapid access to addictions treatment, continued funding for FY14 housing subsidies and flexible financial assistance for System households; as well as additional housing subsidies and employment supports.

Special Needs Populations in Howard County

In addition to these efforts, Howard County is also trying to serve more specialized populations. Through the Point in Time Count, an effort to capture all persons and populations experiencing homelessness, Howard County identified some homeless veterans. Eight were counted during the 2014 Point in Time (PIT) survey, nine in 2013, and nine in the 2012 Annual Homeless Assessment Report (AHAR). No Veterans Affairs Supportive Housing (VASH) vouchers are available in the County. Homeless veterans are referred to the Veterans Administration (VA) in Baltimore for services as well as to Alliance Veterans Housing Outreach and Assistance. A staff person from the VA and a representative from Alliance participate and attend the County's CoC and Plan to End Homelessness meetings. The County also refers all homeless veterans to Maryland Center for Veterans Education & Training (MCVET), as appropriate.

The Howard County Police Department brings unaccompanied and potentially homeless youth to Grassroots Crisis Intervention Center, Inc. (Grassroots), the County's crisis intervention center and emergency shelter. Working together, the shelter and the police determine if the child has been reported as a runaway. Grassroots attempts to contact the parents or guardian and may report the situation to the Department of Social Services Child Protective Services. Grassroots follows the policy of reporting any unaccompanied youth to the proper authorities to ensure the safety of the child. The number of unaccompanied youth in the County is very low. There were no unaccompanied youth identified during the 2014, 2013 or 2012 PIT Count.

A. Programs to Address Priority Homeless Needs

The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2013 and 2014. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

This FY 2015 Action Plan seeks to provide multiple avenues where homeless individuals and families can move out of transitional facilities into permanent housing, and to support County-wide anti-poverty strategies. The following proposed projects focus on supportive services and providing funding to community-based non-profit organizations, to be used for homelessness prevention and life-skills training.

- **Plan to End Homelessness** – The County’s Plan to End Homelessness was adopted in November, 2010. A position was created at the County level to coordinate Plan development and implementation. The Continuum of Care (CoC), comprised of multiple agencies, is working on developing strategies to carry out Plan activities. The primary strategies being implemented are homelessness prevention and Housing First (rapid rehousing). Other initiatives being implemented are: strengthening mainstream services, health care, and helping the homeless obtain income to be self-sufficient.
- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for twenty-five individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for fifteen days while they work with the Grassroots Crisis Intervention Center, Inc.’s staff to find alternative housing and needed services. There are approximately three vouchers available at any one time to provide overflow accommodations.

- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors along the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. At the Center, they may shower, do laundry, use computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners. The Center is open three days a week and serves approximately 35-70 persons a day. One focus of the Plan to End Homelessness is to move forward with small affordable efficiency apartments and a replacement location for the existing Day Resource Center. The current resource center facility is aging and inadequate. The County has plans to build a supportive housing facility and a non-residential Day Resource Center to be established on Guilford Road near the intersection of Route 1 and Route 32.
- **U.S. Route 1 Free Clinic** – Between 140 and 180 patients will receive health care services at the U.S. Route 1 Day Resource Center Free Health Clinic. Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry. Referrals are provided as needed for those requiring additional medical attention.
- **SOBER House** – SOBER Houses provide a group residential setting for four to five homeless persons with addictions who seek sobriety and a change in their life style to maintain stable housing. Two sober houses opened in 2013, as an initiative through the County’s Plan to End Homelessness. There are currently four sober houses for homeless persons in Howard County.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Four units are specifically designated for the chronically homeless; an additional 11 chronically homeless persons are housed under the program.
- **Housing Stability Subsidy Program (HSSP)** - This activity focuses on the prevention of homelessness through case management and case management.

Homeless households that have been unstable for extended periods of time over many years in Howard County are provided a local subsidy. This program currently houses ten households.

- **Small Efficiency Apartments (SEA)** -The County has plans to build a supportive housing facility to be established on Guilford Road near the intersection of Route 1 and Route 32. Development of thirty-three small efficiency apartments in connection with the Day Resource center will enhance the effort towards housing single adults and providing resources with onsite health care, job search, and counseling towards self-sufficiency.

Plan to End Homelessness

- In 2009, the Howard County Board to Promote Self-Sufficiency charged its Committee to End Homelessness (CEH) with developing a Howard County Plan to End Homelessness (the Plan). The CEH mobilized more than 50 committed participants from human service agencies, local government and the community, forming task groups to study the situation in Howard County and best practices for ending homelessness that have been successful in other communities.
- In November 2010, the CEH issued Howard County's Plan to End Homelessness which enumerates current efforts to address the problem of homelessness and focuses on two principal methods of ending homelessness with Prevention and Housing First programs. The Plan offers strategies to deal with the two main categories of homelessness which are chronic and situational homelessness, addresses support services such as emergency medical care and public safety – and calls for the committee to continue to work to develop more detailed financial projections. Finally, there is a process to monitor implementation of the strategies.
- The Committee's policy statements have been adapted by the Association of Community Services. In addition, the Committee has been asked by the Office of Governor to work with their efforts to End Childhood Hunger in Maryland. By addressing homelessness in the County, poverty is also alleviated.

B. Programs to Address Special Needs

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

VI. Other Actions

A. Addressing Obstacles to Meeting Under Served

The Howard County Housing Action Plan identifies the obstacles to providing affordable housing in the County and reports on the actions taken to remove those obstacles.

For a resident, obstacles to affordable housing include but are not limited to access to transportation, employment and community amenities such as healthcare, libraries, recreation/social centers, schools and shopping. Administrative hindrances to affordable housing include a lack of financial resources to preserve existing affordable housing and create new affordable opportunities; and policies and practices that not only limit residents' access to quality affordable housing opportunities but that also may have a discriminatory effect. Examples of such hindrances are property owners that use resident's source of income to deny access to housing and affordable housing projects that are denied development approval due to Not In My Backyard (NIMBY) attitudes.

Howard County, Maryland, as an independent suburban jurisdiction and an active member of the Baltimore metropolitan region, continues to work toward reducing disparities in affordable housing both locally and regionally. The platforms for this work are education and legislation, and the audiences are local and regional community members/neighbors, business owners, transportation officials, elected officials, other government, profit and non-profit partners, property owners, financial institutions, the beneficiaries of housing assistance and those still in need of housing assistance. Howard County Housing is working both independently and collectively to expand the dissemination of factual information about affordable housing and to expand the tools available to create and maintain affordable housing opportunities.

Dissemination of factual information includes accurately defining affordable housing and debunking stereotypes and old urban legends through the expansion of access to education on topics such as affordable rental, homeownership and preservation programs, fair housing law and being a responsible landlord. It also includes the support of a regional campaign to accurately portray families benefiting from housing assistance (<http://considertheperson.org/>), support of the Regional Fair Housing Group (RFHG)'s submission of a regional Fair Housing Initiatives Program (FHIP) grant application and ultimate award of funding to do education and outreach; and attending community meetings to discuss community development and planning and the role affordable housing plays in any neighborhood. These actions are directly related to efforts to add, change and update legislation that has an impact on affordable housing and educating decision makers about the purpose of legislation that supports the creation and expansion of affordable housing opportunities. Actions include the statutory expansion of the County's Moderate Income Housing Unit Program; the approval of a new budget category to fund housing assistance for the homeless – Homeless Subsidy Stability Program; support of the proposed statewide expansion of the source of income protections that currently benefit Howard County residents or the support of a change in manner in which local approval requirements impact financing of affordable housing projects.

The obstacles to affordable housing are dynamic and require grant recipients and providers of such services to devise both innovative plans and partnerships to make progress in affirmatively furthering fair housing.

The CDBG and HOME Budget pages within this Action Plan reflect the intention to allocate federal funds based on overcoming obstacles to affordable housing, therefore Howard County's primary focus. The Emergency Public Facility will house Howard County residents suffering from abuse who would otherwise be forced to remain in unhealthy situations or become homeless. The Housing Rehabilitation Program will allow low income Howard County Senior Citizen residents, along with the County's special needs population, the ability to remain in their homes. The Housing Rehabilitation Program will focus on addressing Housing Quality Standards as well accessibility issues. The Lease Purchase Program will offer renovated units with the option to buy to low income residents. The obstacles of rehabilitating or renovating will become easier to overcome with the Relocation Program that will temporarily assist low income Howard County residents during new development or re-development projects. Lastly, the Housing

Stability Program, administered by Bridges to Housing Stability, Inc., offers case management to low income Howard County residents who were either homeless or in need of case management to prevent homelessness. Howard County's priority allocations are directed towards Affordable Housing.

B. Affordable Housing

Actions Taken to Address Barriers to Affordable Housing

HCH remains steadfast in its effort to increase access to affordable housing opportunities. HCH increased the County's MIHU rental portfolio with the completion of Burgess Mill Station in Ellicott City, MD, last year. Affordable units make up ten percent of the total units at Burgess Mill and more affordable units are planned for Phase 2 when it is completed in 2016. Developers are in various stages of development to bring an additional forty-five affordable rental units to the County in 2015.

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

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

The County's Moderate Income Housing Unit (MIHU) program is a vital tool to increase affordable homeownership and rental housing opportunities in Howard County. Developers are

required to build a certain percentage, usually 10-15%, of “for sale” or “for rent” units as MIHUs in certain zoning districts. MIHUs must be sold or rented to moderate income households, so the sale price and rents are calculated using an affordability formula based on the area median income in Howard County. For all sales, moderate income is defined as 80% of median income; for all rentals, moderate income is defined as 60% of median income. As of February 2014, MIHU agreements were signed with several developers to provide seventy new, for-sale units for moderate income households in seven communities within the County. As of February 2014, 433 rental units were occupied by MIHU tenants in Howard County. The Department is aware of several developers that are in various stages of plan submissions to the County’s planning and zoning department for new construction for-sale and for-rent developments in 2015.

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

A Lease Purchase program began in January 2014 and will allow HCH to acquire existing residential condominium units in communities that are at risk of de-stabilization. HCH will renovate the units and offer them for rent, with an option to purchase. The Lease-Purchasers will be households of moderate income, up to 80% of AMI, who could otherwise afford to buy a home except for credit or debt issues. HCH will manage the properties and provide homeownership and credit counseling to the Lease-Purchasers until the household is ready to buy, for up to three years. The purposes of this program are to stimulate the weakened condominium market in the County, to provide communities with opportunities to re-stabilize with families making a long-term commitment to the property, and to provide another source of affordable housing as part of a continuum of housing options.

HCH began a new partnership with a local non-profit, Bridges to Housing Stability, Inc., in December 2013. As the largest non-profit provider of supportive transitional and permanent housing for homeless families in Howard County, Bridges has developed a model for creating

affordable, stable and sustainable housing choices for those on the lower rungs of the County's workforce, known as "The Bridges Alliance". Through this partnership, there will be an increase of affordable housing stock available to low-income households and the development of a community collaborative that will form a circle of support to help build sustainable lifestyles for the residents.

Actions to Maintain Affordable Housing

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

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

While opportunities to purchase undeveloped parcels continue to be limited, HCHC purchased an 8.06 acre parcel. Approximately two acres of it will be developed into a Day Resource Center for Grassroots that will serve the needs of Howard County's homeless population. In addition, the second floor of the proposed building will be comprised of 32 to 34 single efficient units managed by Volunteers of America. The remaining parcel may be developed into future multi-family housing with potentially on-site supportive services.

In response to limited purchase opportunities for undeveloped parcels, the Housing Commission is in the process of renovating older rental developments and renovating older owner occupied units to increase the amount of low/mod households who will be able to benefit, the developments include:

- **Hilltop Redevelopment Phase II** – Howard County Housing is in the process of reworking plans for and identifying potential financing the construction for the redevelopment of the Ellicott Terrace Apartments and the existing Roger Carter Recreation Center site into seventy-five mixed-income units.
- **Greenwood Phase II** – Building upon the successes of the Cottages at Greenwood Phase I, Howard County Housing is in the process of planning and financing the construction of 25-30 new energy-efficient, universally-designed, affordably-priced single family detached homes on Jones Road in Jessup, Maryland.
- **Verona at Oakland Mills** – Howard County Housing purchased 251 units at Verona in October 2013. Twenty percent of the units will be phased in and leased to residents at 60% of Howard County’s AMI or less.
- **Single Family Housing Rehab Program**- Howard County Housing will be administering the Maryland Housing Repair Program (MHRP) to serve single family owner occupied homeowners with a home repair program. This program will be on a countywide case by case basis.
- **Lease Purchase Program**- HCHC will acquire existing residential condominium units in communities in which delinquencies are high and therefore at risk of de-stabilization. HCHC will renovate the units and offer them for rent, with an option to purchase, to households of limited income who could otherwise afford to buy the home except for credit or debt issues. HCHC will manage the properties and provide homeownership and credit counseling to the lease-purchaser until the household is ready to buy, up to three years.

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

HCH continues to allocate funds under its Community Housing Assistance Initiative to provide financial resources for acquisition and rehabilitation of public facilities in addition to rehabilitation and modifications of group homes for individuals with disabilities and rapid re-housing for homeless individuals and families. These efforts are aimed at ensuring long term availability/accessibility and affordability for specific special needs populations.

Affordable Housing One-Year Goals

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

While Howard County does not receive ESG and HOPWA funds directly from HUD as an Entitlement community, the County does receive ESG funds through State allocations administered through the Maryland Department of Housing and Community Development (DHCD) and HOPWAs fund through Baltimore City respectively. Section V. of this document provides information regarding homelessness and other special needs programs addressed under Howard County's Continuum of Care. In 2013, the HOPWA allocation was \$201,657.00

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

C. Reducing Lead Based Paint Hazards

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

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

HCH informs applicants, voucher holders and landlords participating in the Housing Choice Voucher Program of lead based paint hazards, testing and abatement requirements. All

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

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months tests positively for elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. There were 4 cases of blood lead levels that the HCHD monitored in fiscal year 2013.

One 26 month old child, country of origin United States, tested for high lead blood levels but the source unknown. A 32 month old child, county of origin India, was found to have high lead blood levels caused from spices used from an Indian relative. Similarly, an 18 month old child, whose country of origin is Pakistan, had high lead blood levels, and which resulted from cosmetic products. Another case where a 19 month old, whose country of origin is India showed high lead levels with the source identified from spice products from India. All cases are monitored by HUD until the lead levels cleared.

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

- 1) Registered the property annually with the Maryland Department of the Environment prior to rental;

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

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

Maryland Department of the Environment Lead Poisoning Prevention Program: Childhood Lead Registry Blood Lead Testing of Children 0-72 Months in 2012 Howard County							
Population of Children 0 – 72 months		Children Tested¹		Prevalence Cases²		Incidence Cases³	
		<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
0 – 35 months (12,072)		1,712	14.2	13	0.8	3	0.2
36 – 72 months (12,635)		788	6.2	11	1.4	0	0.0
Total (24,707)		2,500	10.1	24	1.0	3	0.1

1. Blood lead reports with missing or wrong date of birth were assumed to be from children less than six (6) year of age with exact age unknown.
2. Any blood lead level >5-9 ug/dL.
3. Any blood level > 10 ug/dl.

Howard County Confirmed Cases by Property Type							
County	Number of Properties	Owner-Occupied		Affected Property		Non-Affected Property	
		Number	Percent	Number	Percent	Number	Percent
Howard	4	1	25%	0	0%	3	75%

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

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

As mentioned in previous Action Plans, the Howard County Housing Commission has tested all of its public housing units that were built before 1978. Of the twelve units in this category, only one unit showed the presence of lead in an interior door frame, and this frame was removed in a lead safe procedure and replaced.

D. Develop Institutional Structure

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

- Providing guidance for the undertaking of feasible community activities designed to achieve the purposes of the Howard County urban renewal law. Recommendations shall be for separate urban renewal projects that can be undertaken independently to achieve identifiable goals and stated public policy.
- Reviewing and making recommendations to the County Executive and the County Council concerning:

- Urban renewal plans for Howard County, which may include sub-area plans for all areas of the County exhibiting signs of significant decay and/or deterioration.
 - Operating and capital budget to support any approved urban renewal project.
- Reviewing and making recommendations to plan and promote auxiliary social or community service programs for the residents of areas that are moral, economic and/or physical liabilities to Howard County.

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

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

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

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

Howard County has over 140 human service providers (non-profit, for-profit and government agencies) and community advocates that focused on human service needs within Howard County. These organizations comprise The Association of Community Services (ACS) which is a dynamic network of Howard County human services providers and advocates focused on serving Howard County families and individuals. ACS offers its members information, support, and training; education and community connections needed to inform the community of the services available to Howard County residents. The Department of Citizen Services works very closely with the ACS, as well as the Board to Promote Self-Sufficiency, to support the creation of “a community that enables individuals and families to have adequate income and resources to meet their basic needs.”

Additionally, Public Hearings related to the application phase of the Action Plan provide an opportunity for non-profit providers to network and learn more about each other’s programs, as well as an opportunity to increase further citizen participation.

F. Foster Public Housing Improvements and Resident Initiatives

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

HCH continues to work with Public Housing residents to determine who may be eligible to pursue homeownership and is currently working with residents who are interested in the Housing Choice Voucher (Section 8) for Home Ownership Program. The Homeownership Division of HCH works closely with these residents on a one-on-one basis through the Family Self Sufficiency Program (FSS), which currently has six (6) residents enrolled. The residents of the FSS Program are positioning themselves to participate in the Home Ownership Voucher Program (based on credit, savings and income). At this time staff is currently pursuing new lending partners to participate in the Home Ownership Program and assist the residents of the Housing Choice Voucher (Section 8) program.

G. Anti-Poverty Strategy

Howard County is implementing its anti-poverty strategy primarily through the Community Action Council, the Plan to End Homelessness, the Department of Social Services, and its Community Based Development Organization.

1. Community Action Council (CAC)

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

With a median household income of \$107,821, Howard County is one of the wealthiest in the nation. Behind the apparent wealth however, there is another less prominent group; 13,487 Howard County residents (4.5 percent) live in poverty. CAC annually helps 28,707 low-income individuals and families by providing case management and internal and external referrals to programs that enhance family self-sufficiency.

CAC delivers many programs and services that address the challenges faced by low income families. The programs include but are not limited to Head Start, which is a comprehensive early

childhood education and development program provided to economically disadvantaged children ages 3 and 4 and their families. Other programs provided by CAC include:

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

In many cases the services are bundled in order to enhance the effectiveness and impact of the support.

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

The Community Action Council of Howard County is accredited by:

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

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

2. Plan to End Homelessness

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

In November 2010, the CEH issued Howard County's Plan to End Homelessness which

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

The Committee’s policy statements have been adapted by the Association of Community Services. In addition, the Committee has been asked by the Office of Governor to work with their efforts to End Childhood Hunger in Maryland. By addressing homelessness in the County, poverty is also alleviated.

3. Department of Social Services

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

4. Community Based Development Organization (CBDO)

Howard County’s Community Based Development Organization, Howard Community College’s Educational Foundation, sponsors job training and education programs that support economic development. These programs have been very successful in assisting clients to identify job opportunities and increase earning potential. Their programs assist the transition from a minimum wage job to a living wage employment which effectively lifts families out of poverty

H. Affirmatively Furthering Fair Housing (AFFH): Local & Regional Efforts

Locally, the County has invested significant time educating intra-government departments and offices of AFFH requirements and how these requirements are not solely based

in housing activity but rather extend to multiple aspects of the County's operations. More specifically, at the time that the local Analysis of Impediments (AI) was completed, presentations were made to the Executive cabinet and Howard County Housing (HCH) Boards. These presentations provided an AFFH history and detailed the findings of the local AI. To further solidify the strategy for accomplishing the tasks in the AI Fair Housing Action Plan, HCH has drafted an Executive Order for submission to the County Executive, formally requesting the establishment of a Fair Housing Action Committee (FHAC). Upon approval, the FHAC will consist of several other County departments and offices, including HCH that will continue the work started by HCH on the AI Fair Housing Action Plan. HCH will continue to spearhead the efforts and assume responsibility for documenting and reporting the activity of the Fair Housing Action Committee.

Prior to the formal establishment of FHAC, HCH has hosted individual meetings with the Office of Human Rights, the Department of Citizen Services, the Department of Planning and Zoning and the Office of Transportation, the Office of Minority Affairs and internal HCH staff to discuss the specific Fair Housing Action Plan goals and tasks relevant to their function and the activity expectations going forward. Activities toward task completion continue, including the dedication of grant funds.

HCH continues to be an active member of the Baltimore Regional Fair Housing Group (RFHG), a five member contiguous, regional body comprised of Baltimore City, Anne Arundel, Baltimore, Harford and Howard counties. The RFHG was voluntarily formed with a memorandum of understanding, to address the potential impediments to fair housing choice that cross jurisdiction lines. The regional AI lists twelve impediments that the RFHG is addressing collectively. These collective efforts continue to be led by the Regional Coordinator, a position partially funded by RFHG members and the Baltimore Metropolitan Council (BMC) through the Sustainable Communities Initiative grant (SCI branded the Opportunity Collaborative). The goal of the grant is to develop a Regional Plan for Sustainable Development (RPSD) that links housing, including a Fair Housing Equity Assessment; transportation and workforce development plans and investments. The goal of the RPSD is to promote equitable access to opportunity throughout the region: transportation that connects families to affordable housing, quality community amenities and access to jobs.

The RFHG also actively participates in the SCI, having members from the County on all of the committees – Housing, Nexus, Transportation and Workforce Development - that drive the development of the RPSD. For more information about the Opportunity Collaborative visit <http://www.baltometro.org/opportunity-collaborative/the-opportunity-collaborative>. The work of the SCI aligns well with both local and regional AI goals and tasks.

Listed below are the County’s ten potential impediments to fair housing choice and the proposed actions to overcome the impediments. These observations and HCH’s Fair Housing Action Plan will guide activities to educate, empower and better serve the residents of the jurisdiction.

i. Public Sector – Administrative

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

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

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

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

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

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

Proposed Action: Conduct a survey of each of the appointed citizens who are currently members of public boards to identify members of the protected classes. The survey should identify the race, gender, ethnicity and disability status of every board and commission member. Thereafter, each new appointment should be surveyed in a similar manner. Records on the membership of

boards and commissions will assist County officials in making appointments that are representative of the County's diversity.

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

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

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

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

ii. Public Sector – Programmatic

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

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

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

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

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

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

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

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

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

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

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

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

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

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

While over 65 percent of the complaints filed through HUD in the County were found to be without probable cause, the predominance of complaints on the basis of race and disability is evidence that education, information and referral regarding fair housing issues for persons with a disability is increasingly critical. As of the AI's writing, there were eleven open housing cases at OHR. From the time that the last AI was completed in September of 1996 through March 11, 2010, there have been 1,144 cases filed with OHR, of which 162 cases (14 percent) involved housing.

Because the Maryland Commission on Human Relations withholds detailed information about the housing discrimination complaints it receives, entitlement communities and fair housing advocates have one less resource upon which to base testing, education, and outreach efforts. Local testing efforts are increasingly important to ensure that education and outreach efforts are focused on the most critical needs in the County. The County does not engage in routine paired testing for housing discrimination. By establishing a qualified organization to conduct discrimination testing, the County could more effectively focus its education and outreach efforts on the members of the population that are experiencing discrimination in housing practices.

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

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

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

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

Howard County's General Plan lacks an over-arching policy that reflects the County's commitment to affirmatively further fair housing (AFFH). Without a written policy and action directives, it is difficult for the County's AFFH commitment to be reflected in County policies, programs and practices. Also, the County's General Plan is silent on the need to diffuse the concentration of lower income households, members of the protected classes, and affordable housing resources in Columbia and its environs. Absent a strategy to diffuse racial, ethnic, and economic concentrations, Columbia may become overly impacted. Finally, the Plan places emphasis on congregate care senior developments and the lower-priced sales housing market as the key to meeting the County's affordable housing needs. However, the County has not defined a specific strategy to address the need for fixed units of affordable rental housing for lower income families (including members of the protected classes) currently living in or expected to reside in Howard County. The General Plan is now more than ten years old. The process to update the plan has been completed and in the 2012 Legislative Session, the County Council approved PlanHoward 2030 as the General Plan for Howard County.

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

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

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

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

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

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

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

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

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

- There is resistance on the part of some landlords in Howard County to rent to voucher holders. Allegedly, certain landlords impose higher standards on voucher holders than

non-voucher holders, including charging higher-than-normal security deposits and requiring pristine credit references.

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

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

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

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

iii. Private Sector

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

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

loans among Black and Hispanic households in Howard County warrant further review as these trends are consistent with discrimination.

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

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

In response to the above, Howard County has developed and is currently implanting a variety of strategies under its Fair Housing Action Plan (FHAP) for the local AI. The FHAP details the proposed goals and tasks toward goal achievement as the jurisdiction works to affirmatively further fair housing over a four year period. HCH is the jurisdiction's entitlement parliamentarian, the AI custodian, the FHAP project manager and therefore responsible for initiating compliance activity and documenting FHAP progress in the annual CAPER. (Please see Appendix A of this document to view the Howard County FHAP.)

VII. Monitoring

Howard County's Department of Housing and Community Development is the administering agency for both the CDBG and HOME programs. The department is responsible for ensuring that each Subrecipient, Development Partner, CHDO, CBDO and other program/project sponsors achieve and maintain full compliance with applicable program and administrative requirements. General Grantee-level compliance and monitoring functions are performed by the department's Compliance and Monitoring Officer. Program-specific monitoring under CDBG and HOME for such activities as public services, single family housing rehabilitation, HOME-assisted unit inspections, CHDO and economic development, are carried out by staff of the Grants Management Division within the department. For both CDBG and HOME, activity-specific checklists are used to help guide the monitoring process and ensure that adequate supporting documentation exists for each project/activity. Program-specific monitoring generally includes review and response to quarterly reports and conducting annual site visits. The FFY2013 CDBG Subrecipient Monitoring was completed in October 2013 without any findings. The staff did identify minor concerns during a monitoring visit, which the subrecipient has instituted procedures to address the concerns. FFY12 HOME Monitoring was completed from January - June 2013 with no major findings or concerns. FFY13 HOME Monitoring began is currently ongoing.

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

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

VIII. HOME and American Dream Downpayment Initiative

Howard County anticipates it will be receiving \$347,965.00 in Home Investment Partnerships Program (HOME) funds for Federal FFY2014, based on Sequestration Regulations.

HOME Program Design

The County's HOME program is designed to serve income eligible families living or working in Howard County. Households with children (including families exiting homelessness that have been in a shelter or transitional housing) may be given preference. Following HUD's guidelines on the need to promote homeownership emphasizing increasing minority groups as new homebuyers, the County will continue its partnership with the Howard County Housing Commission in the development of both rental and homeownership affordable housing opportunities. In FFY 2014, the County will allocate up to 2.5 percent of its HOME allocation to support its Community Housing Development Organization with operating expenses.

ADDI

All ADDI funds have been expended. Prior year ADDI funds were used for closing costs for low and moderate Howard County Residents involved in the Howard County MIHU Program.

A. Recapture Guidelines

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

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

B. Value Limits

The FFY14 Value Limits were published on January 1, 2014. The information contained

in this narrative reflects FFY2014 Value Limits. Per the new HOME rule, now jurisdictions must have new construction and existing housing value limits. For Howard County, excluding Columbia, for existing housing, the County will use \$336,000.00 for a one-unit modest home, \$430,000.00 for a two unit structure, \$521,000.00 for a three unit structure and \$646,000.00 for a four unit structure. For new construction, the County will use \$342,000.00 for a one-unit modest home, \$438,000.00 for a two unit structure, \$530,000.00 for a three unit structure and \$657,000.00 for a four unit structure.

C. *Planned Use of ADDI and Targeted Outreach*

There are no remaining ADDI funds to be used in FFY2014.

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

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

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

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

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

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

E. HOME Tenant Based Rental Assistance

Howard County does not use any of its HOME funds for Tenant Based Rental Assistance.

F. Federal Program Match Requirements

In accordance with Federal program requirements, a local match is required for the HOME Program. The match requirement for the HOME Program is 25 percent of the entitlement funding amount, less administrative funds. This match must come from non-federal sources. For the program year beginning July 1, 2014, Howard County's estimated match obligation will be \$0 because Howard County was granted a HOME Match liability waiver due to the federal disaster declaration for Howard County from Tropical Storm Lee. In general, the anticipated source of matching contributions are from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources. Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations are also eligible sources of Match funding, and the County is researching land acquisition related to HOME projects as a possible Match funding source.

G. Leveraging Private and Non-Federal Funds

See page 7 of this plan for details.

H. CDBG Benefit to Low-mod Income Persons

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



CDBG Program Federal Fiscal Year 2014 Use of Funds

Entitlement for FFY2014	\$1,001,886.00
Estimated Program Income For FFY2014.....	\$28,238.50
Program Income Received for FFY2013.....	\$28,238.50
Entitlement + Estimated Program Income.....	\$1,030,124.50
Public Service Cap = 15% of Entitlement + PI Received for FFY2013.....	\$154,518.68
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2014.....	\$206,024.90

Action Plan Project Descriptions

Administration and Planning

	FFY 2014 Funding Amount
Program Administration	\$169,426.35
Total Planning & Administration.....	\$169,426.35
Public Facilities	
Roger Carter Recreation Center Re-development.....	\$220,000.00
Day Resource Center Predevelopment and Construction.....	\$225,000.00
Emergency Public Facilities.....	\$24,000.00
Total Public Facilities	\$469,000.00
Housing Activities	
Relocation Assistance	\$300,000.00
Total Housing Programs.....	\$300,000.00
Public Services	
Route One Day Resource Center Program	\$46,681.15
North Laurel Multi-Service Center Program	\$45,017.00
Total Public Services.....	\$91,698.15
Total	\$1,030,124.50



**HOME Program Federal Fiscal Year 2014
Use of Funds**

Entitlement for FFY2014	\$347,965.00
Match.....	\$0.00
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$347,965.00
Program Administration = 10% of Entitlement (a)	\$34,796.50

Action Plan Project Descriptions	FFY 2014			
	Home Entitlement	Match ^(b)	Program Income	Total
Home Administration.....	\$26,097.38			
CHDO set-aside (b).....	\$52,194.75			
CHDO operating expenses	\$8,699.13			
Housing Initiative Program (Hilltop Redevelopment).....	\$260,973.75			
Match from County SDLP, donations and other sources (c).....		\$0.00		
Totals	\$347,965.00	\$0.00		\$347,965.00

Notes

(a) Housing will use 7.5% of the Entitlement + Program Income for Program Administration.

(b) Required 15% CHDO Set-aside

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

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

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

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

Location / Target Area: 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: N/A	Project ID: 001
HUD Matrix Code: 21A	CDBG Citation: 570.206
Type of Recipient: Public 570.500(c)	CDBG National Objective: N/A
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: N/A	Annual Units: N/A
Local ID: 14CDBG-DHCPA	Units Upon Completion: N/A

Funding Sources:	
CDBG	\$169,426.35
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$169,426.35

The primary purpose of the project is to help:

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

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

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

Location / Target Area: Howard County/County Wide	
Objective Number: SL-1	Project ID: 002
HUD Matrix Code: 01	CDBG Citation: 570.201(a)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: Housing Units	Annual Units: 2
Local ID: 14CDBG-DHCVM	Units Upon Completion: 2

Funding Sources:	
CDBG	\$24,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$24,000.00

The primary purpose of the project is to help:

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

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

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
Project Title	<u>Roger Carter Recreation Center Redevelopment</u>		
Project Description:	Redevelopment of the Roger Carter Recreation Center associated with the Hilltop/Ellicott Terrace community redevelopment. The amount reflects the projected annual CDBG investment under an approved Pre-award strategy for this project. This activity will benefit the residents Burgess Mill Station and surrounding Ellicott City Community in Howard County located on Burgess Mill Way, Ellicott City, MD 21043.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide Burgess Mill Way Ellicott City, MD 21043	
Objective Number: SL-1	Project ID: 003
HUD Matrix Code: 05L	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: People	Annual Units: 500
Local ID: 14CDBG-HCCCR	Units Upon Completion: 5000

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

The primary purpose of the project is to help:

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

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

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

Location / Target Area: County Wide 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: SL-1	Project ID: 004
HUD Matrix Code: 03C	CDBG Citation: 570.201(c)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208(a)(1)
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: People	Annual Units:
Local ID: 14CDBG- GRSDR	Units Upon Completion:

Funding Sources:	
CDBG	\$225,000.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$225,000.00

The primary purpose of the project is to help:

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

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

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
Project Title	<u>Relocation Assistance</u>		
Project Description:	CDBG funds will be used to provide funding for relocation assistance when displacing tenants due to property acquisition and/or redevelopment. Housing Activity delivered from the Howard County Housing Department, located 6751 Columbia Gateway Drive, Columbia, MD 21046.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: County Wide 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: SL-1	Project ID: 007
HUD Matrix Code: 08	CDBG Citation: 570.201 (i)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: People	Annual Units: ****
Local ID: 14CDBG-DHCRA	Units Upon Completion: 100

Funding Sources:	
CDBG	\$300,000.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$300,000.00

The primary purpose of the project is to help:

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

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

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.		
Project Title	<u>Grassroots- Route 1 Day Resource Center</u>		
Project Description:	CDBG funds will be utilized to cover the cost of leasing of a public facility known as Route 1 Day Resource Center. The Center operated by Grassroots Crisis Intervention Center, provides funding to a local non-profit for leasing associated with a day center where critical social and human services are provided to both sheltered and unsheltered homeless individuals. The Center is located at 8826 Washington Boulevard, Jessup, MD, 20794.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: U.S Route 1 Corridor, Jessup, MD / 8826 Washington Boulevard, Jessup, MD, 20794	
Objective Number: SL-1	Project ID: 011
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: People	Annual Units: 60-75
Local ID: 14CDBG-GRSDR	Units Upon Completion: 60-75

Funding Sources:	
CDBG	\$46,681.15
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$46,681.15

The primary purpose of the project is to help:

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

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

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
Project Title	<u>Housing Commission-North Laurel Multi-Service Center</u>		
Project Description:	CDBG funds will be used to cover a portion of the leasing costs associated with the operation of a public facility where crisis intervention and other human and social services will be provided to assist low and moderate income individuals and families living in the North Laurel/Savage area of Howard County. The Center is located at 9900 Washington Boulevard, Laurel, MD, 20723.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area Savage/N. Laurel, MD / 9900 Washington Boulevard, Laurel, MD, 20723.	
Objective Number: SL-1	Project ID: 012
HUD Matrix Code: 05	CDBG Citation: 570.201(e)
Type of Recipient: 570.500(c)	CDBG National Objective: LMC 570.208.(a)(1)
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: Persons	Annual Units: 500
Local ID: 14CDBG-CACNL	Units Upon Completion: 500

Funding Sources:	
CDBG	\$45,017.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$45,017.00

The primary purpose of the project is to help:

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

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

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

Location / Target Area	6751 Columbia Gateway Drive, Columbia, MD 21046
Objective Number: N/A	Project ID: 013
HUD Matrix Code: 21H	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: N/A	Annual Units: N/A
Local ID: 14HOME-DHCPA	Units Upon Completion: N/A

Funding Sources:	
CDBG	_____
ESG	_____
HOME	\$26,097.38
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$226,097.38

The primary purpose of the project is to help:

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

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

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

Location / Target Area: County Wide 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: DH-2	Project ID: 014
HUD Matrix Code: 14G	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: Housing Units	Annual Units: 2
Local ID: 14HOME-IHOSA	Units Upon Completion: 2

Funding Sources:

CDBG	.....
ESG	.....
HOME	\$52,194.75
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$52,194.75

The primary purpose of the project is to help:

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

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

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
Project Title	<u>CHDO Operating Expenses</u>		
Project Description:	A qualified designated CHDO will use these funds for eligible CHDO operating expenses to supports its efforts to increase and retain affordable housing in the County.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: County Wide 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: DH-2	Project ID: 014
HUD Matrix Code: 14G	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: Organization Stability	Annual Units:
Local ID: 14HOME-IHOSA	Units Upon Completion:

Funding Sources:

CDBG	.....
ESG	.....
HOME	\$8,669.13
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$8,669.13

The primary purpose of the project is to help:

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

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

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).		
Project Title	<u>HOME Housing Initiative Program</u> <u>Burgess Mills Station (Formerly Hilltop Re-development)</u>		
Project Description:	HOME funds have been allocated as part of a six year pre-award strategy for the redevelopment of the former Hilltop/Ellicott Terrace community. At completion, Burgess Mill Station will provide 198 units of mixed income housing; 91 units will serve households with incomes at or below 60% AMI. Burgess Mill Station is located at 3050 Milltown Drive, Ellicott City, MD 21043.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: 3050 Milltown Drive, Ellicott City, MD 21043.	
Objective Number: DH-2	Project ID: 015
HUD Matrix Code: 14B	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2014	Completion Date: 06/30/2015
Performance Indicator: Housing Units	Annual Units:
Local ID: 14HOME-DHCHL	Units Upon Completion: 198

Funding Sources:

CDBG	.....
ESG	.....
HOME	\$260,973.75
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$260,973.75

The primary purpose of the project is to help:

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

Program Year 2014 Action Plan Schedule-Publication Copy

December 26, 2013	Public Notice published in Howard Times / Columbia Flier
January 13, 2014	Initial Public Meeting and Application for Funding released (RFP) - Gateway Building Room #401 – 6:00 pm
January 23, 2014	Notice of Public Hearing (PH#1) published in Howard Times / Columbia Flier
February 3, 2014	RFP Submission Deadline
February 14, 2014	Public Hearing #1 – Housing & Community Development - Gateway Building Room #303 – 6:00 pm
March 4, 2014	Funding Recommendations Review
March 7, 2014	Notice of conditional selection/rejection to applicants
March 21, 2014	Preliminary Action Plan public comment period begins (30-day review period)
April 7, 2014	Council Resolution regarding Action Plan Introduced to County Council
April 15, 2014	Public Hearing #2 - Housing and Community Development Board to vote on Action Plan submission, 7:30 pm
April 16, 2014	Public Hearing #3 – County Council Hearing -Testimony on Proposed Action Plan
April 22, 2014	Action Plan Public comment period ends
May 6, 2014	County Council vote on resolution regarding Action Plan*
May 15, 2014	FINAL Action Plan due to HUD (45 days prior to end of fiscal year)
July 1, 2014	CDBG / HOME Award

* Council has the authority to delay vote until their next legislative session on June 3, 2014.

APPENDIX A: Fair Housing Action Plan

Fair Housing Action Plan	2012	2013	2014	2015
	Goal: Establish over-arching fair housing policy to establish a foundation for affirmatively furthering fair housing			
Task: Upon the revision of the Master Plan, ensure that there is a statement of policy that clearly articulates the County's commitment to expanding fair housing choice	•			
Task: In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially those located in non-concentrated areas	•	•	•	•
Task: Prepare a written policy that encompasses HUD's Site and Neighborhood Standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects.	•			
Goal: Promote the dispersal of affordable housing opportunities outside of areas of concentration				
Task: Continually monitor racial and ethnic concentrations and concentrations of lower-income persons in Columbia. Define a strategy to expand fair housing choice in areas outside of Columbia	•	•	•	•
Task: Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County		•		
Task: Work with area landlords and property management companies, in conjunction with HCHC, to encourage acceptance of Housing Choice Vouchers in non-impacted neighborhoods in the County	•	•	•	•
Task: Continue to educate landlord and Housing Choice voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the County Human Rights Law	•	•	•	•
Task: Facilitate HCVP training for staff members		•		•
Goal: Increase access to County programs for persons with limited English proficiency				
Task: Continue to monitor the language needs of the County's expanding population, providing the accommodations and services provided in the Language Access policy	•	•	•	•
Task: Continue to provide language services (interpreters, translators, etc.) on an as-needed basis	•	•	•	•
Goal: Ensure that members of the protected classes are represented on housing-related boards and commissions				
Task: Survey current board members on a voluntary basis to document race, gender, ethnicity and disability status	•	•	•	•
Task: Affirmatively recruit protected class members to fill vacancies on appointed boards and commissions	•	•	•	•

Goal: Increase the supply of housing affordable to households below 80% MHI, specifically in opportunity areas.				
Task: Continue to impose affordable unit set-asides through the MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate-income households	•	•	•	•
Task: Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families, specifically in areas of opportunity.		•	•	•
Task: Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in non-concentrated areas.	•	•	•	•
Goal: Reduce instances of housing discrimination				
Task: Continue to investigate discrimination complaints in accordance with the County Human Rights Law	•	•	•	•
Task: Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents and real estate agents	•	•	•	•
Goal: Mitigate the extent to which minorities are less commonly represented among those able to purchase a home				
Task: Continue to identify effective ways for the County, fair housing advocates, certified housing counselors and lenders to increase homeownership among members of the protected classes	•	•	•	•
Task: Continue to strengthen partnerships with local lenders to facilitate home ownership education and outreach with particular attention to members of the protected classes	•	•	•	•
Task: Contract with a qualified agency to perform housing discrimination testing in Howard County.		•	•	•