

County Council Of Howard County, Maryland

2009 Legislative Session

Legislative Day No. 4

Resolution No. 15-2009

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 April 6, 2009.

By order Stephen LeGendre
Stephen LeGendre, Administrator

Read for a second time at a public hearing on April 20, 2009.

By order Stephen LeGendre
Stephen LeGendre, Administrator

This Resolution was read the third time and was Adopted ☒, Adopted with amendments ☐, Failed ☐, Withdrawn ☐, by the County Council on May 4, 2009.

Certified By Stephen LeGendre
Stephen LeGendre, Administrator

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

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

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

11 **WHEREAS**, 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. 43-
13 2006 on May 1, 2006; 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 4th day of May, 2009 that it adopts the Howard County Annual
21 Action Plan Fiscal Year 2009 in substantially the form as attached hereto for purposes of
22 qualifying for Community Development Block Grant and Home Investment Partnership Program
23 funds.

Howard County, Maryland

Annual Action Plan Program Year 2009

**Prepared by
Howard County Housing
6751 Columbia Gateway Drive
Columbia, Maryland 21046**

**Action Plan Submission Due Date - May 18, 2009
U.S. Department of Housing and Urban Development**

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Howard County DUNS # 102547127

Executive Summary

In May 2006, Howard County adopted its Consolidated Plan for federal fiscal years 2006-2010. 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 from 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 third Annual Action Plan under the current Five Year Consolidated Plan.

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.

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

Infrastructure – The *objectives* are Creating Suitable Living Environment and Creating Economic Opportunities and the anticipated *outcomes* are Availability/Accessibility and Affordability.

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

Youth Programs – The *objective* is Creating Suitable Living Environment. It is anticipated that the *outcomes* will be Affordability and Availability/Accessibility.

Lead-based Paint Monitoring – The *objective* is Providing Decent Affordable Housing. The expected *outcome* is Affordability.

Anti-Displacement and Relocation Assistance Programs – The *objective* are Creating Suitable Living Environments and Providing Decent Affordable Housing. The anticipated *outcomes* are Availability/Accessibility and Affordability.

Anti-Crime Programs – The *outcome* is a Creating Suitable Living Environments and the anticipated *outcome* is Sustainability.

Evaluation of Past Performance

Over the past three years Howard County Housing^a (HCH or Housing) has taken strategic steps to meet the goals and objectives identified in its most recent Consolidated Plan. A combination of staffing enhancements within the department, increased community outreach, and the development of critical partnerships with non-profit providers have allowed HCH to move forward with several significant housing and homelessness initiatives. The *Howard County Consolidated Annual Performance Report (CAPER), for the period July 1, 2007 through June 30, 2008*, includes a detailed evaluation of projects relative to the projected goals. Please refer to that report for more detailed information.

During the previous year the HCH continued its efforts to address the need for affordable housing opportunities for low- and moderate-income households. As referenced in the current year Action Plan, a draft Affordable Housing Strategic Plan was developed, identifying specific strategies for bridging the County's acute affordability gap. Additionally, HCH completed a major acquisition of the 300 unit multi-family rental community of Columbia Landing; completed the renovation of 24 units of affordable rental housing known as Colt's Crossing; and leasing is currently underway at the newly developed Parkview at Emerson, an 80-unit affordable apartment community (a partnership between the Housing Commission and Shelter Development).

Special Economic Development activities that are being carried out by a local Community Based Development Organization (CBDO) continue to produce the anticipated outcomes for job training and job readiness designed to move individuals toward increased economic self-sufficiency and expanded opportunities for obtaining affordable homeownership or rental housing. The demand for participation in such programs has increased rapidly as individuals impacted by the economic crisis look for ways to re-skill or up-skill in hopes of regaining or securing employment. In general there has been an increase in demand for most types of job training.

Integrally related to the increase in demand for employment service has been the overwhelming increase in requests for assistance across all types of services within the human and social service sector. The majority of local human service providers report that requests for

^a Combination of Howard County Housing and the Howard County Housing Commission, the County's public housing authority.

assistance with basic needs such as food, utility and housing crisis assistance have in some cases doubled when compared to the previous year. The County's Department of Citizen Services serves as the human services arm of county government and is responsible for coordinating the County's Continuum of Care that addresses the needs of the homeless and those at risk of becoming homeless. The Homelessness Board (now a committee of the County's recently developed Board to promote Self-Sufficiency) recently began work on developing a ten-year plan to end homelessness. Progress on this effort will be reported in the 2007 Annual Performance and Evaluation Report.

Summary of Citizen Participation Process

The County holds several public hearings throughout the year to allow input from non-profit providers and the general public on the Action Plan process. Each year, HCH develops a schedule identifying dates, times and locations of hearings and meetings to ensure that citizens are afforded the opportunity to comment on community needs and the proposed activities contained in the Action Plan. The schedule for FFY 2009 is included in Appendix C. In addition to the public hearings and meetings, HCH publishes notices in local and regional newspapers regarding the Action Process and related Requests for Proposals (RFP) and distributes such notices to several non-profit and funding partners to be included in newsletters and posted to websites. RFP's, the Consolidated Annual Performance Report (CAPER) and the Annual Action Plan are all posted to the County's website and located on the department's webpage.

Summary of Consultation Process

In years during which a new five-year Consolidated Plan must be developed, Housing collaborates with a number of core human service providers such as the Community Action Council of Howard County, Grassroots Crisis Intervention Center, the Salvation Army and other county departments and public agencies such as the Department of Citizen Services, the Howard County Public Schools System and the Department of Social Services. The goals in the Consolidated Plan are established as a result of inter-agency coordination when developing planning and needs assessment documents and by obtaining program and aggregate beneficiary data provided by local providers. There is broad representation of various types of groups participating in the process, including public officials, public and private nonprofit agencies serving special needs populations, interagency collaboratives, advocacy groups, advisory boards and other general consumers of services. Each year HCH obtains quantitative, qualitative and anecdotal information from its project partners, subgrantees to help determine priority needs and how best such needs can be addressed. Because of the similarity in populations being served, HCH works very closely with the Department of Citizen Services and the Howard County Local Board on Homelessness (now a subcommittee of the Howard County Board to Promote Self-Sufficiency). Other organizations consulted in the Action Plan development process include the Office of Human Rights, the Department of Planning and Zoning and the Howard County Health Department. More specifically, the local Board on homelessness has in years past, assisted in the review and funding recommendations associated with applications submitted for public services

grants under the CDBG program while the County's Health Department provides updated information on blood lead testing in children 0–72 months of age. The Health Department is responsible for monitoring and testing elevated blood lead levels.

Summary of Efforts to Broaden Public Participation

The Howard County Citizen Participation Plan has been revised and updated to include efforts to broaden public participation (e.g., accommodations for non-English speaking persons and vision-impaired persons). Under the County's new administration, an expanded effort will be undertaken to improve HCD's information County's web page in order to keep citizens better informed. HCH recently began including the following text in its Notices and publications:

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

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

Summary of Public Comments

Comments received to date are included in Appendix C of this document. If additional public comments are received at the remaining public hearings or during the 30-day review and comment period, such comments will be incorporated into the Final Action Plan, which will be submitted to the U.S. Department of Housing and Urban Development (HUD) Baltimore Regional Office on or before May 18, 2009. All comments will be detailed in Appendix C - Citizen Participation.

I. Sources of Funds

A. Federal Resources (Entitlement Funds)

Each year the County solicits applications for funding under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). Projects must be consistent with the goals in the Consolidated Plan. The federal resources to implement these projects are a combination of Community Development Block Grant (CDBG) funds, program income generated from loans made with current Community Development Block Grant (CDBG) funds, and HOME Investment Partnerships Program funds (HOME).

Applications for funding under both CDBG and HOME for the FFY2009 Program Year were accepted in January 2009. The anticipated* federal resources available for FFY2009 are noted below. If the entitlement amount awarded is modified by HUD projects will be reviewed and budget adjustments will be made accordingly.

Program	Amount
Community Development Block Grant	\$1,158,318
CDBG Program Income Estimate	2,000
HOME ^b	494,623
HOME Program Income	0
Total Action Plan Budget	\$1,654,941

**As of the date of release of this draft Action Plan the FFY09 funding amounts have not been determined.*

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

B. Additional Federal Resources

The County also receives funding under the HUD Housing Choice Voucher Program. In FFY2008 the County received \$8,690,739. The amount available for FFY2009 is \$8,230,956.

The County is anticipating the following Low-Income Housing Tax Credits (LIHTCs) transaction activity during the upcoming program year:

PROGRAM YEAR 2009 ANTICIPATED LOW-INCOME HOUSING TAX CREDITS (LIHTCS)			
PROJECT	LIHTCS	TOTAL PROJECT COST	STATUS
Guilford Gardens – 269 Units (Family Rental)	TBD	\$40 - \$50 million	Planning and design underway. Awaiting funding decision from MD DHCD.

^b The American Dream Down Payment Initiative (ADDI) is a component of the HOME Program. FFY09 anticipated ADDI funds total \$4,556.

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

As the lead agency for development and oversight of the Continuum of Care, the Howard County Department of Citizen Services (DCS) works in conjunction with the Howard County Board to Promote Self-Sufficiency and its Committee to End Homelessness, to address issues related to emergency sheltering, transitional and permanent housing, crisis intervention and prevention of homelessness. In cooperation with DCS, Howard County Housing works to ensure that the activities of both county agencies are complementary and that there is not a duplication of effort. The following funding sources will support homelessness prevention, intervention and housing activities during FFY2009:

McKinney-Vento Competitive Grant Awards

Supportive Housing Program (SHP) (MD06-504)

- Permanent Housing For Homeless Persons with Disabilities - **\$423,182.00**
- Transitional Housing For Homeless Families - **\$70,504.00**

Emergency Shelter Grant Non-Entitlement (ESG) - \$22,191.00

(It is anticipated that Howard County may receive an estimated \$200,000 in additional ESG funding as a result of the American Recovery and Reinvestment Act (ARRA))

- Mass Shelter Operations
- Eviction Prevention

McKinney-Vento Non-Competitive Grant Awards

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

- Permanent Housing for Homeless Persons - **\$158,016.00**

Other Federal

Neighborhood Stabilization Program (NSP)

(Howard County Housing has applied for funding under NSP in the amount of \$4,373,214. If awarded, the funds will be used to carry out the following activities:

- Property Acquisition
- Property Rehabilitation
- Settlement Loan Downpayment Assistance
- Homebuyer Education & Counseling
- Lease-to-Purchase Program Start-up

Emergency Food and Shelter National Board Program (Phase 27) - \$50,000.00

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

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

- Food Assistance

State

Emergency and Transitional Housing/Homelessness Prevention Program (ETHS/HPP) \$32,137.00 (\$96,410.00 for 3 year period)

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

Service Linked Housing

- Resident Advocate - \$35,000.00 (\$105,000 for 3 year period)

Local

Community Service Partnerships (CSP) – County General Fund

(This is the CFY2009 allocation; the County Council has not yet approved CFY2010)

- Grassroots - \$1,213,585 – Emergency Shelter & Crisis Services
- Congregations Concerned for the Homeless - \$156,000 – Transitional Housing & Case Management
- Community Action Council \$634,936
- Domestic Violence Center \$447,000

Family Stabilization Program – Department of Citizen Services Operating - \$250,000.00

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

D. Plan for Leveraging Private and Non-Federal Funds

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

The Housing Commission has successfully used 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 the 106-unit Ellicott Gardens rental housing development. A similar funding strategy has been used for the Park View at Emerson senior rental housing project and will be used for the redevelopment of the County-owned Guilford Gardens community.

Community Legacy Program funds awarded by the Maryland Department of Housing and Community Development (D) have been awarded to the County for the past six years. These funds will continue to be utilized for activities within the U.S. Route One corridor that increase homeownership opportunities for income-eligible households.

The County's Community Services Partnership Program provides local funds to area nonprofit agencies that implement emergency and transitional housing and social service programs for residents. DCS and Housing work closely with the Community Action Council to leverage resources to assist the very low-income residents in the County. Many of the other non-profit organizations work cooperatively to leverage resources to serve low- to moderate-income persons within the County. The Association of Community Services is a network of more than 140 human service providers and community advocates working cooperatively to leverage resources to avoid duplication in order to efficiently administer programs to the most vulnerable citizens.

A proposed budget of \$1,939,800 for the County's Housing Initiative Loan Fund and \$15,300,000 in capital funding for housing programs has been submitted for County fiscal year 2010.

The County does not anticipate having any CDBG float-funded activities. The County receives ESG and HOPWA funding through the State of Maryland.

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

Summary of Specific Annual Objectives (FFY2009)

Goal 1: Expand Efforts to preserve and retain existing housing stock				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist homeowners in maintaining and improving properties while allowing them to remain affordable	CDBG	Decent Affordable Housing	Affordability	5 units will be rehabilitated for low-/moderate- income households through the Housing Rehabilitation Program

Goal 2: Increase Affordable Housing through Home Ownership Assistance				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist first time homebuyers with settlement/down payment costs	HOME DHCD (MD)	Decent Affordable Housing	Affordability	This project was not funded in FY2008. Funds from previous years projects will be used to assist an estimated 5 families under the Settlement Down Payment Loan Program, Home Ownership Opportunity and the HOME Homeownership Assistance Program
Development of affordable housing	CDBG HOME LIHTC Loans Community Legacy	Decent affordable housing	Affordability	An estimated 7 units of affordable housing under the Community Housing Assistance Initiative Program and the HOME Housing Initiative Program

Goal 3: Expand the supply of affordable rental housing				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Development of affordable rental units	LIHTC Loans Tax Exempt Bonds State Partnerships Rental Housing Fund	Decent affordable housing and Suitable Living Environment	Affordability and Sustainability	Guilford Gardens - 269 units

Summary of Specific Annual Objectives (FFY2009) (Table 3A)

Goal 4: Support the County's existing public and assisted housing programs to provide rent, assistance and support services.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist very and low income residents with TBRA rental subsidies	HOME	Decent affordable housing	Affordability and availability/accessibility	This program will be administered by the Howard County Housing Commission and will provide assistance to an estimated 60 qualifying households.
Continue to support the Commissions operation of Housing Choice Voucher (Section 8) & other rental assistance programs	HUD	Decent affordable housing	Affordability and availability/accessibility	The Commission currently has 737 vouchers and is currently 100% leased up

Goal 5: Support the enhancement and development of crisis intervention programs to help the working poor and others in need.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Actively participate in and support the efforts of the newly created Board To Promote Self-Sufficiency		Suitable Living Environment	Availability/Accessibility	Attend 7 regular meetings of the Board.

Summary of Specific Annual Objectives (FFY2009) (Table 3A)

Goal 6: Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment, and supportive shelter, and assisting the homeless toward self-sufficiency and permanent housing.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care	<u>Federal</u> CDBG, HOME, ESG, EFSP, VOCA, SHP <u>State of MD</u> ETHS, MVOC, MAHT, MEAP <u>Local & Other</u> Horizon Foundation, State Bond Bill, Columbia Foundation, United Way of Central Maryland	Suitable Living Environment	Availability/accessibility	Through various programs offered by local human service providers, an estimated 750 individuals and families will be served.
The provision of case management, support services and housing stabilization services for homeless individuals and families and those meeting HUD's definition of Chronically homeless	CDBG Supportive Housing Program Family Stabilization Program	Suitable living environment and decent affordable housing	Availability/accessibility	It is anticipated that 20 individuals and families will be assisted through Howard County's Supportive Housing Program and Family Stabilization Program

Summary of Specific Annual Objectives (FFY2009) (Table 3A)

Goal 1: Implement the County's and the Department's Housing Policy				
Strategy	Provide involuntarily displaced persons with assistance to relocate consistent with the County's policy			
Source of Funds	CDBG			
Objective	Decent Affordable Housing			
Outcome	Affordability			
Estimated Outputs	This project was not funded in FY2008. Remaining funds from prior program years will be used to serve Families as needed.			

Goal 2: Affordable Housing for the Special Needs and Subpopulations				
Strategy	Provide funding for housing repair and modifications for the elderly and individuals with disabilities.	Provide one-time assistance to elderly and disabled individuals experiencing a health crisis	Assist with repair/modifications of group homes	
Source of Funds	CDBG Howard County Columbia Assoc. Title III B	CDBG	CDBG HOME	
Objective	Decent Affordable Housing	Suitable living environment	Decent Affordable Housing	
Outcome	Affordability	Availability/accessibility	Availability/Accessibility	
Estimated Outputs	52 units will be modified or rehabilitated for the elderly and disabled and an additional 80 home visits and assessments will be conducted through the Home Repair and Modification Program offered by the Office on Aging			
	An estimated 215 persons will benefit from the Personal Assistance Service Program offered by the Office on Aging			
				1 unit will be rehabilitated.

Summary of Specific Annual Objectives (FFY2009) (Table 3A)

Goal 11: Expansion of Transportation Services				
Strategy	Assist income eligible individuals, including those with disabilities and senior citizens by providing tickets/vouchers for the Howard Transit fixed bus route system to be used for employment related transportation			
Source of Funds	Economic			
Objective	suitable living opportunities and affordability			
Outcome	Availability/accessibility, and			
Estimated Outputs	This project was not funded in FY 2008. Funded in previous years. There is no anticipated output for this goal in FFY09			
Goal 12: Revitalization of the Route 40 Corridor and continued revitalization of the Route One Corridor				
Strategy	See Community Housing Assistance Initiative, TBRA and Relocation Assistance			
Source of Funds	CDBG HOME			
Objective	Decent affordable housing and suitable living Environment			
Outcome	Availability/accessibility and affordability			
Estimated Outputs	See Goals 3, 4 and 7 above			
Goal 13: Create new jobs through low interest financing for business				
Strategy	Provide low interest business loans to new or expanding business that will create jobs for income eligible persons			
Source of Funds	Program Income			
Objective	Creating Economic opportunities			
Outcome	Affordability			
Estimated Outputs	The JREF program has been discontinued. During FFY2009, program income will be used to fund new projects.			

Summary of Specific Annual Objectives (FFY2009) (Table 3A)

Goal 14: Provide for job training and employment opportunities development				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Provide funding for CBDO's to carry out special Economic Development Activities, offering job training, career/life coaching, job placement and mentoring to increase the wage earning capacity of low- and moderate-income individuals	CDBG	Creating Economic Opportunities	Availability/accessibility and affordability	230 individuals are expected to benefit from the following programs offered by Howard Community College Educational Foundation: Empowerment Program RENEW Program Job Development Program for Immigrants

Summary of Specific Annual Objectives (FFY2009) (Table 3A)

Goal 15: Affordable Child Care				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Continue to support affordable child care programs to allow for training/education opportunities thus increasing economic advancement for low-/moderate-income individuals	CDBG	Creating Economic opportunities	Affordability	35 children are expected to benefit from the Child Care Tuition Assistance Program
Goal 16: Opportunities for children and youth that increase healthy behaviors and improve academic success				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Make a variety of programs available for children and youth including affordable after school, academic and recreation activities	CDBG	Suitable Living Environment	Affordability	40-50 youths are expected to participate in the Roger Carter After School Program

Summary of Specific Annual Objectives (FFY2009) (Table 3A)

Goal 17: Life skills and parenting programs				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Support life skills and parenting training programs and services to aid families in balancing home and work life	CDBG	Suitable Living Environment	Affordability	This project was not funded in FY 2008. Funded in previous years.(See Goal 6)

Goal 18: Reduce lead based paint hazards				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Identify and abate lead paint hazards in single and multifamily residential properties being rehabilitated and in mortgage programs sponsored by the County	CDBG HOME	Decent Housing	Affordability	This project was not funded in FY 2008. Remaining funds from previous years will be used to test for lead based paint in FY2009. An estimated 5 housing units will be evaluated.

Goal 18: Continued support of anti-crime efforts				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Support the Police Department in its anti-crime efforts throughout communities in the County, particularly in the C-Safe Communities	CDBG	Suitable Living Environment	Sustainability	See Goal 16.

Note: Goals 9 & 10 are not reported in this chart as they are administrative and planning activities. They are, however, noted in the narrative portion of this section.

III. Activity Descriptions of Proposed Projects and Outcome Measures

This Action Plan is the fourth annual plan under the County's third Five-Year Consolidated Plan. The Plan includes priority needs identified in the *CAC Community Needs Assessment*, as well as needs identified in the *Human Services Master Plan*. This is the third 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. "Table 3C" format is used to provide a listing of projects and descriptions, funding and other information required by IDIS. The following areas address Priority needs: Youth Programs, Affirmatively Furthering Fair Housing, Housing Programs, Economic Development, Homeless Programs and Special Needs.

Assisting low- / moderate-income persons to move toward self-sufficiency and programs that address special needs populations continue to be the areas of emphasis within the Consolidated Plan goals. The following areas reflect the goals and objectives of the third Consolidated Plan:

- Programs for youth
- Programs that affirmatively further fair housing
- Programs that provide for transitional housing for the homeless families
- Programs that provide job training and job advancement
- Programs that address the special needs populations by providing for personal assistance, home repair for seniors and the disabled, services to help the homeless get back on their feet
- Programs that help provide affordable childcare
- Programs that assist first time homebuyers
- Programs to assisted person who are involuntarily displaced or relocated

The FFY2009 Action Plan programs and projects are summarized below. Each program or project is identified by the most appropriate goal from the Strategies and Objectives section of the Consolidated Plan. The goals are numbered numerically and projects are listed below each goal.

Goals

1. EXPAND EFFORTS TO PRESERVE AND RETAIN EXISTING HOUSING STOCK

- **Community Housing Assistance Initiative** - This project addresses Goals 1, 3, 4, 7, and 9 of the Consolidated Plan. The *objective* of this project is to provide *decent affordable housing*. Funding will be used to acquire property and for related eligible activities by community based non-profits, or the County may use the funds for housing elderly, disabled or low- to moderate-income persons. Activities under this project may also include, but are not limited to, providing emergency and transitional housing, as well

as meeting other temporary needs to avoid homelessness, including relocation costs and studies and other eligible costs to assist in the development or retention of housing serving low-/moderate-income persons. Additionally, planning and research for housing and community development needs, other property acquisitions and related eligible activities can be made to address the housing and community development needs identified in the Consolidated Plan. See Goal #7 for details on other activities included under the Community Housing Assistance Initiative Project. The expected *outcomes* may include *availability/accessibility and affordability*. The *outcome indicator* is the number of affordable housing units to be created.

- **Housing Rehabilitation Program** – This program addresses Goal 2 of the Consolidated Plan. The program is funded with CDBG funds. The *objective* of this program is to provide *decent affordable housing*. Funding will be used to provide below market rate loans, including deferred loans, to homeowners to repair their homes and to meet their covenants and County code obligations. The expected *outcomes* may include *availability/accessibility and affordability*. The *outcome indicator* will be the number of houses rehabilitated.
- **Housing Rehabilitation Management** – This project will manage and coordinate the various housing rehabilitation programs within the County serving low- and moderate-income households.
- **Home Accessibility and Repair Program** – This project addresses Goal 1 of the Consolidated Plan. The *objective* is to provide *decent affordable housing* for the elderly and the disability within the County. The program's primary goal is to prevent premature institutionalization of individuals by providing modifications for homes owned by the elderly and the disabled or repairing emergency housing situations such as leaking roofs, sagging floors or the lack of heat or water for this vulnerable population. The anticipated *outcome* is *affordability*. The *outcome indicator* will be the number of housing rehabilitated.
- **HOME Housing Initiative Program** – This project addresses Goals 2, 3, 4 and 7 of the Consolidated Plan. *Objectives* of the type of activities undertaken by this project are to create *suitable living environments* and to provide *decent affordable housing*. Costs associated with this project may include, but are not limited to, land acquisition and development costs of parcels to be used for affordable housing and the construction of affordable housing, either for purchase or rental, for income eligible persons. Funds can also be used for other property acquisition and related eligible activities, operating fund guarantees, deferred or long-term rental housing loan activities, and assisting low-income special needs populations with housing needs.

In an effort to increase and maintain the limited affordable housing stock, HOME dollars will assist in the creation of rental units by subsidizing affordable new rental projects in the County, as well as the rehabilitation of rental units.

This program will continue to assist primarily non-profits that own and/or sponsor group homes by providing low interest loans for rehabilitation and modifications to meet the accessibility requirements of the Fair Housing Act. Rehabilitation of bathrooms, kitchen and other common living areas, integrating grab bars, railings and other necessary accessibility modifications, will be performed to offer better mobility and safety to the residents.

Due to the variety of activities that can be carried-out under this project, there are diverse multiple outcomes: availability, accessibility, affordability and sustainability.

2. INCREASE AFFORDABLE HOUSING THROUGH HOME OWNERSHIP ASSISTANCE

Objective: Providing Decent Affordable Housing

- **Settlement Down Payment Loan Program (SDLP)** – This project was funded in prior years of the current Consolidated Plan, but will not be funded in FY2009. Remaining funds from previous years will be used to assist additional families. This project addresses Goals 1, 2 and 6. The *objective* of this program is to provide *decent affordable housing*. This project is funded under FFY2006 and FFY2007 but is included here to account for program amendments and program income. This program represents an on-going effort to assist first time homebuyers in the County. Additional resources are now leveraged with HOME and community Legacy funds. The anticipated *outcomes* may include *availability/accessibility and affordability*. The anticipated *outcome indicator* will be the number of households assisted.
- **Home Ownership Opportunity (HOOP)** - This project was originally funded in FY2006 and has not been funded since that time. It will not be funded in FFY09. Remaining Funds that from previous years will be used to assist additional families. This project addresses Goals 1 & 2 of the Consolidated Plan. The *objective* of this project is to provide home ownership assistance to income eligible clients to purchase *decent housing*. *Outcomes* may include *availability/accessibility and affordability*. The Howard County Housing Commission, as a recipient of HOME funds, will also have the capability to enter into shared equity agreements, when necessary, to make homeownership possible to low-/moderate-income residents. After completing the required affordability period, the homeowner may be allowed to buy the Commission's shared equity portion. The anticipated *outcome indicator* will be the number of households assisted.
- **HOME Housing Initiative Loan Program** – This program addresses Goals 1, 2 and 3 of the Consolidated Plan. The *objective* of this project is to create

decent affordable housing. This project provides for a variety of options to assist the County in achieving increased affordable housing opportunities for residents. Funds may be used to purchase land or existing real property and for related activity costs for community-based non-profits or the County to be used for housing elderly, disabled, or low- to moderate-income persons. Other property acquisitions may be made to address the housing needs in the Consolidated Plan. It is expected that **outcomes** such as: ***availability, accessibility and affordability*** will result from this project.

- **HOME Homeownership Assistance** – This project addresses Goals 1 and 2 of the Consolidated Plan. The project works in tandem with the SDLP and HOOP Programs to assist income-eligible first-time homebuyers to purchase housing units. **The American Dream Downpayment Initiative (ADDI)** has been incorporated into this Project. **The objective** is to ***provide decent affordable housing.*** The Goals of this initiative continue to be to increase the overall homeownership rate; create greater opportunity for first-time homebuyers among lower income and minority households; and to revitalize and stabilize communities. The activity will generate **outcomes** such as ***availability, accessibility and affordability.***

3. EXPAND THE SUPPLY OF AFFORDABLE RENTAL HOUSING.

Objective: Provide Decent Affordable Housing

- See Community Housing Assistance Initiative
- See HOME Housing Initiative Program

Outcome: Affordability and Availability/Accessibility

Outcome Indicator: The number of households assisted

4. SUPPORT THE COUNTY'S EXISTING PUBLIC AND ASSISTED HOUSING PROGRAMS TO PROVIDE RENTAL ASSISTANCE AND SUPPORT SERVICES.

- **HOME Tenant Based Rental Assistance (TBRA)** – This project was originally funded in FY2006 and has not been funded since that time. This project will be funded again in FFY09 and will utilize remaining funds from previous years to assist income eligible families. The Howard County Housing Commission will serve as the subrecipient that will administer the Tenant Based Rental Assistance Program (TBRA) on behalf of the County. The project addresses Goals 4, 6, 7 and 11. The **objective** of this activity is to help very low- and low- income residents to obtain ***decent affordable housing*** in a location of their choice. Assistance will be provided in the form of rental subsidies. **Outcomes** such as ***availability/accessibility*** and ***affordability*** are expected to be the successful result of this activity.

- See HOME Housing Initiative Loan Program

5. SUPPORT THE ENHANCEMENT AND DEVELOPMENT OF CRISIS INTERVENTION PROGRAMS TO ASSIST THE WORKING POOR AND OTHERS IN NEED.

Objective: Creating Suitable Living Environments

- See Support Services to Homeless Residents
- See programs under Homeless Continuum of Care

Outcome: Availability/Accessibility

Outcome Indicator: Number of low-/moderate-income persons assisted

6. HOMELESS CONTINUUM OF CARE

- **Support Services to Homeless Residents** – This project addresses Goal 6 of the Consolidated Plan. A *suitable living environment* and *decent affordable housing* are the *objectives* of this program. The program serves the homeless through a variety of activities by assisting residents who are homeless or who are in crisis
- **Chronic Support Homeless Programs** – This project addresses Goal 6 of the Consolidated Plan. The *objective* of this activity is to create a *suitable living environment*. It supports the provision of case management services and family stabilization services for individuals and families with disabilities and who are homeless. Assistance is provided to help persons to move to permanent housing. The anticipated *outcomes* may include: *availability/accessibility and affordability*. The expected *outcome indicator* will be the number of low-/moderate-income persons served.

7. IMPLEMENT THE COUNTY'S ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE POLICY.

- **Relocation Assistance for Displaced Persons** – This project was funded in FY2006 and has not been funded since that time. Families may be assisted from funds remaining from previous program years. The program *objective* is to create *decent affordable housing*. The program has assisted families displaced due to the closing of mobile home parks. Anticipated *outcomes* include *availability/accessibility and affordability*. It is anticipated that the *outcome indicator* will be the number of low-/moderate-income persons served.

8. **AFFORDABLE HOUSING FOR THE SPECIAL NEEDS POPULATION AND SUPPORT SERVICES.**

- **Home Accessibility & Repair Program** – This project addresses Goals 1 and 8 of the Consolidated Plan. The *objective* of this program is to provide *decent affordable housing*. This project has been very successful in assisting seniors to age in place and to provide the disabled population the ability to remain independent by remaining in their homes. Activities under the project include emergency repairs and modifications to homes to improve safety and accessibility for low- and moderate-income individuals with disabilities and seniors. The eligible population is assisted when other funding sources are not available. The anticipated *outcomes* are *affordability* and *availability and accessibility*. The anticipated *outcome indicator* will be the number of houses repaired.
- **Personal Assistance Services** – This project addresses Goals 6 and 8 of the Consolidated Plan. This program's *objective* is to create a *suitable living environment*. This program provides short-term assistance to elderly and disabled individuals experiencing a health crisis. Small grants are provided for a period not to exceed three months to provide a variety of services including but not limited to, personal care to individuals recovering from surgery; chore assistance to individuals unable to independently manage their households; assistance with dental and medical care; short term respite for caregivers; and assistive devices for the disabled. The anticipated *outcome* is *availability/accessibility*. The anticipated *outcome indicator* will be the number of low-/moderate-income persons served.
- **Group Home Repair** – This project assists in the repair/modification of group homes in Howard County for persons with disabilities. It is critical to maintain such group homes to ensure that the safety and welfare needs of residents are met. The program *objective* is to provide *decent affordable housing* and the anticipated *outcome* is *availability/accessibility*.
- See HOME Housing Initiative Program

9. **AFFIRMATIVELY FURTHERING FAIR HOUSING**

- **Fair Housing Activities** – This project addresses Goal 9 of the Consolidated Plan. It is a planning and administrative activity. **Regional Fair Housing Outreach** – This program addresses Goal 8 in the Consolidated Plan. This is a fair housing planning and administrative activity. The County continues to work with other jurisdictions in the Baltimore region (known as the Baltimore Regional Fair Housing Group). The Group is currently working together to conduct a new regional

Analysis to Impediments to Fair Housing.

10. PROVIDE COORDINATION AND MONITORING OF THE CONSOLIDATED PLAN PROCESS

- **Block Grant Coordination** – Funds are allocated to manage the day-to-day operation and oversight of the CDBG Program.
- **HOME Administration** - Funds are allocated to manage the day-to-day operation and oversight of the and HOME and ADDI programs.

11. REVITALIZATION OF THE ROUTE 40 CORRIDOR AND CONTINUED REVITALIZATION OF THE ROUTE ONE CORRIDOR

- See Community Housing Assistance Initiative
- See HOME TBRA
- See Relocation Assistance from prior years

12. CREATE NEW JOBS THROUGH LOW INTEREST FINANCING TO BUSINESS

The JRFE Program has been discontinued. No replacement project has been selected.

13. PROVIDE FOR JOB TRAINING AND MICRO ENTERPRISE DEVELOPMENT

- **Community Outreach Empowerment Project** - This project addresses Goal 14 of the Consolidated Plan. The *objective* of this program is to *create economic opportunities*. The program provides job training, career/life coaching and computer training services to low-/moderate-income individuals with multiple barriers to employment who are in entry-level positions seeking advancement and higher wages, individuals re-entering the workforce, as well as individuals who are finding it difficult to keep a job. *Outcomes* are expected to include *availability/accessibility* and may also include *affordability*. It is anticipated that the *outcome indicator* will be the number of low-/moderate-income persons served.
- **RENEW** - This project addresses Goal 14 of the Consolidated Plan. The *objective* of this program is *creating economic opportunities*. It is a professional-level, career-ladder, pre-nursing program that allows income eligible persons to earn more than double their current salary in approximately four years. The program makes education affordable to low-/moderate-income residents by providing tuition, fees and books for pre-requisite nursing courses. Upon completion of the second phase, the candidates will become LPNs. Some students continue to the RN level. The anticipated outcomes include *availability/accessibility* and

affordability. The anticipated **outcome indicator** will be the number of low-/moderate-income persons served.

- **Child Care Senior Staff & Group Leader Program** - This project addresses Goal 14 of the Consolidated Plan. The **objective** of the program is creating **economic opportunities**. This program offers credit, non-credit and on-line course training options to meet the needs of low-/moderate-income child care senior staff and group leaders who are interested in career advancement and increased economic self-sufficiency. Career-changers interested in becoming childcare employees also participate in the program. The anticipated **outcome** is **affordability**. The anticipated **outcome indicator** will be the number of low-/moderate-income persons served.
- **Job Skills Development (New Jobs/New Lives)** – This program will meet the **objective of creating economic opportunities** and addresses Goal #14 under the Consolidated Plan. The program will help to alleviate barriers to employment and will assist County immigrants to find, advance and/or retain a job. Through career/life coaching and job training, the program will teach immigrants how to navigate the American employment system; transfer skills and foreign credentials; conduct a successful job search; effectively communicate with potential employers; and build community supportive networks to help retain employment. In addition, the program will work with area employers to help them meet their high demand for entry level and semi-skilled workers. **Outcomes** may include **availability/accessibility** and **affordability**. The anticipated **outcome indicator** will be the number of low-/moderate-income persons served.

14. AFFORDABLE CHILD CARE

- **Child Care Tuition Reimbursement** – Priority enrollment and tuition subsidies at Howard Community College's Children's Learning Center will be offered to low- and moderate-income credit and non-credit HCC students. The project is anticipated to accomplish the **objective of creating economic opportunities**. These students are in need of consistent, high quality and affordable child care so that they can enroll at the college either full-time or part-time to complete a degree or certification program. This will assist them to potentially earn higher wages and increase opportunities for self-sufficiency. The expected **outcome** is **affordability**. The anticipated **outcome indicator** will be the number of low-/moderate-income persons served.

15. AFFORDABLE RECREATION AND ACADEMIC PROGRAMS FOR YOUTH

- **Roger Carter After-School Program** – The program provides low- and moderate-income children with a safe, structured environment in which they receive academic assistance with homework assignments, technology

training a cultural exposure component and help with nutritional food preparation. The *objective* is to provide a *suitable living environment* for this at risk group. The Goal is to facilitate the academic, technological, cultural and social components into an effective program designed to develop global learners in a changed oriented society. The anticipated *outcome* includes *affordability and sustainability*. The anticipated *outcome indicator* will be the number of low-/moderate-income persons served.

16. REDUCE LEAD BASED PAINT HAZARDS

- **Lead-based Paint Hazard Evaluation and Reduction** - This project will not be funded in FFY09. Remaining funds from previous years will be used to assist additional families. This project addresses Goals, 1, 4, 7 and 18 of the Consolidated Plan. This project provides funding to conduct visual assessments, evaluations and training to address Lead Based Paint Regulations. The *objective* is to provide a *suitable living environment* and *decent affordable housing*. The program will also conduct lead-based paint evaluation for housing units under the Housing Rehabilitation Loan Program. The anticipated *outcomes* are *availability/accessibility* and *affordability* and. The expected *outcome* is *affordability*. The anticipated *outcome Indicator* will be the number of housing units inspected.

17. SUPPORT ANTI-CRIME EFFORTS.

Objective: Create Suitable Living Environments

- See Roger Carter After-School Program

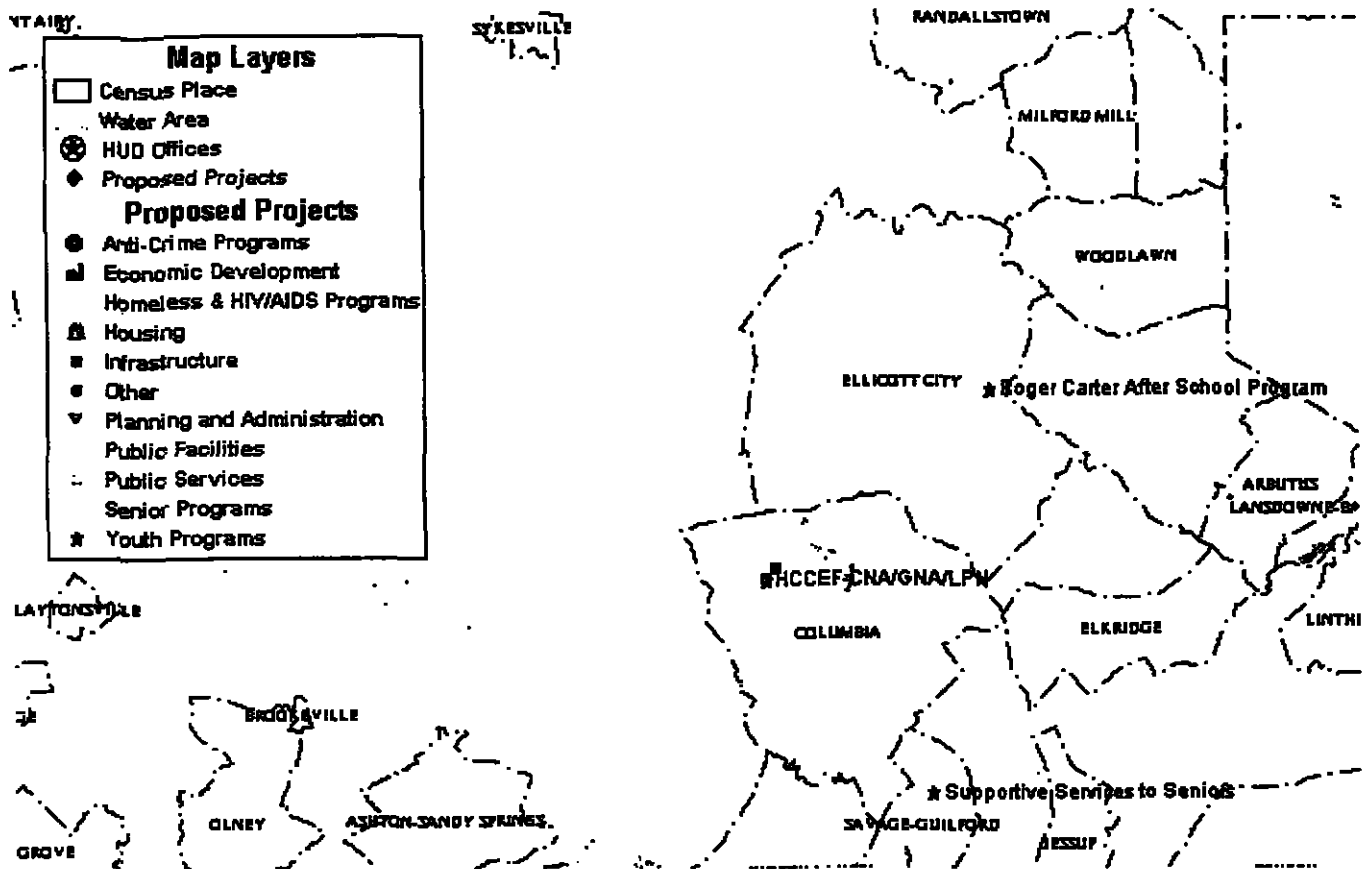
Outcome: Sustainability

IV. Geographic Distribution

For detailed information on the 2000 Census Race Characteristics go to the Department of Planning and Zoning link on the County web page at www.howardcountymd.gov and click on Research Report - Issues 3 and 12. 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 thirty (28) projects included in this Action Plan, the target area is community-wide for all but one project. Sub-recipients implementing the various projects report demographic information on quarterly reports and this is entered into the IDIS database. The information is then reported in the annual Consolidated Annual Performance 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 programs have been designed and are being implemented to serve low- and moderate-income persons on a countywide basis. We have been able to provide equal opportunity for low- and moderate-income persons interested in

participating in the programs.

The Roger Carter After-school Program is a continuing effort to provide children and youth opportunities to increase healthy behaviors and improve academic success. Because the community is affordable to low-income families, these children/youth continue to be at a

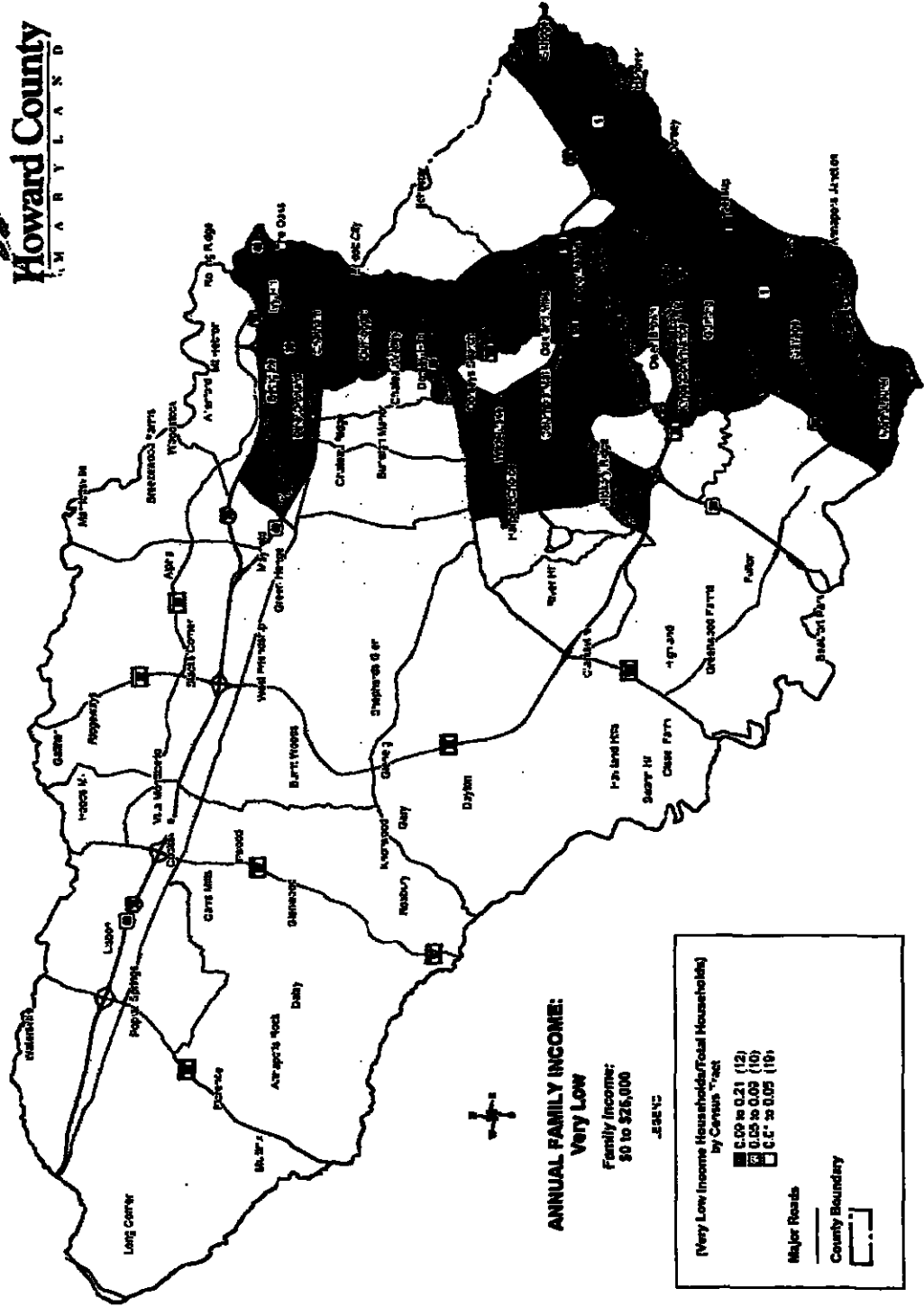


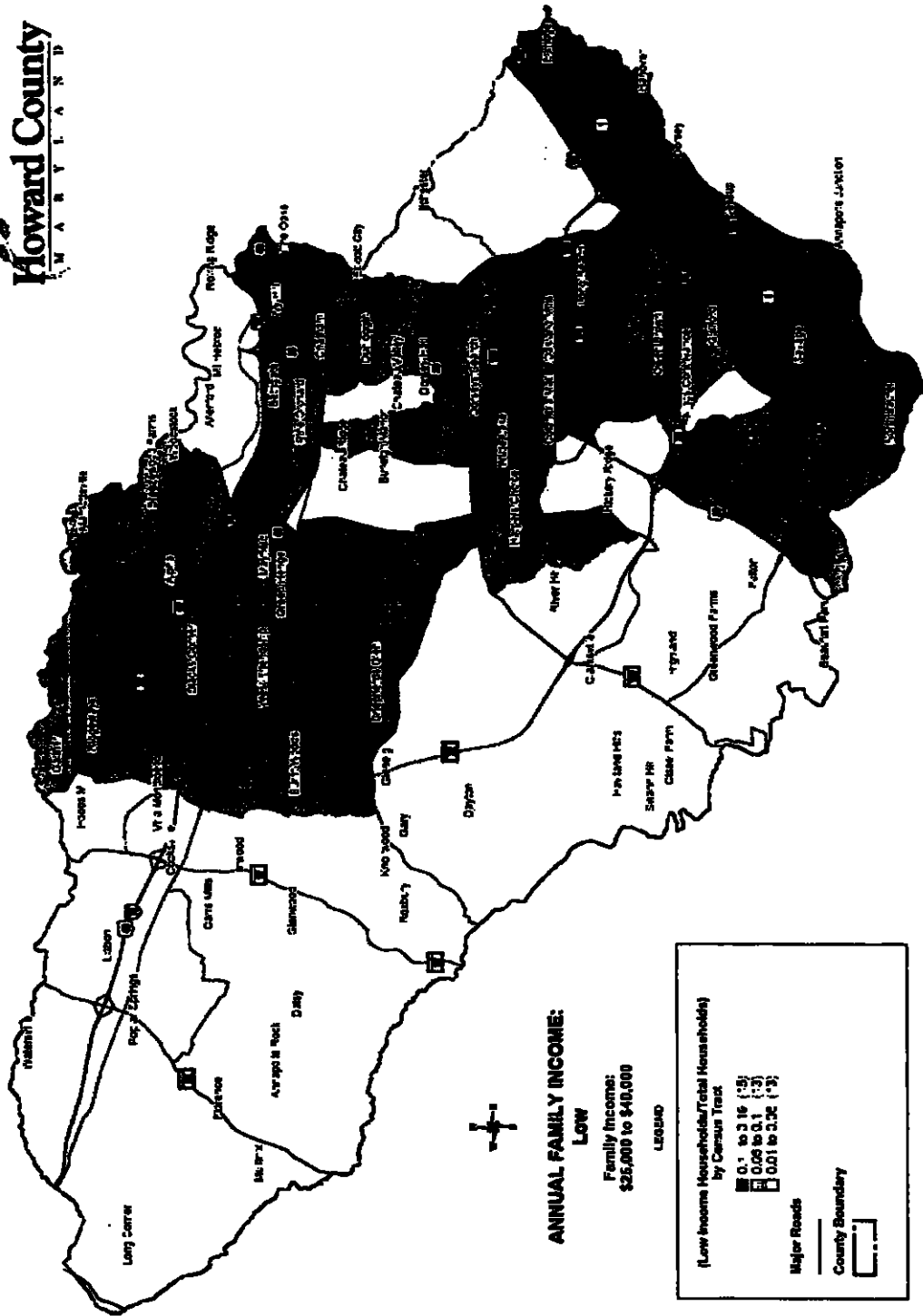
disadvantage in terms of being able to afford such programs on their own. This program addresses Goal 16 of the Consolidated Plan.

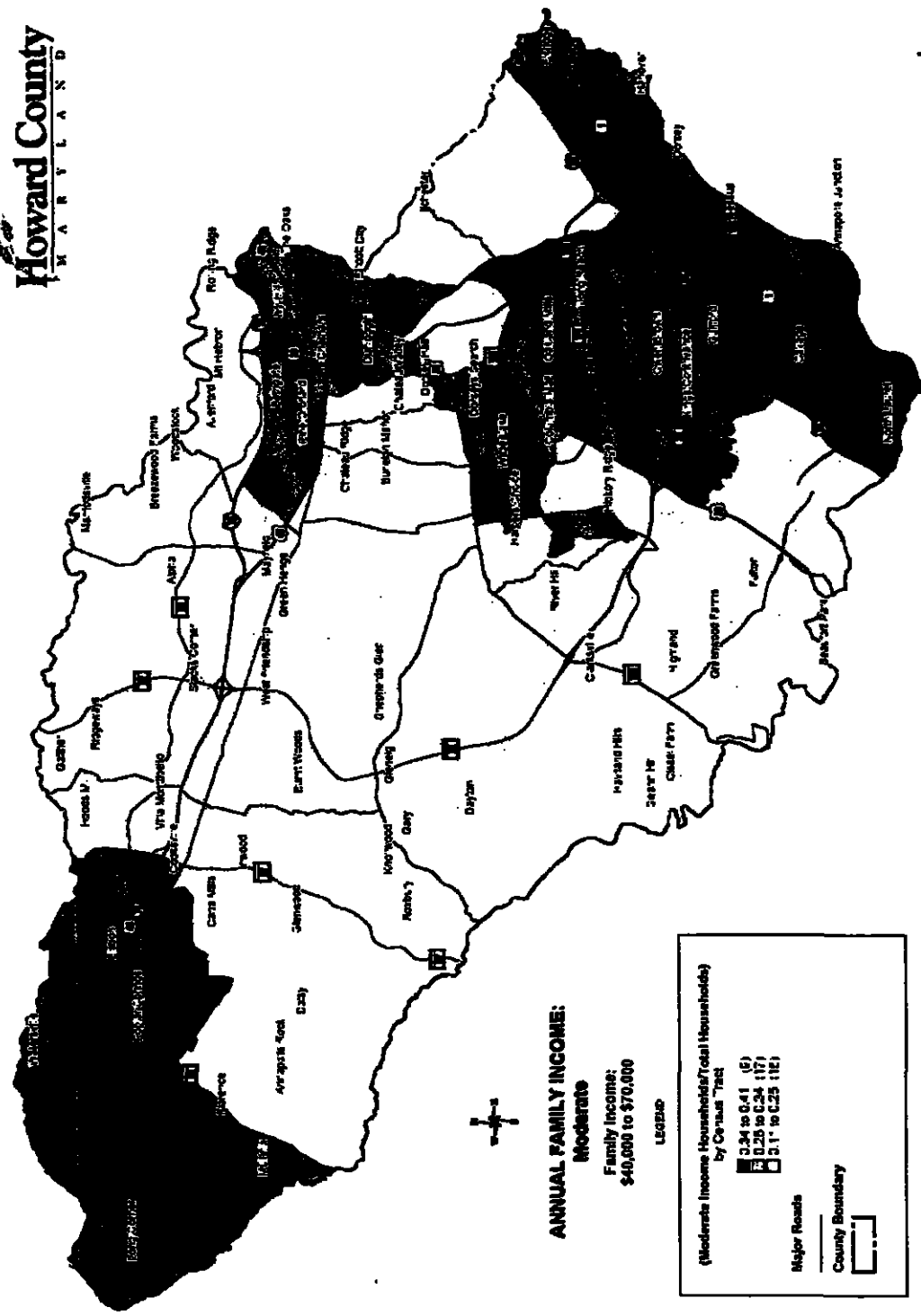
Census data maps are included in the Action Plan to show the distribution of income and race data within the County. However, as noted above, all but one project are implemented on a countywide basis; therefore, the maps are not related to the project location/implementation. Maps 2 - 4 show the very low, low- and moderate-income areas, respectively. Map 5 shows the population by race per the 2000 Census. Map 6 shows population by multi-race. Map 7 shows the 2000 Census unemployment levels.

Note: On the Maps 2 - 4, depicting annual family income, the numbers in parenthesis, next to the ratios, represent the number of census tracts that fall within that ratio range

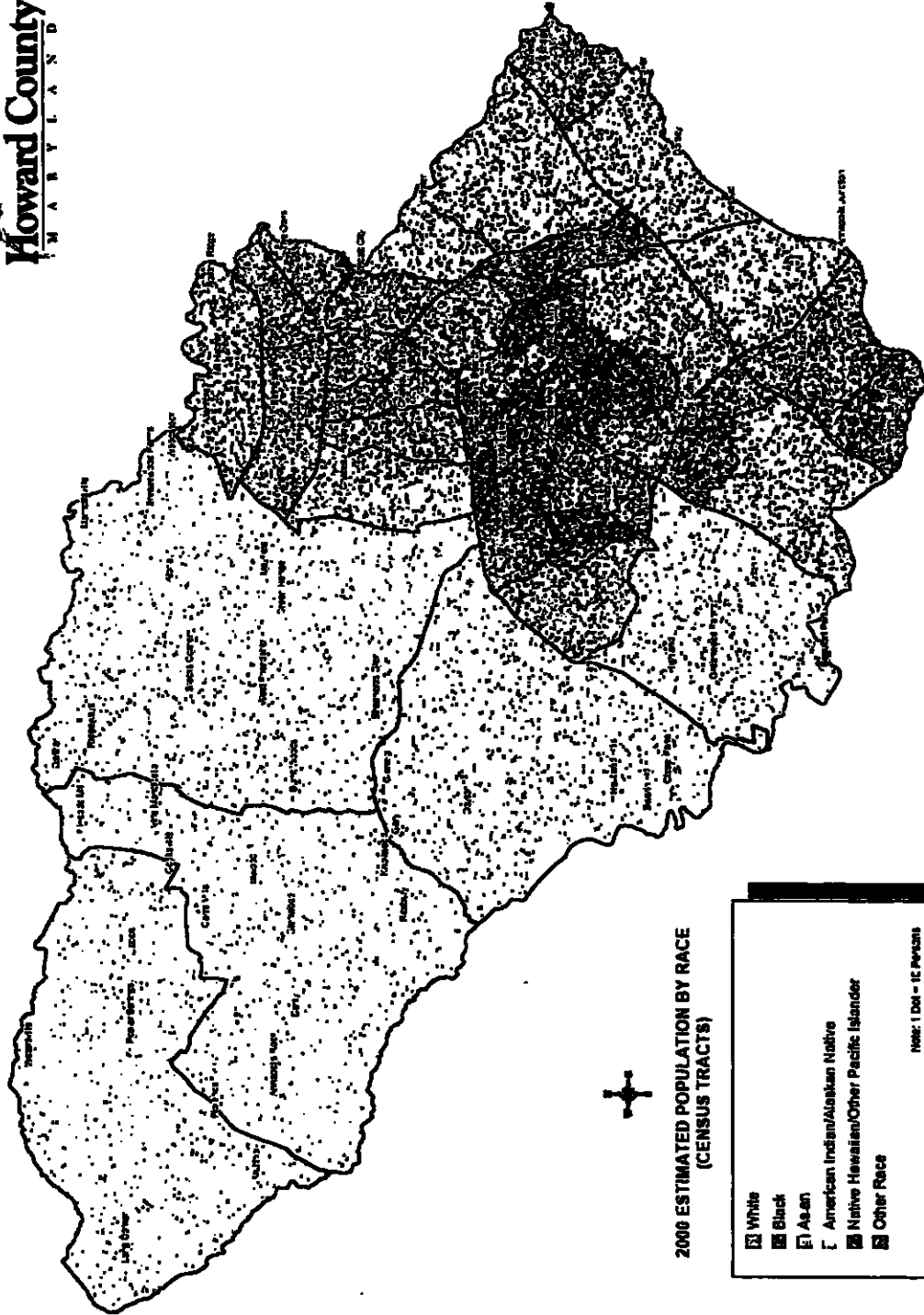
Note: All projects are community-wide except the Roger Carter After School Program noted in the map below.







Data Source: 2000 U.S. Census Bureau
FACS Income Survey for 2000



**2000 ESTIMATED POPULATION BY RACE
(CENSUS TRACTS)**

	White
	Black
	Asian
	American Indian/Alaskan Native
	Native Hawaiian/Other Pacific Islander
	Other Race

Note: 1 Dot = 10 Persons

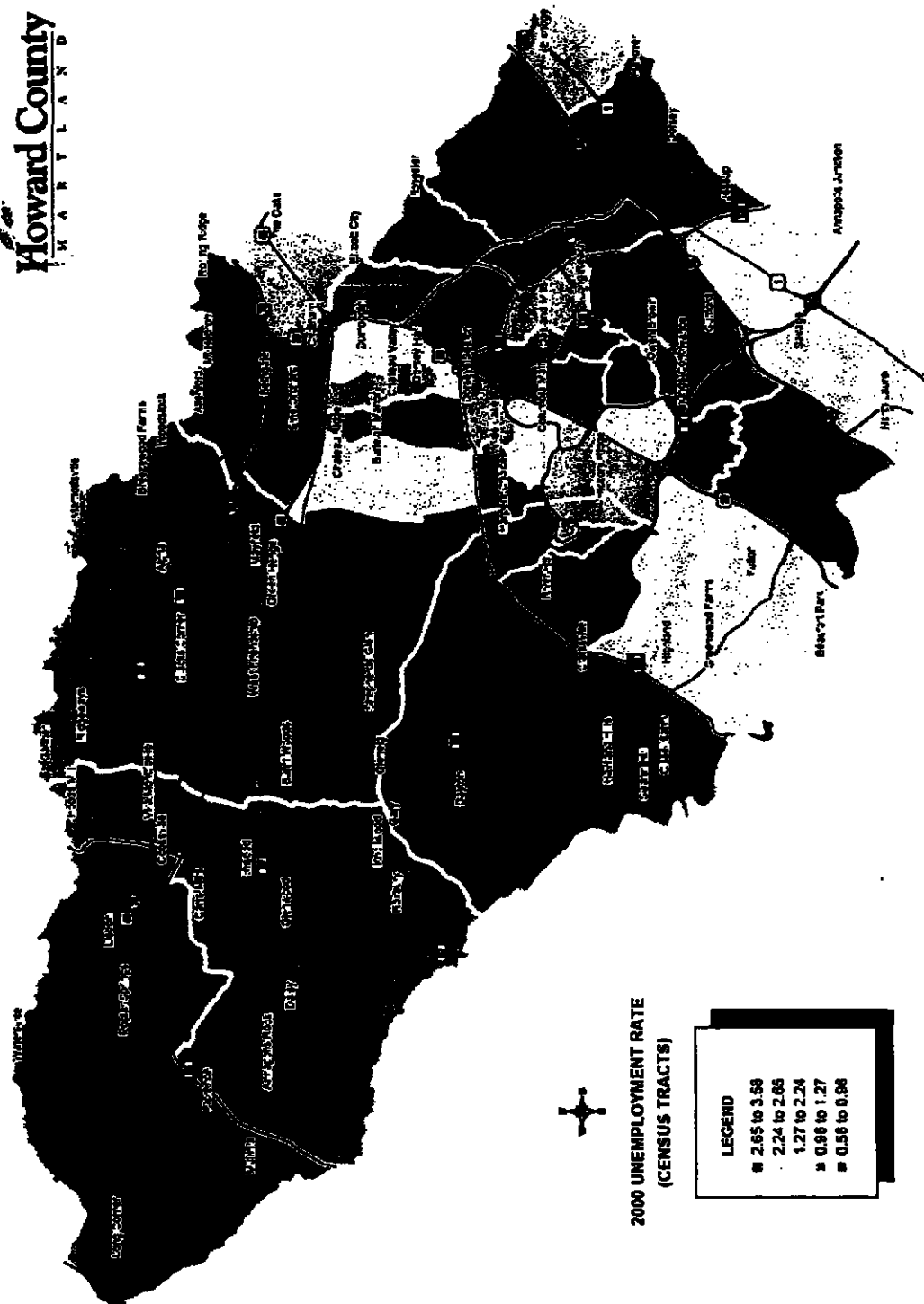
Data Source: U.S. Census Bureau



☐ Black/African American & White
☐ American Indian/Alaskan Native & White
☐ Asian and White
☐ American Indian/Alaskan Native & Black/African American

Vote: 1 Del - 1 Mayor

Data Source: U.S. Census Bureau



V. Homeless and Other Special Needs

A. Programs to Address Priority Homeless Needs

The focus of the proposed homelessness projects in this Plan is to continue to try to move homeless individuals and families out of transitional facilities into permanent housing and to support anti-poverty strategies. The proposed projects focus on supportive services and providing funding to community-based non-profit organizations to be used for transitional homeless shelters and life-skills training.

The Department of Citizen Services (DCS) plans and oversees the County's Continuum of Care Program. The 2006-2010 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2008. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives, Goal: End Chronic Homelessness on page 66 of the Consolidated Plan.

Homelessness activities include:

- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services.
- **Project Empowerment: A Bridge to Independence** - This activity will provide life skills training, coaching and counseling to empower victims of domestic violence to become independent.
- **Transitional Housing for Victims of Domestic Violence** - This activity extends the leases on two properties to be used by the Domestic Violence Center as shelters. One house is a 30-day emergency shelter and the other is a safe house where victims and their children can stay for up to six months. The Goal is to provide safe, temporary lodging to domestic abuse victims and their children while they learn to make positive healthy decisions for their future.
- **Transitional Housing Case Manager**- This activity will provide for a case manager to assist families living in transitional housing to gain the life skills to reach self-sufficiency and to move to permanent housing as well as operating costs of the facility.
- **HOME TBRA** - This project will assist homeless families and individuals or those at risk for homelessness. It will provide rental assistance. It is funded under prior years and will be funded under FFY09.

B. Programs to Address Special Needs

This Action Plan addresses special needs population as described under Goal 8. This includes the Home Accessibility and Repair Program, Personal Assistance Services, Group Home Repair and HOME Housing Initiative Program.

VI. Other Actions

A. Addressing Obstacles to Meeting Under Served

Affordable housing continues to be the primary under served need in Howard County. This is discussed in the next section. Despite our efforts transportation continues to be an additional under served need. Transportation for low- and moderate-income persons is needed in order to access jobs, training, health care and other services. Due to the suburban nature of Howard County, public transportation is limited to Columbia with some individual bus route to western Howard County and to Baltimore. The County has addressed a very small part of this need through a prior-year program administered through the Department of Citizen Services. The program utilizes Howard County's Howard Transit fixed route bus system. The project provided tickets/vouchers to individuals for transportation to and from employment and for work related activities (interviews, pre-employment physicals and obtaining work related equipment/clothing). Over the next five years the County must continue to seek innovative ways to address the transportation need of low-/moderate-income persons, seniors and the disabled residents.

B. Affordable Housing

Actions Taken to Address Barriers to Affordable Housing

The County's Moderate Income Housing Unit (MIHU), law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law requires developers to build a number of MIHU units of either "for sale" units or "rental" units in which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. The estimated number of MIHUs to be produced was 1,030 in 2007. Due to a significant slow down in the economy, that estimate has been cut in half and many of the units scheduled to come on line will be rental rather than for-sale. Naturally, this is subject to market conditions and other changes in the financial environment.

Additionally, the County's mixed use zoning classifications (MXD and CAC) are expected to continue contributing to preserving affordable housing stock. Howard County Zoning Regulations requires that a property in the MXD zone with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate- income renters or buyers. In the CAC zone, 15 % of dwelling units built must be sold or rented to moderate income households. Howard County Zoning Regulations requires a Mixed Use District with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate income renters or first-time home buyers. As of September 30, 2008 there were fifty-four (54) site development plans in process having a unit potential of 1,517 upon completion and a projected total of 7585 over five years.

Actions to Maintain Affordable Housing

Changes in the financial markets and mortgage underwriting guidelines have forced Howard County Housing to consider modifications to the Shared Equity Program. A detailed review has been conducted to ensure that affordable housing units can remain affordable. These proposals will be reviewed and considered by the Howard County Housing Commission. Traditional mortgage banks prefer a first and second mortgage structure so that the loans can be bundled and sold into the secondary mortgage market. Housing's banking relationships are requiring this change.

The Housing Rehabilitation Program provides opportunities for low- and moderate-income households to maintain their affordable housing units. It also serves to preserve the home values and assists in keeping well maintained neighborhoods. Staff has evaluated the program to develop additional methods to increase program participation. Howard County Housing will expand its current program to include emergency repairs that will focus on both immediate and imminent system failure repairs to prevent housing units from unnecessary deterioration through preventive rehabilitation.

The rising property values through 2007 have been the greatest challenge in maintaining affordable housing. Additionally, opportunities to purchase undeveloped parcels continue to be limited. In response, the Housing Commission purchased several parcels in prior program years and affordable rental units are developed and leased. The Port Capital Apartment community opened to residents in July 2007 and currently has a waiting list. Patuxent Square is fully leased and also has a waiting list. Parkview at Emerson concluded construction in the fall of 2008 and has begun leasing. Additionally, the Housing Commission's 106-unit Ellicott Gardens development is under construction and completion is expected in September 2009. Housing units for homeownership (Jones Road and Mary Lane) are in the pre-development phase. In September 2008, the Housing Commission purchased 300-unit mixed-income apartment community Columbia Landing in a preservation effort. Additionally, the Commission is redeveloping Guilford Gardens from a 100-unit property to a 269-unit, mixed income, multi-generational apartment community with a world-class amenity package using a layered financing strategy, which incorporates Low Income Housing Tax Credits, Tax Exempt bonds, and a variety of other sources. Opportunities for land acquisition to acquire existing communities and build affordable housing will continue to be pursued.

Habitat for Humanity of Howard County, Inc., a Community Housing Development Organization (CHDO) completed construction of three affordable housing units in the Jessup area in the spring of 2008. The units will have an affordability period of 15 years.

The Settlement Down Payment Loan Program (SDLP) and the HOME-funded Home Ownership Assistance Program will continue to be utilized used to assist moderate-income household to become homeowners.

Howard County Housing, through the First time Homebuyer Counseling program, provides guidance to the prospective homebuyers on how to manage credit, establish a saving plan, and a strategy to pay down existing debt in a timely manner. Counseling sessions are conducted monthly.

Rehabilitation and modifications of group homes for individuals with disabilities and transitional housing for homeless individuals and families will continue to be a significant part of our efforts to ensure availability/accessibility and affordability to these is populations. Three group homes and transitional housing units will be rehabilitated with prior and current year CDBG funds.

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 such funds through State allocations administered through the Maryland Department of Housing and Community Development (DHCD) and Baltimore City respectively. Section V. of this document provides information regarding homelessness and other special needs programs addressed under Howard County's Continuum of Care.

Affordable Housing One-Year Goals
TABLE 3B

Grantee Name: Howard County Program Year: FFY09	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<i>BENEFICIARY GOALS</i> <i>(Sec. 215 Only)</i>						
Homeless households	6		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	339		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	1		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	346		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>RENTAL GOALS</i> <i>(Sec. 215 Only)</i>						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	269		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	60		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	329		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>HOME OWNER GOALS</i> <i>(Sec. 215 Only)</i>						
Acquisition of existing units	1		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	11		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	5		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	17		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</i>						
Acquisition of existing units	1		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	269		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	11		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	60		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	5		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	346		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	329		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	17		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	346		<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 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. HCH's Housing Rehabilitation Program also conducts a lead-based paint inspection as part of the program activities. The following tasks are performed prior to the start of the actual rehabilitation of the property to ensure the health of residents:

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

HCH informs landlords of testing requirements and lead paint abatement strategies when Housing Choice Voucher (Section 8) units are inspected for occupancy and building or health inspectors are responding to Code violations. 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 County's Health Department is responsible for monitoring and testing children for elevated blood lead levels. Case management is provided for children of 0 to 72 months with elevated blood lead levels. Home visits are made to evaluate cases and coordinate services including relocation to alternative living, if necessary. Health Department staff has reported 3 elevated blood levels per year over the last seven years (1999-2006). In all cases the elevated blood levels did not originate in Howard County. Children who receive medical assistance are routinely examined for elevated blood lead levels. The public school system provides blood lead level testing for children currently living (or previously) within a targeted area with high levels of lead paint.

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

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

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

**Maryland Department of the Environment Lead Poisoning Prevention Program:
Childhood Lead Registry
Blood Lead Testing of Children 0-72 Months in 2007
Howard County**

Population of Children 0 – 72 months	Children Tested ¹		Prevalence Cases ²		Incidence Cases ³		Number of Children at Level of Qualified Offer ⁴	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
24,355	2,334	9.6%	3	0.1%	2	0.31	0	0.0%

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

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

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

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

D. Develop Institutional Structure

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

- Providing guidance for the undertaking of feasible community activities designed to achieve the purposes of the Howard County urban renewal law. Recommendations shall be for separate urban renewal projects that can be undertaken independently to achieve identifiable goals and stated public policy.
- Reviewing and making recommendations to the County Executive and the County Council concerning:
 - An urban renewal plan for Howard County, which may include sub-area plans for all areas of the County exhibiting signs of significant decay and/or deterioration.
 - An operating and capital budget to support any approved urban renewal project.
- Reviewing and making recommendation to plan and promote auxiliary social or community service programs for the residents of areas that are moral, economic and/or physical liabilities to Howard County.
- Reviewing applications for housing related industrial revenue bonds and MIDFA loans and bonds and make recommendations to the industrial revenue bond review subcommittee of the Economic Development Authority.

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

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

As the lead agency, Howard County Housing is responsible for oversight, administration,

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

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

As mentioned above, the Department of Citizen Services works very closely with the Association of Community Services (ACS). This is a network of more than 140 Howard County based human service providers (non-profit, for-profit and government agencies) and community advocates focused on human service needs within the County. The Department of Citizen Services staffs the newly created Board to Promote Self-Sufficiency. The goal of the Board is to support the creation of "a community that enables individuals and families to have adequate income and resources to meet their basic needs." One of the tasks of the Board will be the development of the county's Ten Year Plan to End Homelessness. The Director of Howard County Housing serves on this Board by appointment.

Howard Community College, Howard Community College Educational Foundation and the Howard County Housing continue to partner through the Community Development Block Grant Program to serve low- and moderate-income persons in the area of job training and education to increase economic opportunities and to assist the clients to reach self-sufficiency. The Department of Housing and Community Development and the Department of Citizen Services coordinate efforts to ensure that organizations being funded under the respective departments are ensuring that federal resources are leveraged to provide the best possible level of support. 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.

Howard County Housing has approved two non-profit organizations as Community Housing Development Organizations (CHDO), Habitat for Humanity of Howard County, Inc. and Perpetual Revolving Fund, Inc. The County will continue to work with these organizations to develop affordable housing opportunities under the HOME Program. Howard County Housing has also executed a sub-recipient agreement with the Howard County Housing Commission to act on behalf of the County to assist income eligible household in becoming homeowners under the HOME Program.

F. Foster Public Housing Improvements and Resident Initiatives

The Howard County Housing Commission owns and operates fifty units of public housing. Over half of these are scattered site and the remainder is in small clusters. The

Commission has initiated an ongoing effort to improve public housing maintenance. There are no issues that require the County to provide direct financial assistance to the Housing Commission.

Residents are encouraged to become actively involved in their communities of residence, but due to the scattered-site arrangement, public housing is not conducive to the development of housing management by the residents. Through its Homeownership Division the Department continues to work with public housing clients to assist them with homeownership. Currently there are approximately 18 public housing clients being assisted to position them for home ownership. These areas include guidance in credit repair and pre-qualifications for a mortgage.

The County will continue to work with Public Housing clients to determine who may be eligible to graduate to home ownership. The Department is currently working with clients who are interested in the Housing Choice Voucher (Section 8) for Home Ownership Program. The Chief of Home Ownership Programs Office continues to work closely with these clients on a one-on-one basis to address areas, which need to be accomplished to move to home ownership (credit repair). There are a number of clients participating in the Family Self-Sufficiency Program who are positioning themselves for the home ownership voucher program (based on credit, savings and income).

G. Anti-Poverty Strategy

The Community Action Council (CAC) is the primary agency in the Howard County to address the needs of low-income households. The mission of the Community Action Council (CAC) is to establish and administer programs designed to assist low-income residents to alleviate the effects of poverty and to become self-sufficient. The agency has two overarching goals: To increase access to services for low-income residents and to reduce disparities across our population. The Community Action Council provides grants, in the form of eviction prevention assistance, to income eligible households facing the loss of housing. Additionally, CAC provides emergency cash assistance to those in danger of utility turn-offs and provides a means of overcoming utility debt, which can prevent a household from establishing utility services when moving into a new residence. Counseling services are also provided to assist income eligible customers with information and other resources necessary to overcome obstacles that stand in the way of self-sufficiency. The Community Action Council also has funds available to help with the first month's rent to help those who have identified housing opportunities but are having difficulty paying the security deposit plus the first month's rent.

In addition to the resources provided by CAC, there are other public and private organizations that provide resources to assist low-income and homeless individuals and families. These organizations provide a variety of services including: eviction prevention, counseling, payment of first month's rent, food stamps, medical assistance, job training, education, transportation assistance, child care assistance and emergency and cold weather shelter. There are several programs funded under the Community Development Block Grant that assist in providing services to low-income households. Some of these programs are noted below.

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

The job training and education programs sponsored by the Howard Community College Educational Foundation have been very successful in assisting clients to identify job opportunities and increase earning potential. The goal of these economic development programs is to provide job training and educational programs to bring people from a minimum wage job to a living wage. These programs include the Community Outreach Empowerment Program, Child Care Training, and the Certified Nursing/Geriatric Aid to Licensed Practical Nurse Program. Another program designed to assist low-income households is a Child Care Tuition assistance program for income eligible HCC students. Another job training program, implemented by FIRN, Inc. is in place to address the job training needs of the foreign born to assist them in reaching self-sufficiency. The CDBG program funds many of these vital programs.

H. Affirmatively Furthering Fair Housing **Baltimore Regional Fair Housing Efforts** **Additional Update to Impediments and Actions Taken**

Impediment: Fair housing choices for persons with disabilities

Goal: Continue to address to ensure compliance with fair housing laws

Actions Taken to Address Impediment: There is interagency cooperation within the County to address fair housing choices for persons with disabilities.

- The Department of Citizen Services administers the Supportive Housing Program (SHP) that provides rental assistance, case management and other support services to homeless persons with disabilities including those meeting HUD's definition of Chronically Homeless. Additionally, the Howard County Mental Health Authority provides ten units of permanent housing for persons with severe mental illness through HUD's Shelter Plus Care (S+C) program... Programs to address the accessible housing needs of seniors and persons with disabilities are also managed by the Department of Citizen Services – Office on Aging.
- Funding to rehabilitate group homes for the disabled has been provided by Howard County Housing's Community Development Block Grant and HOME Investment Partnerships Program entitlement funds.
- The Office of Human Rights (OHR) staff continues to participate in Housing Choice Voucher Program briefings, explaining the Source of Income portion of the Fair Housing law to program participants and to landlords on an ad hoc basis. OHR also works with the Department of Citizen Services, Disability Services to inform persons with disabilities

and landlords of their rights and responsibilities under the law.

- The Department of Housing and Community Development commissions a research group to complete a rental survey annually and as a part of that survey, identifies accessible rental units. This list is available to program participants with disabilities upon request.
- The Department of Housing and Community Development is a member of the Baltimore Regional Cooperative (BRC); a group of entitlement jurisdictions assembled solely for the purpose of expanding fair housing practices. The BRC published a Request for Proposals to contract with an experienced Offerer to conduct a regional analysis of impediments to fair housing, which was last completed in 1996.

Impediment: Lack of affordable housing

Goal: Continue efforts to increase affordable housing opportunities

Actions Taken to Address Impediment: The County Executive convened an Affordable Housing Advocates Committee in 2007 to address the growing needs for affordable housing in the County. The committee is comprised of approximately 30 members representing various aspects of Howard County citizenry including the business community, county administration, advocate organizations, community associations, and faith-based organizations, for-profit and non-profit organizations. The Director of Howard County Housing has worked with the committee as well as the Howard County Housing and Community Development Board to create a strategic action plan to achieve the goal of affordable housing expansion. The Director has leveraged the Department's relationship with its sister non-profit agency, the Howard County Housing Commission to both preserve and expand affordable housing. The following is a list of current achievements and evidence of groundwork toward future success:

- The acquisition of Columbia Landing by the Housing Commission - a cash-flowing, 300-unit mixed-income apartment home community in Columbia.
- The start of the redevelopment of Guilford Gardens - a 100-unit townhouse and apartment complex county owned property with 52 project-base units which will be converted into a 269 unit mixed income community with project-based and tax credit units.
- Newly constructed Ellicott Gardens – a 106-unit county- owned affordable apartment community targeting working professionals at 50%-60% of the average median income.
- Newly constructed Parkview at Emerson – an 80-unit affordable apartment community targeting seniors at 30%-60% of the average median income. The property is privately owned, but the projects overall affordability is augmented by a ground lease from the Housing Commission.
- Joining with the Maryland Department of Housing and Community Development to successfully compete for MacArthur Foundation funds. The goal of the Windows of Opportunity Initiative is preservation of affordable rental housing.

Impediment: Mortgage and lending practices

Goal: The Administrator of the Office of Human Rights (OHR) developed an informal proposal to conduct housing auditing/sampling to validate our actions in affirmatively furthering fair housing. The goal is to fund and implement this effort.

- **Actions Taken to Address Impediment:** The Department continues to conduct housing counseling workshops and in response to the housing foreclosure crisis, hosted the first of two foreclosure forums. The event assembled a panel of 13 members including representatives from Freddie Mac, Fannie Mae, MD-DHCD, realtors, local banks, and attorneys, and was open to the public. The Department has also established a relationship with Consumer Credit Counseling Service (CCCS) to address families' barriers to a variety of mortgage products and ultimately homeownership – debt management. CCCS will perform an evaluation for all applicants' credit and report credit scores, debt ratios, etc. As required, this partner will create debt management plans and provide case management services forwarding monthly updates to the Department.

Impediment: Public and assisted housing

Goal: To ensure fair housing to all residents. Howard County's Source of Income law has been used as the model. Howard County Law Title 12, Subtitle 2 Human Rights was modified to address "spatial separation and segregation" by dispersing "assisted" housing and supporting the ACLU Agreement.

Actions Taken to Address Impediment:

- The Department's sister non-profit and housing authority, the Howard County Housing Commission, manages a portfolio of affordable housing units. The portfolio includes apartment and townhome communities as well as scattered site townhome and single-family dwellings. Additionally, new construction properties and redevelopment projects are designed as mixed-income communities to limit the concentration of poverty, ensure financial viability and foster the optimal maintenance of affordable, decent, safe and sanitary housing.
- An increased emphasis is being placed on self-sufficiency activities and education to help residents remove barriers that limit their housing choices. These efforts include individual case management, workshops and referrals to agencies and services.
- The Department has established a relationship with Consumer Credit Counseling Service (CCCS). Serving the community since 1966, Consumer Credit Counseling Service of MD & DE, Inc. is an accredited non-profit community service organization, dedicated to helping individuals and families resolve financial problems by promoting wise use of credit through confidential budget counseling, debt management repayment program, and community education. CCCS offers free education and counseling services.

Impediment: Sales and Rental Practices

Goal: Continue to educate the public to ensure fair housing

Actions Taken to Address Impediment: Distribution of "Fair Housing, Your Rights under the Law" is printed in English, Russian, Spanish, Vietnamese, Korean and Chinese. In order to affirmatively further "Fair Housing", OHR briefs persons in the Section 8 Program on Howard County's Fair Housing Law; in particular the "Source of Income" basis in order to let people know how to recognize possible discrimination and where to go to get assistance. The OHR continues to keep persons informed about County housing programs and particularly the source of income basis.

Impediment: Lack of educational and outreach programs

Goal: To affirmatively further fair housing by continuing education and outreach programs

Actions taken to Address Impediment:

The Department educates the public about available housing services by participating in a variety of outreach activities including:

50 Plus Expo (exhibitor)

- Moderate-Income Housing Unit (MIHU) program - Open Enrollment Meetings (host)
- Leadership Howard County Resource Fair (exhibitor)
- Landlord General Information Meeting (host)
- Annual Come Home to Howard County Housing Fair providing more than a dozen education sessions (host)
- Howard County Public School Teachers Expo (exhibitor)
- Base Realignment And Closure (BRAC) team member

Impediment: Lack of Zoning & Land Use policies

Goal: Completion of comprehensive re-zoning

Actions taken to Address Impediment:

No specific actions have been undertaken since the last reporting.

Impediment: Hate/Bias Crimes

Goal: The goal of the Hate Bias Incidents (HBIs) Panel is to provide those who have perpetrated hate crimes with an experience that will foster growth of understanding and tolerance as well as initiate respect for differences.

Actions taken to Address Impediment: There were 50 HBIs reported in 2008. The HBI Task Force continues to operate to present victim panels to perpetrators who are sentenced to come before them. They work to foster awareness, educate, to promote understanding of and to eliminate HBI and/or crimes in the community. The Task Force meets monthly and panels are held on an as needed basis.

Impediment: Infractions of Fair Housing Law**Goal: Continue fair housing enforcement – Enforcement for Calendar Year 2008**

Actions taken to Address Impediment: The Office of Human Rights (OHR) investigates complaints in accordance with the law and procedures provided in Section 12.207 and 12.212 Iii (C) of the Howard County Code. In the calendar year 2008, 100 new cases were filed with OHR. Of those 7 were in the area of housing, and none in the area of finance. OHR provided \$21,250 in remedy to complainants in housing discrimination cases. In addition there was policy changes to (to bring the housing policy into line with the Howard County Code Provisions), and mandatory training of all housing staff at three properties.

OHR staff briefed 325 persons in the Housing Choice Voucher Program (formerly called the Section 8 Voucher Program) on Housing Discrimination Law in Howard County and how they are protected under the law with particular emphasis on the basis of Source of Income, which includes Voucher holders. In April, 2008, OHR worked with the Howard County Association of Realtors to provide a credit class in Howard County Fair Housing Law for approximately 45 Realtors. OHR also participated in two Housing Fairs sponsored by Howard County Housing. At these events investigators were present to answer questions and provide pamphlets on Howard county Fair Housing Law.

VIII. HOME and American Dream Downpayment Initiative**(ADDI) Program Specific Requirements**

Howard County is anticipating it will receive \$490,067 in Home Investment Partnerships Program (HOME) funds for Federal FY2009. This amount will include an estimated \$4,556 for the American Dream Downpayment Initiative (ADDI) (included under the Home Ownership Program). Howard County will use FY2009 HOME funds for homeownership, CHDO activities, and the Housing Initiative Program. Tenant Based Rental Assistance (TBRA) will be fully funded in FFY09. A description of these projects is located in Section II of this document. All activities meet HOME final rule requirements.

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 Housing Commission as a sub recipient of HOME funds in program year 2009. The Commission has the authority to make loans to income eligible homebuyers. This project will increase affordable housing opportunities

by providing funds for down payment, closing and settlement costs. First time homebuyer counseling, which is a mandatory requirement for eligibility, will continue to be provided for prospective homebuyers.

Funds from the ADDI allocation will be used to assist income eligible families, who are first-time homebuyers, to purchase a home. Assistance will be provided to cover down payment and closing costs. A description of these projects is located in Section II of this document. All activities will comply with final rules pertaining to this program.

See further details below for ADDI targeted outreach and TBRA.

A. Resale/Recapture Guidelines

The HOME program requires the County (in order to ensure affordability) to impose either resale or recapture requirements, at its option. Howard County is currently using the recapture provision and will continue to do so unless it modifies its Consolidated Plan. 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 recapture an amount less than or equal to the net proceeds.

The property values in Howard County continue to be high and the greatest challenge to increasing homeownership opportunities for low- and moderate-income households as well as retaining the properties as affordable units once resold. There will be ongoing evaluation of the 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

Since July of 2005 the County has used a one-unit modest housing limit of \$389,405.00. This figure was determined by using the methodology permitted in the HOME final rule to calculate the median area purchase price and was approved by HUD. The purchase price of a

standard home or the estimated value after rehabilitation of a home for a low-/moderate-income household should not exceed 95 percent of the median price for the area. The change allows homebuyers to be able to obtain a one-unit modest home accordingly to the median prices in Howard County rather than the Baltimore-Towson, Metropolitan Statistical Area (MSA). The County will use the most recently updated mortgage limits for the Baltimore-Towson, MD MSA for two units (\$408,616), three units (\$469,449) and four units (\$572,826). If these limits are adjusted during the program year the County will utilize the most current limits.

C. Planned Use of ADDI and Targeted Outreach

As discussed above, ADDI funds will be used to assist income eligible families who are first-time homebuyers to purchase a home. Assistance will be provided to cover down payment and closing costs. In FFY 2009 ADDI funds may also be used for home rehab in conjunction with the homebuyer assistance. The Homebuyer Assistance Program (homeownership) funds will not be used to provide homebuyer assistance for the purchase of a tenant-occupied unit unless the assisted homebuyer is the current tenant in that property. If a tenant voluntarily made arrangements to move prior to a unit being put up for sale, this unit may be considered for homebuyer assistance with ADDI funds (e.g., a tenant notifies the landlord on May 1st that he is moving on June 1st [30-day notification in the lease agreement]. The Landlord decides to sell the unit after receiving notification of move from the tenant).

There are several outreach efforts in place for residents and tenants of public and manufactured housing and other families assisted by the Howard County Housing Commission, as well as the other income eligible persons and families. The outreach efforts include, but are not limited to:

- Reviewing files on a regular basis for subsidized housing clients who meet income requirements and are interested in transitioning to homeownership. The in-house Chief of Homeownership Programs coordinates this effort and assists clients to reach these goals through debt management and financial literacy classes through Consumer Credit Counseling Services (CCCS).
- Maintaining a list of Section 8, public housing and other low- to moderate-income persons who are ready to purchase a home. The Chief of Homeownership Programs and staff keeps this list up-to-date. Credit worthiness is verified and in some instances clients have lender commitments.
- Conducting a Family Self-Sufficiency (FSS) Program by the Commission. Clients who meet the program requirements have an option of purchasing a home. The FSS coordinator has access to the County's Chief of Homeownership Programs for client referrals.
- Referring income-eligible clients to four partnership banks and also to the Department of Housing and Community Development's Chief of Homeownership Programs
- Working closely with the new administration, the Chief of Homeownership will expand the marketing for the ADDI Program, including revision of the web page to make it more reader-

friendly and easier to navigate and to promote the ADDI Program

- Families who have experienced credit difficulties, or who have never established a credit history will benefit most from our new Lease-Purchase program. Qualified participants will work through the Key Choices Program to select the home of their choice in Howard County. Howard County Housing and its partner, the Housing Commission of Anne Arundel County (HCAAC), buy the house and lease it to the Client for a period of up to 36 months. The Client receives counseling from HCH, HCAAC, and CCCS to ensure that they are ready to purchase the home at the end of the lease period. By making timely lease payments and resolving all outstanding credit issues during the lease period, the Client will assume the first and second mortgages from HCH.

D. ADDI Actions Taken to Ensure Suitability of Families

Howard County Housing is a certified counseling agency recognized by the state of Maryland. The Department has several staff to work with clients to ensure suitability for homeownership. These include a Chief of Homeownership Programs, an approved underwriter, and a family self-sufficiency coordinator. The Chief of Homeownership Programs and other staff will work to ensure that clients and home purchases will qualify under the ADDI Program's guidelines.

The Chief of the Office of Homeownership Programs works closely with clients to ensure that they can afford to purchase a house 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. The underwriter ensures 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 through the County's programs. 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

Not only does the course address the preparation needed prior to purchasing a home, but

it also provides guidance regarding the responsibilities as a homeowner. Additionally, the course involves issues such as 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.

E. HOME Assisted Tenant Based Rental Assistance (TBRA)

1. Consolidated Plan Essential Element

The Consolidated Plan includes Goal IV. Support the County's existing public and assisted housing programs to provide rental assistance and support services, supports the need for tenant based rental assistance. One of the strategies listed under this goal is to support the Housing Commission's continued operation of the public housing program, the Housing Choice Voucher (formerly known as Section 8) Program and other rental assistance programs. HOME assisted TBRA would be consistent with the support of other rental assistance programs. One of the objectives is to continue efforts to obtain vouchers for the citizens of Howard County. Consistent with §91.225(d) (1) the Specific HOME Certifications is included in the Action Plan.

Goal VI of the Consolidated Plan is to comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment, supportive shelter and permanent housing to aid in assisting the homeless move toward self-sufficiency. The Department of Citizens Services (DCS) coordinates the countywide Continuum of Care serving homeless individuals and families and those at risk of homelessness. Permanent housing is the most challenging component of the County's Continuum of Care. The CDBG program currently supports and proposes continued support in this Action Plan of activities identifying the homeless or those at risk of homelessness. Serving this specific client group with HOME TBRA will allow the County to expand its efforts in addressing the housing needs of the homeless.

The County has executed a sub-recipient agreement with the Howard County Housing Commission, which is the County Public Housing Authority, to administer the TBRA Program.

2. Local Market Conditions

The Consolidated Plan (FY2006-2010) contains a housing market analysis that addresses rental housing and home ownership. The Housing Choice Voucher Program (Section 8) continues to be challenged with increasing rents and shrinking voucher subsidies. The Housing Choice Voucher Program was successful in re-opening its waiting list in May 2008. There are currently 2,943 families on the waiting list. A tight rental market persists and the waiting list for Housing Choice Vouchers is approximately two years. TBRA for this Action Plan in conjunction with the current program year funding will assist income eligible persons with much needed rental subsidies while allowing the County to focus on the special housing needs of the

community.

3. Specific Client Groups

To implement Goal VI (Comprehensively address the issue of homelessness by providing a Continuum of Care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move towards self-sufficiency and permanent housing) of the Consolidated Plan, the County will continue to work cooperatively with the Howard County Housing Commission, the Department of Citizens Services and non-profit providers to maximize resources to meet the needs of homeless families and individuals or those at risk of homelessness. As noted above, the program allows the County to focus on the special purpose housing needs of the community, leverage resources and implement activities in conjunction with the County's public housing program, the Housing Choice Voucher (Section 8) Program, other rental assistance programs and the Continuum of Care. Consistent with §92.209(c)(2) tenant selection will comply with Federal preferences.

Families that occupy substandard housing (including homeless families or those living in a shelter for homeless families); families paying more than 50 percent of their annual income for rent; or families that are involuntarily displaced

As identified in Goal XI of the Consolidated Plan, there will be specific housing and community development needs for families within the Route One Corridor Revitalization Area. The HOME assisted TBRA may assist in the housing needs of very low- or low-income families in this corridor but is not limited to this area.

If it is determined that preferences for specific categories of individuals with disabilities need to be established the County will comply with §92.209(2). Supporting documentation will be maintained.

F. Federal Program Match Requirements

In accordance with Federal program requirements, a local match is required for the HOME Program. The match requirement for the HOME Program is 25% of the entitlement, less administrative funds. This match must come from non-federal sources. For the program year beginning July 1, 2009 Howard County's match is \$110,270. The calculation is consistent with 24CFR 92.218, as amended. The anticipated source of matching contributions is from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources. Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations and/or or local developers are some of the sources to meet the matching requirements.

G. Leveraging Private and Non-Federal Funds

See page 6 of this plan for details.



CDBG Program Federal Fiscal Year 2009 Proposed Use of Funds

Entitlement for FFY2009 ^(a)	\$1,158,319.00
Estimated Program Income.....	\$2,000.00
Entitlement + Estimated Program Income.....	\$1,160,319.00
Public Service Cap = 15% of Entitlement + PI.....	\$173,747.85
Planning & Administrative Cap = 20% of Entitlement + PI ^(b)	\$232,063.80

Action Plan Project Descriptions	FFY 2008 Funding Amount	FFY 2008 Program Income	FFY 2009 Proposed Amount	FFY 2009 Proposed Program Income
Acquisition				\$163,000.00 (JREF PI)
Public Facilities				
Community Housing Assistance Initiative.....	\$265,000.00		\$251,656.00	
Total Public Facilities.....	\$265,000.00		\$251,656.00	
Administration & Planning @ 20% of Entitlement + PI				
Office Of Human Rights-Fair Housing	\$214,237.60		\$232,064.00	
	\$7,600.00		\$0.00	
Total Planning & Administration.....	\$221,837.60		\$232,064.00	
Housing Programs				
DCS-Home Repair and Modifications.....	\$47,550.00		\$42,795.00	
Rehab Loan Program.....	\$32,175.00		\$75,000.00	
Housing Rehabilitation.....	\$30,000.00		\$20,000.00	
Relocation.....	\$0.00		\$0.00	
Lead based Paint-Testing and Removal.....	\$0.00		\$0.00	
Total Housing Programs.....	\$109,725.00		\$137,795.00	
Special Economic Development Activities by a CBOO				
HCCEF - Child Care Tuition Reimbursement.....	\$40,000.00		\$36,000.00	
HCCEF - Community Outreach - Empowerment.....	\$108,342.00		\$142,804.00	
HCCEF - CANGNALPN Program (Renew).....	\$137,140.00		\$123,428.00	
HCCEF - Child Care Training Scholarship Program.....	\$63,530.00		\$57,177.00	
JREF		\$2,000.00		\$2,000.00
Total Special Economic Development.....	\$347,012.00	\$2,000.00	\$359,507.00	\$2,000.00
Public Services				
CCH - Transitional Housing Leasing & Case Management	\$7,575.00		\$7,000.00	
Howard County Recreation & Parks	\$40,230.00		\$36,207.00	
DVC-Transitional Housing - Lease extension for 2 properties	\$23,000.00		\$20,700.00	
DVC - Menell Health Assistance for Domestic Violence Victims	\$16,000.00		\$14,400.00	
Grassroots - Emergency Motel Shelter	\$30,000.00		\$27,000.00	
Grassroots - Route 1 Day Resource Center	\$0.00		\$35,000.00	
Homebuyer Downpayment Assistance	\$0.00		\$0.00	
DCS - Personal Care Program	\$36,100.00		\$32,490.00	
DCS - Supportive Housing Program (Persons w/disabilities)	\$5,000.00		\$4,500.00	
Firm - Job Development for Immigrants	\$57,000.00			
Total Public Services.....	\$214,905.00		\$177,297.00	
Totals	\$1,158,479.60	\$2,000.00	\$1,158,319.00	\$2,000.00

Public Service Cap.....	\$173,747.85
Requests.....	\$177,297.00
Balance.....	-\$3,549.15
Admin Cap	\$232,063.80
Requests.....	\$232,064.00
Balance.....	-\$0.20
Net Entitlement	\$1,158,319.00
Requests.....	\$1,158,319.00
Balance.....	\$0.00

Notes

- This Funding amount is projected as of March 13, 2009.
- Housing will utilize the allowed 20% for Planning and Administration.
- The Rehab Loan Program is under reorganization and should be re-launched by Summer 2009.



HOME Program Federal Fiscal Year 2009 Proposed Use of Funds

Entitlement for FFY2009 ^(a)	\$490,091.20
Match.....	\$110,270.70
Estimated Program Income.....	-
Entitlement + Match + Program Income.....	\$600,361.90
American Dream Downpayment Initiative (ADDI).....	\$4,556.00
Administrative Fees to Housing = 10% of Entitlement ^(b)	\$49,009.12

Action Plan Project Descriptions	FFY 2008				FFY 2009				
	Home Entitlement	Match ^(c)	Program Income	ADDI Entitlement ^(d)	Home Entitlement	Match ^(c)	Program Income	ADDI Entitlement ^(d)	Total
Home Administration.....	\$49,009.20				\$49,009.20				
Home Ownership.....				\$4,556.00				\$4,556.00	
Tenant Based Rental Assistance (TBRA).....					\$100,000.00				
CHDO set-aside(s).....	\$350,000.00				\$77,000.00				
Housing Initiative Program.....	\$91,062.80				\$259,526.00				
Match from County SDLP, donations and other sources.....		\$110,270.70				\$110,270.70			
Totals	\$490,092.00	\$110,270.70		\$4,556.00	\$485,534.20	\$110,270.70		\$4,556.00	\$600,361.90

Notes

(a) This Funding number is projected as of March 13, 2009.

(b) Housing has historically used up to 10% of the total entitlement plus program income for administrative costs. We assume the same for FFY 2009.

(c) HUD mandates that a participating jurisdiction make a match equal to 25% of the HOME entitlement less administrative expenses.

(d) HUD mandates that a participating jurisdiction set aside a minimum of 15% of the total HOME entitlement for Community Housing Development Organizations (CHDO).

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal XVI. Opportunities for children and youth that increase healthy behaviors and improve academic success		
Project Title	Roger Carter After School Program		
Project Description:	This project will provide children and youth from low- to moderate-income families homework and tutoring assistance, computer instruction and educational programming, including nutritional food preparation for 40-50 children and youth in grades 1-12. Exposure to cultural activities, social skills enhancement and lifetime recreational experiences will also be part of the program.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input 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
		Local ID: 07-001	Units Upon Completion: 40

Location / Target Area: 3676 Fels Lane, Ellicott City, MD 21043	
Objective Number: SL-2	Project ID: 001
HUD Matrix Code: 05D	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Youth	Annual Units: 40

Funding Sources:	
CDBG	\$36,207.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$36,207.00

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 X. Administer and monitor entitlement programs under the Consolidated Plan		
Project Title	Project Coordination		
Project Description:	Provide for the administration and management of the Howard County 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: 003
HUD Matrix Code: 21A	CDBG Citation: 570.206
Type of Recipient: Public 570.500(c)	CDBG National Objective: N/A
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: N/A	Annual Units: N/A
Local ID: 07-003	Units Upon Completion: N/A

CDBG	\$232,064.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$232,064.00

Funding Sources:

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 I. Expand efforts to preserve and retain existing Housing Stock (also addresses Goals 3, 4, 7 and 9)		
Project Title	Community Housing Assistance Initiative		
Project Description:	This project is funded to acquire property and related activities for the development of affordable housing and for community based non-profits or the County to provide rental or carrying charges for community based non-profits or the County to be used for housing elderly, disabled or low- to moderate-income persons. Uses include, but are not limited to, providing emergency and transitional housing, as well as to meet other temporary needs to avoid being homeless, including relocation costs and other eligible costs to assist in the development or retention of housing serving low and moderate persons. Additionally, environmental reviews and other related planning activities for housing and community development needs, other property acquisitions and related activities can be made to address housing and community development needs 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: Community Wide	
Objective Number: DH-2	Project ID: 004
HUD Matrix Code: 01	CDBG Citation: 570.201(a)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208(a)(3)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Housing Units	Annual Units: 3
Local ID: 07-004	Units Upon Completion: 3

Funding Sources:	
CDBG	\$236,656.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$236,656.00

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 I. Expand efforts to preserve and retain existing Housing Stock.		
Project Title	Housing Rehabilitation Program		
Project Description:	This program will be used to provide below market rate loans to homeowners, some of which are deferred, to repair their homes and meet covenant and County Code requirements.		
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: Community Wide	
Objective Number: DH-2	Project ID: 007
HUD Matrix Code: 14A	CDBG Citation: 570.202
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208(a)(3)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Housing Units	Annual Units: 5
Local ID: 07-007	Units Upon Completion: 5

CDBG	\$75,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$75,000.00

Funding Sources:

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 I. Expand efforts to preserve and retain existing Housing Stock.		
Project Title:	Housing Rehabilitation Management		
Project Description:	This program will manage and coordinate the Housing Rehabilitation Program within the County that assists low- and moderate-income households.		
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: Community Wide	
Objective Number: DH-2	Project ID: 008
HUD Matrix Code: 14A	CDBG Citation: 570.202
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208(a)(3)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Housing Units	Annual Units:
Local ID: 07-008	Units Upon Completion:

Funding Sources:	
CDBG	\$20,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$20,000.00

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 XIV. Expand job training and micro enterprise development to include increased opportunities for the disabled and foreign born.		
Project Title	Child Care Tuition Reimbursement		
Project Description:	This program will provide for childcare assistance to income eligible and curricula eligible students. Completing certification and/or degree programs will allow eligible persons to improve self-sufficiency and move them closer to homeownership, if desired, and other day-to-day living expenses.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 010
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: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: People	Annual Units: 34
Local ID: 07-010	Units Upon Completion: 34

Funding Sources:	
CDBG	\$36,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$36,000.00

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 XIV. Expand job training and micro enterprise development to include increased opportunities for the disabled and foreign born.		
Project Title	Community Development Empowerment Program (Employment Connection)		
Project Description:	This outreach program empowers low- and moderate-income individuals to obtain, retain employment and advance in employment in order to reach economic self-sufficiency. This project will provide a comprehensive package of services that are customized to fit the individual's needs and to better assist them in reaching their goals. Examples of some of the services include, but are not limited to computer training, resume writing, job coaching and interviewing techniques. The program also maintains a database of employers and coordinates efforts of clients to match their skills and experience with employer needs.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 011
HUD Matrix Code: 05H	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: People	Annual Units: 225
Local ID: 07-011	Units Upon Completion: 225

Funding Sources:	
CDBG	\$142,904.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$142,904.00

The primary purpose of the project is to help:

- ☐ the Homeless ☐ Persons with HIV/AIDS

☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal XIV. Expand job training and micro enterprise development to include increased opportunities for the disabled and foreign born.		
Project Title	RENEW: A Nursing Career Ladder for Paraprofessionals to Professional		
Project Description:	This projects continues an innovative scholarship program that will provide low- and moderate-income individuals with a program that combines theory and clinical practice leading to completion and certification as a certified nursing/geriatric nurses assistant (CAN/GNA). Pre-requisite coursework is covered to prepare participants to enter the Licensed Practical Nursing Program. The program addresses both the family self-sufficiency issue as well as the nursing shortage.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 012
HUD Matrix Code: 05H	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: People	Annual Units: 45
Local ID: 07-012	Units Upon Completion: 45

Funding Sources:	
CDBG	\$123,426.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$123,426.00

The primary purpose of the project is to help:

☐ the Homeless ☐ Persons with HIV/AIDS
☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal XIV. Expand job training and micro enterprise development to include increased opportunities for the disabled and foreign born.		
Project Title	<i>Child Care Training for Senior Staff & Group Leaders</i>		
Project Description:	This project provides scholarships to qualified candidates to become childcare center senior staff and group leaders. This will provide career advancement and increased economic opportunities.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 013
HUD Matrix Code: 05H	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: People	Annual Units: 73
Local ID: 07-013	Units Upon Completion: 73

Funding Sources:	
CDBG	\$57,177.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$57,177.00

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 VI. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.		
Project Title	Shelter and Support Services For Homeless Individuals & Families		
Project Description:	The project is an on-going effort to assist the needs of the homeless residents of the County. The project will provide support services to residents of homeless facilities to accelerate their move to permanent housing and self-sufficiency. Victims of domestic violence and residents of transitional housing programs will receive priority. Services may include but are not limited to job and life skills training and mental health counseling.		
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	
Objective Number: SL-1	Project ID: 016
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: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: People	Annual Units: 750
Local ID: 07-016	Units Upon Completion: 750

Funding Sources:	
CDBG	\$104,100.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$104,100.00

The primary purpose of the project is to help:

- ☒ the Homeless
 ☐ Persons with HIV/AIDS
☐ Persons with Disabilities
 ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal VIII. Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize independence of seniors, promote aging in place and enable those persons with physical, mental and developmental disabilities to live as self-sufficiently and independently as possible in the community.		
Project Title	DCS – Personal Assistance Services		
Project Description:	The project is an on-going effort to provide short-term assistance to elderly and disabled individuals experiencing a health crisis. Small grants are provided for a period not to exceed three months to assist with, but not limited to, personal care to individuals, chore services, assistance with dental and medical care, short term respite care for caregivers and assistive devices for the disabled. Funds were reduced from the prior year budget to stay within the 15% public service cap.		
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	
Objective Number: DH-2	Project ID: 017
HUD Matrix Code: 05B	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: People	Annual Units: 215
Local ID: 07-017	Units Upon Completion: 215

Funding Sources:	
CDBG	\$32,490.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$32,490.00

The primary purpose of the project is to help:

- | | |
|---|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input checked="" 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 I. Expand Efforts to Preserve and Retain Existing Housing Stock		
Project Title	DCS – Home Repair and Modification		
Project Description:	The project is a continuation effort to assist the elderly and disabled residents in the County to remain in their homes. With the emphasis on “aging in place” and the goal of assisting the seniors and the disabled to live as independently and self-sufficiently as possible this provides a vehicle to reach these goals. The project provides for minor repairs and modifications to the homes to make them more accessible.		
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: Community Wide	
Objective Number: DH-2	Project ID: 018
HUD Matrix Code: 14A	CDBG Citation: 570.202
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208.(a)(3)
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Housing Units	Annual Units: 52
Local ID: 07-018	Units Upon Completion: 52

Funding Sources:	
CDBG	\$42,795.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$42,795.00

The primary purpose of the project is to help:

- | | |
|---|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input checked="" 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 VI. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.		
Project Title	<i>DCS – Supportive Housing Program (Persons with disabilities)</i>		
Project Description:	The project is a continuation effort to provide support services to homeless persons with disabilities.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input 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: Community Wide	
Objective Number: SL-1	Project ID: 019
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: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: People	Annual Units: 6
Local ID: 07-019	Units Upon Completion: 6

Funding Sources:	
CDBG	\$4,500.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$4,500.00

The primary purpose of the project is to help:

- ☒ the Homeless
☒ Persons with Disabilities

- ☐ Persons with HIV/AIDS
☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal X. Administer and monitor entitlement programs under the Consolidated Plan.		
Project Title	HOME Administration		
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: 020
HUD Matrix Code: 21H	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: N/A	Annual Units: N/A
Local ID: 07-020	Units Upon Completion: N/A

Funding Sources:

CDBG	
ESG	
HOME	\$49,009.20
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$49,009.20

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 II. Increase Affordable Housing through Home Ownership Assistance. This also addresses Goal I.		
Project Title:	HOME Homeownership		
Project Description:	This project will use HOME program funds from previous years to provide homebuyer assistance to income-eligible clients to purchase their first home. It also provides for the capability to enter into shared equity agreements. This project includes the American Dream Downpayment Initiative (ADDI) (\$4,556) which also provides assistance to first time homebuyers.		
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: Community Wide	
Objective Number: DH-2	Project ID: 021
HUD Matrix Code: 13	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Housing Units	Annual Units: 5
Local ID: 07-021	Units Upon Completion: 5

Funding Sources:	
CDBG	
ESG	
HOME	\$4,556.00
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$4,556.00

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 I. Expand efforts to preserve and retain existing Housing Stock. It also addresses Goals II and III.		
Project Title:	CHDO Set-aside		
Project Description:	The County's CHDO's will use these funds for eligible CHDO activities that increase and retain affordable housing in the County. The program funds will be used for land 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: Community Wide	
Objective Number: DH-2	Project ID: 022
HUD Matrix Code: 14G	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Housing Units	Annual Units: 2
Local ID: 07-023	Units Upon Completion: 2

Funding Sources:

CDBG	
ESG	
HOME	\$77,000.00
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$77,000.00

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 II. Increase affordable housing through Home Ownership Assistance. Goal III. Expand the supply of affordable rental housing.		
Project Title:	HOME Housing Initiative Program		
Project Description:	This project provides for a variety of options to assist the County in achieving increased affordable housing opportunities for residents. Funds may be used to purchase land or existing real property and for related activity costs for community based non-profits or the County to be used for housing elderly, disabled or low- to moderate-income persons. Other property acquisitions may be made to address the housing needs in the Consolidated Plan. Activities under this program may include, but are not limited to, costs of parcels or existing housing units to be used for affordable housing, either for purchase or rental, construction of affordable housing, rehabilitation costs, operating fund guarantees, deferred rental housing loan activities and assisting special needs homeowners with housing needs, which may include, but is not limited to, rehabilitation of group homes.		
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: Community Wide	
Objective Number: DH-2	Project ID: 024
HUD Matrix Code: 01	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Housing Units	Annual Units: 3
Local ID: 07-024	Units Upon Completion: 3

Funding Sources:	
CDBG	
ESG	
HOME	\$259,526.80
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$259,526.80

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 IV. Support the County's existing public and assisted housing programs to provide rental assistance and support services. Goal III. Expand the supply of affordable rental housing.		
Project Title:	HOME – Tenant Based Rental Assistance (TBRA)		
Project Description:	This project provides funding for rental assistance for income-eligible residents. The TBRA program will be administered by the Howard County Housing Commission on the behalf of Howard County Housing.		
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: Community Wide	
Objective Number: DH-2	Project ID: 024
HUD Matrix Code: 01	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2009	Completion Date: 06/30/2010
Performance Indicator: Housing Units	Annual Units: 60
Local ID: 07-025	Units Upon Completion: 60

Funding Sources:	
CDBG	
ESG	
HOME	\$100,000.00
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$100,000.00

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 |

Appendix C. Citizen Participation

The Citizen Participation Plan was last revised on December 12, 2005. No additional revisions/updates are proposed for the upcoming program year. The following schedule outlines the process that is observed for soliciting proposals and general development of the FFY 09 Action Plan.

FFY09 Action Plan Schedule

Dec. 18, 2008	RFP and Notice of Public Hearing Published
Jan. 7, 2009	Public Hearing #1 (Providers)
Feb. 2, 2009	RFP Submission Deadline
Feb. 9 – 11, 2009	Grant Review Committee Discussions
Feb. 12, 2009	Applications Review with Housing and Community Development Board (HCD)
Feb. 26, 2009	Conditional Selection/Rejection Letters to Applicants
March 12, 2009	Presentation of Draft Action Plan to HCD Board
March 13, 2009	Draft Action Plan available for public review and comment at libraries and County offices
March 25, 2009	County Council Resolution pre-filed through Legislative Coordinator
April 6, 2009	County Council Resolution regarding Action Plan introduced
April 9, 2009	HCD Board to vote on Action Plan submission – (Public Hearing #2 General Public)
April 13, 2009	30-Day public comment period ends
April 20, 2009	County Council Hearing on Action Plan - (Public Hearing #3)
May 4, 2009	County Council votes on resolution regarding Action Plan (final consideration)
May 17, 2009	Final Action Plan due to HUD and delivered to County libraries
July 1, 2009	Action Plan Approval and CDBG/HOME Grant Awards

Public Hearings/Comments as of March 13, 2009

On January 7, 2009, a public hearing was held during business hours to accommodate non-profit providers. Twenty-one persons representing 15 different service providers were in attendance as well as various staff from Howard County Housing including the Grants Administrator, Grants Support Specialist and the Special Assistant to the Director. During the hearing the Grants Administrator reviewed the Action Plan process, tentative schedule and entertained questions from the group. The Special Assistant provided an overview of the Neighborhood Stabilization Program and the County's proposed application for funding.