HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
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Director's Report

October 2019

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DIRECTOR'S NOTE

The Guilford Transition House, a joint project of the Department and the Department of Corrections, officially opened to residents in January 2019. Currently 3 residents and the house manager are living in the home. All the residents are working, getting to meetings as appropriate, and saving funds that will help them make a full re-entry into the community. Bridges to Housing Stability Program Manager, Dana Sohr, recently shared the story of Josh, who exited the program successfully after only an 8-month stay:

> "Living at Guilford Transition House gave Josh the stable home he needed to continue working on his recovery while seeking employment. He was able to find a part-time, entry-level job and then quickly leap-frogged into a higher-paying position in Property Maintenance. After several months, Josh was offered a full-time position with a large apartment complex in Howard County. He was then offered a rent-free apartment in the complex, in return for agreeing to handle night-time emergency calls from residents. The money Josh accumulated at Guilford Transition House (through the savings plan) eased his transition, and he has recently been able to purchase a car. Josh is working full-time and living in a stable home. Josh is grateful to have had the opportunity to stay in the Guilford Transition House. It gave him the best chance for a successful re-entry into the community."

Providing stable housing for returning citizens is an effective way to prevent homelessness for a population that is traditionally hard to house. The Department will continue to partner with local non-profits to support initiatives that increase the availability of affordable units for low wage worker individuals and families in the County.

The County's Employee Recognition Awards Ceremony was held on October 3rd at the Howard County Fairgrounds. Please join me in congratulating Tracy Deik, the department's Employee of the Year nominee; Nkechi Animashaun, nominated for the Customer Service Internal award; and Linda Phillips for 30 years of dedicated service to the residents of Howard County. Congratulations also to Vicki Rand in the State's Attorney's office for receiving the County's Employee of the Year Award!

On Wednesday, October 30th, the County Executive announced the appointment of a task force to oversee the preparation of the Housing Opportunities Master Plan. This announcement followed the County Executive's Transition Team Report in January 2019 calling for "a comprehensive, actionable strategic plan with measurable goals and a diverse set of legislative, regulatory, economic and social tools for expanding housing opportunities in Howard County". Bill McCormack, Oakland Mills Board Vice Chair, and Dr. Caroline Harper, Department of Housing and Community Development Board Chair, will serve as Co-Chairs of the task force. Members of the task force represent schools, businesses, developers, non-profit organizations and the faith community. The Task Force will serve for 18 months. A Request for Proposals (RFP) posted on September 27th and closed on October 30th. The consultant selected to complete the housing master plan will be announced in mid-November. The Department will work with the task force and the consultant to complete the plan by December 2020. If you are interested in attending any of the community engagement meetings or want to provide input into the process, contact my office.

Kelly Cimino, Director

HOUSING OPPORTUNITIES PROGRAMS DIVISION

MODERATE INCOME HOUSING UNIT PROGRAM

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM

The Settlement Downpayment Loan Program is funded by the Department's Community Renewal fund. This program is responsible for increasing homeownership in the County and is critical to the success of the MIHU program. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance.

For FY20 so far, 9 MIHU buyers received SDLP loans, including 6 Workforce Initiative loans, totaling $189,255, and 17 non-MIHU buyers received SDLP loans, including 8 Workforce Initiative loans, for a total of $281,385.

REINVEST*RENOVATE*RESTORE HOUSING REPAIR PROGRAM

The Reinvest*Renovate*Restore Housing Repair Program is funded by the Department's Community Renewal fund. This program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. Applicants who are ineligible based on income or credit are referred to Rebuilding Together for assistance or considered for the State Housing Repair Programs. The Loan Review Committee meets twice a month to review loan applications for funding. DHCD staff is available to present RRR program information to organizations and service providers in the community.

Staff presented RRR information to older adults at a Lunch and Learn event at the 50+ Center in East Columbia on October 2nd and to the Office on Aging's MAP team on October 17th. DHCD also participated in the Office on Aging's Master Aging Event at Howard Community College on October 19, 2019. Finally, staff presented loan program information to residents at the Hickory Ridge Community Association meeting on October 21, 2019. Staff will continue to schedule outreach events to inform residents about the benefits of this program.

STATE OF MD HOUSING REPAIR LOAN PROGRAMS

The Department processes applications for the State of Maryland's Whole Home and Housing Repair Programs. Both programs can assist eligible homeowners secure low interest loans or grants to make home repairs and bring properties into compliance with applicable building codes and standards. The programs are designed to benefit households with incomes that are at or below 80% of the statewide median income. Homeowners must be current on their mortgage, insurance and property tax payments to be eligible for the program. While these programs may offer grants or 0% interest loans to income-eligible homeowners, the State's processing time for these loans is approximately 6 – 8 months. Homeowners that have urgent or immediate needs are not a good fit for this program. Applicants interested in the State's housing repair loan programs should contact the Department for additional information.

COMMUNITY PLANNING AND GRANTS DIVISION

FFY2020 – FFY2024 CONSOLIDATED PLAN & FFY2020 ANNUAL ACTION PLAN (AAP)

Urban Design Venture, LLC, is the selected consultant for the planning, data collection, meeting facilitation, writing and submission of Howard County's next 5-Year Consolidated Plan to HUD. The Grants team has prepared the following timeline for upcoming FFY2020 -FFY2024 Consolidated Plan and FFY2020 Annual Action Plan:

Con Plan / Action Plan Dates of Interest:
December 10-12, 2019 – Urban Design Venture will be on-site in Howard County conducting Public Meetings / Stakeholder Interviews, and interviewing County Staff.
January 9, 2020 – Public Needs Hearing #2 – conducted by Grants Division which will announce the FFY2020 CDBG and HOME Program Applications for funding.
February 3, 2020 – CDBG and HOME Application Due Date to Howard County DHCD
February 24, 2020 – 30-Day Public Comment Period for the Draft FFY2020 -FFY2024 Consolidated Plan & FFY2020 Annual Action Plan begins.

CDBG and HOME PROGRAM COMBINED

During the week of August 19 through August 24, 2019, the HUD Baltimore Field Office was onsite to monitor the CDBG and HOME Programs. After receiving official letters from HUD regarding the results of the monitoring visit, the Grants Division is working on updating policies and procedures and creating documents for implementation in both the CDBG and HOME Programs as staff finalizes the response to HUD in November.

COUNTY FUNDED PROJECTS

RENEW HOWARD PROGRAM

The Real Estate Charitable Foundation of Maryland, Inc., a 501 (c)(3) non-profit corporation (the "Administrator"), a supporting organization of the Community Foundation of Howard County, also a 501(c)(3) nonprofit corporation ("Cfhoco") is working with the Department to design a neighborhood revitalization loan program known as RENEW Howard (Revitalizing Neighborhoods EveryWhere in Howard County) whereby Lenders would be incentivized to make low-interest loans to homebuyers to acquire and improve aging homes in Howard County. The purpose of the Program is to encourage new investment in and revitalization of neighborhoods throughout the County. A draft of the proposed program is currently being reviewed by a potential lender.

ACQUISITION/REHAB PROGRAM

There are funds in the Department's FY20 budget for the acquisition and rehabilitation of existing scattered site properties to be leased to low-income individuals and families in Howard County. Bridges acquires units to lease to households earning up to 60% of Howard County area median income as part of

their Bridges Alliance program. Bridges was awarded $500,000 on July 1, 2019. Currently there are 40 units rented to low wage worker households in the Bridges Alliance.

RENTAL ASSISTANCE FOR SPECIAL POPULATIONS

The Department can use MIHU fee in lieu funds to provide rental assistance to populations at risk of homelessness such as youths aging out of foster care and inmates leaving the County's detention center. The Department is considering several projects with local non-profits to offer funding resources that will provide housing units for underserved and low-income residents in the County.

OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Saturday, October 5, 2019. The next workshop led by Making Change is scheduled for Saturday, November 9, 2019, from 9:00 a.m. – 3:00 p.m. at the Community Resources Campus (9820 Patuxent Woods Drive, Columbia, MD 21046). Pre-registration is required. The 2019 workshop calendar is posted on the Department's website as well as FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov. The 2020 workshop calendar will be posted in December.

MIHU WORKSHOP

October was an open enrollment period for the MIHU homeownership program. The Department held 4 information workshops for potential MIHU renters and homebuyers during that time and received 100+ new homeownership applications. Applications for MIHU rental units are available throughout the year. Visit our website for more information at www.howardcountymd.gov/departments/housing.

Attachment: MIHU Report