



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

October 2020



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## **DIRECTOR'S NOTE**

While County offices remained closed to the public, staff continued to work in the office and remotely. Howard County continued under Phase 3 reopening guidelines based on Governor Hogan's September 4<sup>th</sup> order. Residents can find daily COVID-related updates on the County's website at [www.howardcountymd.gov/Departments/COVID-19-Corona-virus-Countywide-Updates](http://www.howardcountymd.gov/Departments/COVID-19-Corona-virus-Countywide-Updates).

On October 1<sup>st</sup>, the County held its first virtual Employee Recognition Ceremony. Nkechi Animashaun was named Employee of the Year for the Department. As the HOME Program Specialist for the last 5 years, Nkechi is responsible for awarding federal and County funds to nonprofit partners to provide programs and services in our community. During COVID-19, many low wage worker households have experienced a loss of income and are not able to pay their rent. Nkechi participated in needs hearings with providers, launched an application in less than 30 days and awarded funds to 8 nonprofits to provide rental assistance to these households. Because of Nkechi's commitment and dedication, many families will receive the rental assistance they need to stay safely housed.

Interviews were held in October to fill the vacant Homeownership Division Chief position. The selected candidate could join the Department in early December. We look forward to filling this position and adding to the homeownership team's capacity.

On October 22<sup>nd</sup>, the State notified us that our \$2 million CDBG-CV2 grant application for rental assistance was approved. Once the grant agreement is executed with the State, the County will execute a grant application with the Community Action Council. Residents will be able to apply for assistance to pay up to 6 months of past due rent when the application opens in January 2021. We appreciate the State's recognition of the need in Howard County and look forward to helping more than 300 household avoid eviction and stay safely housed. Questions may be directed to [housing@howardcountymd.gov](mailto:housing@howardcountymd.gov).

On October 7<sup>th</sup>, County Executive Calvin Ball announced the Planning Advisory Committee members to HoCo By Design, the County's General Plan. These members will support the County's extensive outreach efforts to not only engage the public in the planning process, but also share ideas based on members' experiences, geographic regions they represent and subject matter expertise.

As of September 2019, the County estimates that out of its 160,640 acres of land, only 8.6% of it remains undeveloped; this includes greenfield and infill development opportunities. These land constraints have and will continue to cause affordability issues for all the County's businesses and residents if not comprehensively addressed. According to US Census ACS data (2014-2018), the median home value in Howard County is \$448,000, the second highest in the State and the median gross rent is \$1,690. High housing costs create barriers for many to live here, including young families and seniors living on a fixed income. Given the anticipated demands of our growing County and the market forces at play as land becomes scarce, County residents and stakeholders must come together to ensure a vibrant economy, equity for all residents, and a resilient environment for decades to come.

These issues are also being discussed during the development of the Housing Opportunities Master Plan. There are several Task Force meetings scheduled in October and residents are invited to attend and participate. Questions can also be sent to [housingtaskforce@howardcountymd.gov](mailto:housingtaskforce@howardcountymd.gov).

*Kelly Cimino, Director*

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## **COMMUNITY RENEWAL HOUSING INITIATIVES**

### **MODERATE INCOME HOUSING UNIT PROGRAM**

See attached MIHU Report.

### **SETTLEMENT DOWNPAYMENT LOAN PROGRAM**

The Settlement Downpayment Loan Program is used to assist potential homebuyers with the purchase of a home. The program is critical to the success of the MIHU program and helps increase the rate of homeownership in the County. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance. Potential homebuyers must attend a HUD-approved homebuyer pre-purchase workshop prior to closing.

For FY21, so far, 6 MIHU buyers received SDLP loans, including 4 Workforce Initiative loans, totaling \$147,166 and 14 non-MIHU buyers received SDLP loans, including 5 Workforce Initiative loans, for a total of \$275,617.

Since the office is still closed to the public, mortgage lenders must email the Program Coordinator prior to sending an SDLP package for underwriting. The Department is accepting emailed SDLP packages and will process them as they are received. Lenders must allow the full 9 days from the date of receipt to provide adequate time for underwriting and funding. Online homebuyer education certificates from HUD-approved counseling agencies are acceptable to meet the SDLP homebuyer education requirement.

### **HOUSING REPAIR LOAN PROGRAMS**

The Reinvest\*Renovate\*Restore Housing Repair Loan Program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. The Department also processes applications for the State's Housing Repair Loan Programs. Applicants who are ineligible based on income or credit for either program are referred to Rebuilding Together for assistance.

### **HOUSING OPPORTUNITIES MASTER PLAN**

The Housing Opportunities Task Force met multiple times in October to discuss preliminary recommendations and plan for the open house meetings in November.

October 8, 2020 – Task Force Led Discussion on Land Use, Schools, Diversity and Redevelopment.

October 19, 2020 – Task Force Deep Dive Discussion #1 with RCLCO – Land Use & Zoning Policy

October 20, 2020 – Task Force Deep Dive Discussion #2 with RCLCO – Production & Capacity

October 26, 2020 – Task Force Deep Dive Discussion #3 with RCLCO – Preservation & APFO

All of the meeting materials and summaries are posted on the Department's webpage [www.howardcountymd.gov/housingtaskforce.com](http://www.howardcountymd.gov/housingtaskforce.com).

There will be 2 virtual open house meetings on November 10<sup>th</sup> from 12 – 1 pm and on November 18<sup>th</sup> from 7 – 8 pm. Meeting information will also be posted on the Department's webpage.

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All meetings are open to the public, but residents must register to attend in advance. Meeting information can be found on the Department's webpage. The Department continues weekly update calls with RCLCO. Upcoming meeting dates, progress updates, meeting minutes and research materials are posted at [www.howardcountymd.gov/housingtaskforce](http://www.howardcountymd.gov/housingtaskforce).

## **GRANT PROGRAM INITIATIVES**

### **CDBG -CV Funding**

In accordance with federal requirements for jurisdictions receiving funds from the Department of Housing and Urban Development (HUD) for housing and community development programs, Howard County has prepared its FFY2019 Annual Action Plan in accordance with its four-year Consolidated Plan for FFY2016-2019.

The County is processing a Substantial Amendment to our FY2019 Annual Action Plan in response to additional CDBG-CV grant award of \$1,216,581.00 to the County. Our Citizen Participation Plan was previously amended to allow for virtual public hearings and a 5-day Public Comment Period. On April 23, 2020, the County submitted a Waiver Letter to HUD requesting the use of those waivers to allow for virtual public meetings and the shorter 5-day public comment period.

Howard County conducted two Virtual Public Needs Hearing on October 13 and October 15, 2020. The invitation was emailed to 216 stakeholders from the Nonprofit Stakeholder list maintained by the Department. The application for funding was released on October 13, 2020. Nonprofits can apply for funding to respond to and prepare for the effects of COVID-19 on the many low to moderate -income residents that have been impacted since the state of emergency began.

The public notice for the draft version of the Amended FFY2019 Annual Action Plan was advertised on October 22, 2020 in Howard County Times and Columbia Flyer. It is also available for viewing on the County's webpage beginning Thursday, November 5, 2020 ([www.howardcountymd.gov/departments](http://www.howardcountymd.gov/departments)). All comments received by November 10, 2020, will be accepted.

### **Impacts of COVID -19**

Like many jurisdictions nationwide, Howard County has seen a significant increase in filings for unemployment insurance due to the pandemic. As a result of the economic shutdown, job loss, furloughs, and a reduction in pay for many employees, 39,332 people have filed for unemployment in as of October 17, 2020, with the highest number of filings during the first week of May. Job loss, reduction in pay, and furloughs have far-reaching negative consequences for many of the residents of the County. As of October 10th, the County has 5,876 confirmed cases, 2,874 active cases, 2,870 recovered cases and 132 deaths from COVID-19.

### **CDBG and HOME PROGRAM COMBINED**

The Grants team hosted several needs hearings in October. These hearings are in response to a second round of CDBG-CV funds that have been awarded to Howard County by HUD. The hearings were held on October 13<sup>th</sup> and 15<sup>th</sup>. Approximately 30 nonprofit partners attended the hearings.

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Following both hearings, ten (10) applications were submitted for consideration; however, only eight (8) applications were eligible for funding. The grant team will prepare to award these funds following HUD's approval of the FFY2019 amended Action Plan.

The HOME Program Specialist conducted an on-site inspection of one (1) HOME-assisted project. HOME funds were used to acquire and rehabilitate this property located in Columbia which will house three (3) very low-income individuals with varying degrees of psychological disabilities. Overall, the inspection showed no major repairs. The home will be ready for occupancy following completion of a few minor cosmetic issues.

The HOME Program Specialist worked on the agreements related to the FFY2020 program year, CARES Act- Round 1 or County-CV, and CDBG-CV-1 funds, and the subsequent amendments this month. In order to effectively manage the additional funds, she is processing the submitted invoices, tracking the disbursement of funds and recording the demographic data of all recipients. As of October 30th, almost \$760,000.00 has been disbursed in rental and homeowner assistance. Over 250 applications were approved by the eight (8) entities awarded CARES Act-Round 1 or CDBG-CV funds. These funds have assisted approximately 693 individuals. Many of the households received at least 3 months of mortgage payment assistance or rent relief payments. With the additional program funds of \$800,000, households can now receive up to 6 months of housing payment assistance. The grants team will continue to closely monitor the use of these program funds as the COVID-19 pandemic is a rapidly changing and ongoing event.

## **EDUCATION AND OUTREACH**

### **HOMEBUYER EDUCATION WORKSHOP**

Potential homebuyers are required to receive a homebuyer education certificate from a HUD-approved counseling agency to purchase an MIHU home and/or qualify for SDLP funding. In-person homebuyer education workshops sponsored by the Department could resume once the County Executive lifts the Coronavirus State of Emergency Order. Currently HomeFree is presenting online workshops for the Department. This month's class was held on October 10, 2020. The next class is set for November 14, 2020. Prospective homebuyers must register to attend an online workshop by sending an email to [homebuyerclass@howardcountymd.gov](mailto:homebuyerclass@howardcountymd.gov).

### **MIHU WORKSHOP**

October was an open enrollment month for the MIHU homeownership program. 154 new applications were received. Applicants that meet the minimum household income requirement for new and resale units will be contacted as housing units in communities throughout the county become available. The MIHU Homeownership and Rental presentations are available on the Department's website for interested applicants. Applications for MIHU rental units are available throughout the year. MIHU homeownership and rental presentations are available on the Department's webpage. Residents can also contact the Department with questions by phone at (410) 313-6318 or by email at [housing@howardcountymd.gov](mailto:housing@howardcountymd.gov). See the attached MIHU Report for more details or visit the Department's website for pricing, standards or more information at [www.howardcountymd.gov/departments/housing](http://www.howardcountymd.gov/departments/housing).

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