



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

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DIRECTOR'S NOTE

On August 17-19, I attended my first Maryland Association of Counties (MACo) Conference in Ocean City. There were several seminars related to programs and services for residents of all income levels and I enjoyed networking with government officials from other counties. There was a presentation by the Fostering Change Network at the MACo Women's lunch that was enjoyable and informative.

Justin Tyler completed his internship with the department in August. He efficiently updated our front desk resources, completed several database tracking projects and sent a mailing to all MIHU homeowners to verify owner occupancy and provide resale information. We appreciate Justin spending his summer here.

On August 1st, Enterprise Homes, Inc. acquired 7 Parkview senior properties from The Shelter Group. The County worked with Shelter to transfer several PILOT agreements to Enterprise as part of the transaction. Letters were sent to Parkview residents informing them of the change in ownership. The Parkview communities provide affordable rental housing units to seniors in the County.

I met with the President and Vice President of Enterprise Homes, Inc., after the closing and they thanked the County for assisting with the transaction. We also discussed Enterprise's newest project, the redevelopment of 5 Community Homes' projects into mixed-income communities. Enterprise intends to apply for tax credit financing from the State next spring.

We are continuing to work with Bridges to Housing Stability, Inc., and the Department of Social Services to provide funding to house low-wage workers, youths aging out of foster care and inmates released from the detention center. These agencies will provide the support services and case management that is needed to successfully house these residents.

The fall is gearing up to be a very busy time for the department. We are working on the launch of the Reinvest*Renovate*Restore program, the RENEW Howard program and participating in the 50+ Expo on October 20th.

Kelly Cimino, Director

HOUSING OPPORTUNITIES PROGRAMS

MODERATE INCOME HOUSING UNIT PROGRAM (MIHU)

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM (SDLP)

As of July 1, 2017, funds are available for SDLP loans to income-eligible homebuyers. For FY18 so far, 7 MIHU buyers received SDLP loans, including 3 Workforce Initiatives loans, for a total of \$168,770. The Department has set aside \$400,000 to help working families buy non-MIHU homes in Howard County as well. For FY18, 13 non-MIHU buyers received SDLP loans, including 5 Workforce Initiatives loans, for a total of \$175,080. Funding is available on a first-come, first-serve basis and is not guaranteed. Lenders should contact the Department before submitting a loan package for approval.

NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

The NSP program focused on purchasing foreclosures in zip codes 21045 (East Columbia) and 20723 (North Laurel) to help stabilize those areas. All four of the homes purchased with the grant funds have been renovated and resold. Program income from the sale of the previous homes was used to purchase a fifth property. Rehab of the 5th property is complete. The Commission requested assistance from the Department to sell this home to an income-eligible household. The Department is in the process of qualifying a new buyer. The NSP grant will be closed out once the last home is sold. Any proceeds from the sale of the home will be returned to the State as program income.

MARYLAND HOUSING REHABILITATION PROGRAM

The Maryland Housing Rehabilitation Program (MHRP) can be used to assist eligible homeowners secure low interest loans to make home repairs and bring properties into compliance with applicable building codes and standards. The program is designed to benefit households with incomes that are at or below 80% of the statewide median income. Applications are available by phone, mail and online. Homeowners must be current on their mortgage, insurance and property tax payments to be eligible for the program.

COMMUNITY PLANNING AND GRANTS

FFY2016 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (CAPER)

The FFY2016 Consolidated Annual Performance and Evaluation Report (CAPER) describes Howard County's affordable housing and community development activities completed during the past program year (July 1, 2016 through June 30, 2017). The CAPER provides a concise breakdown of the federal funds used for activities that were undertaken during the program year and an evaluation of the County's progress of carrying out the goals and objectives as stated in the Four Year Consolidated Plan FFY 2016-2019 and the FFY2016 Annual Action Plan.

Howard County's progress towards our Consolidated Plan goals over the last year:

- CDBG funding was used to acquire 3 units of real property to create affordable housing for 3 homeless families. HOME Program funding was used to acquire real property to create 8 Single

Room Occupancy (SRO) units of Recovery Housing and to acquire 3 units to provide stable, affordable housing to 3 extremely low-income (XLI) persons with disabilities through the Department's CHDO Developer.

- CDBG funds assisted 29 households with critical repairs to their homes. Most of the funds assisted homeowners with incomes below 50% AMI. 52% of the repairs assisted female-headed households and 41% of the repairs helped elderly homeowners allowing them to remain housed in safe, decent housing.
- 185 people avoided homelessness through housing stabilization funding provided; and 162 homeless individuals accessed critical social and support services to both shelter and unsheltered homeless, and 163 victims of domestic violence/human trafficking were offered safe sheltering after fleeing situations of violence.
- HOME Program funds assisted 2 households with down payment loans at low interest rates. The CDBG Program provided financial education seminars and financial coaching helped 37 individuals pay down debt and move one step closer to homeownership.

Future CAPER Dates of Interest:

September 14, 2017 – Public Hearing – Columbia Gateway Building @ 6:00 p.m.

September 15, 2017 – 15-Day Public Ends / All Public Responses due

September 28, 2017 – FFY2016 CAPER due to HUD

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
HIGHLIGHTING A PROGRAM RECEIVING CDBG IN FFY2016**

The Impact of Stabilizing Vulnerable Populations

HopeWorks of Howard County, a local nonprofit, provides support and advocacy for people affected by sexual and intimate partner violence and educates the community about prevention programs. HopeWorks Transitional Housing Program uses CDBG funding to pay a portion of salary and fringe for the Residential Case Manager and a portion of the utilities to help offset the cost of providing transitional sheltering for women and families that find themselves homeless after fleeing a past of violence.

FFY2016 THROUGH CDBG FUNDING HOPEWORKS RECEIVED

- **HopeWorks of Howard County:** 193 adult women and children received sheltering and emergency support services related to their fleeing and escaping domestic violence and/or sexual assault. This activity received **\$24,000.00 in CDBG** funding.

HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM

In August, the Grants Division participated in a webinar entitled, *Setting up and Completing a CAPER in E-Con Planning Suite*. This webinar provided instructions for completing and submitting the County's first CAPER (Comprehensive Annual Performance Evaluation Report) in E-Con Planning suite. Earlier

this year, HUD also issued updated materials for completing PR26, CDBG (Community Development Block Grant) Financial Summary Report in its new format. This report is pivotal to the County's success because it displays key metrics that HUD uses to determine compliance with CDBG regulations. The County has been successful in completing this report.

The Grants Division also began initial conversations with iHomes Inc. about a future affordable housing project. This initial meeting sparked further discussion surrounding the zoning of the proposed site. The Grants Division will meet with the Department of Planning and Zoning for a more in-depth discussion regarding the zoning for the proposed site. The President of iHomes will present conceptual models for site development at that time.

The draft CAPER has been completed and posted on the County's website for the duration of the 15- day public comment period. The County will also host a public hearing on September 14, 2017 for residents to ask questions or relay any concerns related to the content in the CAPER.

Lastly, Living in Recovery Inc. was awarded \$100,000 in FFY2016 HOME Program funds to acquire and renovate a single-family house for recovery housing. The house was rehabilitated to house eight (8) single individuals in a single room occupancy (SRO) design. Six (6) of the proposed eight (8) tenants have moved in. The Department will monitor this project to ensure success in the next fiscal year.

COUNTY FUNDED PROJECTS

SUPPORTIVE HOUSING/DAY RESOURCE CENTER

The Leola Dorsey Community Resource Center on Guilford Road in Jessup is complete and currently leasing up. A ribbon cutting ceremony is tentatively scheduled for October 2, 2017. The project is owned by the Housing Commission and operated by Volunteers of America. The Grassroots Crisis Intervention Center is open now to assist homeless individuals with access to meals, showers, laundry, email, and visits to the center's pantry to receive donated necessities. Medical, counseling and social services are also available.

ACQUISITION/REHAB PROGRAM

The Department's FY18 budget includes funds for the acquisition and rehabilitation of existing scattered site properties. In the past, the Department provided funds to the Housing Commission to work with Bridges to Housing Stability, Inc. on this program. The Department met with Bridges in August to discuss the terms of the grant agreement and expectations for the partnership. Bridges will acquire units to lease them to households earning up to 60% of Howard County area median income.

OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Monday, August 21, 2017. The next workshop is scheduled for Monday, September 18, 2017, from 6-9 p.m. The location is to be determined. Pre-registration is required. The Department's website provides ongoing workshop dates through 2017 and FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov.

MIHU WORKSHOP

October is the next open enrollment month for MIHU homeownership. Anticipating high demand, staff is planning to schedule several MIHU Renters and MIHU Homebuyers workshops in September and October. Staff is available to partner with employers, builders and nonprofits to present MIHU workshops throughout the year. Interested partners or applicants should visit our website or email Lisa Wiseman for more information.

Attachment: MIHU Report
